

# Enrollment

If you want to join a Medicare Advantage (MA) plan, you must have Medicare Parts A **and** B. Your Part B premium will continue to be taken out of your Social Security or [Railroad Retirement](#) benefits check, unless you are enrolled in a [Medicare Savings Program \(MSP\)](#).

You can only join a Medicare Advantage plans during certain periods:

- [Annual Election Period \(AEP\)](#): October 15 – December 7 each year. Coverage effective January 1.
- [General Enrollment Period \(GEP\)](#): If you have Medicare Part A and are enrolling in Part B for the first time during the GEP, which is from January 1 – March 31 each year, you can also enroll in a Medicare Advantage plan (with or without prescription drug coverage) or a Part D prescription drug plan between April 1 – June 30. Your coverage is effective July 1.
- [Initial Coverage Election Period \(ICEP\)](#): The 7-month period when you are first eligible for Medicare. Your coverage start date depends on which month you enroll.

If you want to join a Medicare Advantage plan, you must reside in the plan's service area and the plan you choose must be accepting new members.

To enroll, submit your application directly to the plan via the plan's website or a plan sales representative. You can also call 1-800-MEDICARE or enroll on the Medicare website at [Medicare.gov](#). The date your coverage starts depends on the period in which you enroll.

Remember not to drop your existing coverage, if any, until your coverage with your MA plan has started.

You cannot be denied enrollment in a Medicare Advantage plan due to a pre-existing condition, which now includes if you have [end-stage renal disease \(ESRD\)](#) — permanent kidney failure.

In addition, the plan's premium must be the same for all beneficiaries regardless of your health condition or age. **Note:** if you have ESRD, a Medicare Advantage plan may impose a 20% co-insurance for dialysis until you reach the maximum out-of-pocket for the year.

More importantly, if you are already in a Medicare Advantage plan (with or without drug coverage), you also have the [Medicare Advantage Open Enrollment Period](#), from January 1 – March 31 each year.

During these 3 months, you can:

- Switch to another Medicare Advantage plan (with or without drug coverage), or
- Disenroll and return to Original Medicare. If you do so, you can also join a Part D prescription drug plan.

There are Special Election Periods (SEPs) during which you may be able to enroll in or disenroll from your MA plan, depending on your situation. For example, if you move out of your plan's service area, you have a Special Election Period (of up to 3 months) to disenroll from your plan and join a plan available in your new location. See [Special Election Periods \(SEPs\)](#).

For enrollment information on other parts of Medicare, see:

- [Enrolling in Medicare Parts A & B](#)
- [Enrolling in Medicare Part D](#)
- [Special Election Periods \(SEPs\) for Parts C & D](#)

## Disenrollment

As enrollment in a Medicare Advantage plan is limited to certain periods, disenrollment is also limited to certain periods:

- **Annual Election Period** (same as mentioned above)
- **Medicare Advantage Open Enrollment Period** – January 1- March 31 each year
- **Special Election Periods** (depending on the situation, as mentioned above)

### **Please Note:**

During the **Annual Election Period (AEP)**, the **Medicare Advantage Open Enrollment Period** or in a **Special Election Period (SEP)**, if you want to leave your MA plan and don't want to join another MA plan, you must send a written request to the plan or call 1-800-MEDICARE during the enrollment period.

Therefore, if you want to switch from one MA plan to another, simply submit an enrollment application to the new plan and once you are accepted, you will be automatically disenrolled from your current plan.

Again, you can only make changes such as these during the AEP, MA-OEP or an SEP.