



# When Should I Sign Up? When Can I Change My Plan?

## Important Dates for Health Insurance from Medicare, the Health Insurance Marketplace, Medicaid, and CHIP

Each health insurance program has different dates and deadlines. Some have special provisions for American Indians and Alaska Natives. Consult this document to find the dates that apply to you and your family.

### Medicare

**Part A** (hospital insurance) • **Part B** (medical insurance) • **Part D** (prescription drug insurance)

#### Initial Enrollment Period (IEP)

*The 7-month period around your 65th birthday*

This period begins 3 months before and ends 3 months after the month you turn 65. For example, if your birthday is on June 11, your IEP includes the months of March, April, May, June (birth month), July, August, and September. Caution! This is when you should sign up for Medicare. If you miss your IEP you will probably have to pay higher premiums for signing up late.

#### General Enrollment Period

*January 1 through March 31*

This is a yearly period when you can sign up for Medicare (but probably will pay higher premiums than if you signed up during your IEP). Your insurance will begin July 1.

#### Annual Enrollment Period (Also called Fall Open Enrollment)

*October 15 through December 7*

During this period you can sign up for Part D (but probably will pay higher premiums than if you signed up during your IEP). This is also when you can make changes to your Medicare insurance.

#### Medicare enrollment is handled by the Social Security Administration.

To sign up for Medicare, go to [SSA.gov/Medicare](https://www.ssa.gov/Medicare), call 1-800-772-1213, contact your local Social Security office, or ask for assistance at your Indian health program.

**To learn more about Medicare**, visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-633-4227



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- There are special enrollment periods for people who meet certain conditions.
- Most people under the age of 65 who get Social Security or Railroad Retirement Board disability benefits automatically qualify for Medicare Parts A and B after 24 months. The 24-month waiting period is waived for people with ALS (Lou Gehrig's disease) or End-Stage Renal Disease (kidney failure).
- Medicare's dates and deadlines apply to members of all populations. There are no special provisions for American Indians or Alaska Natives.

## Health Insurance Marketplace Plans

### Open Enrollment

**November 1 to January 31 – Coverage can begin as early as January 1**

This period is when anyone can enroll or change plans. There are Special Enrollment Periods for people who have certain life events, like getting married, having a baby, adopting a child, or losing other health coverage. Apply at [healthcare.gov/tribal](https://healthcare.gov/tribal).

### American Indians and Alaska Natives

**Apply during Open Enrollment or any day of the year; change plans up to once a month**

Members of federally recognized tribes, Alaska Native Claims Settlement Act (ANCSA) shareholders, and non-tribal members who apply on the same application qualify for these Special Enrollment Periods. Enrollment on or before the 15th of any month will provide active coverage on the 1st of the following month (Example: Enroll on or before April 15 for coverage on May 1). After the 15th of any month, coverage will activate on the 1st day of the second month (Example: Enroll July 18 for coverage on September 1). Apply at [healthcare.gov/tribal](https://healthcare.gov/tribal).

## Medicaid and the Children's Health Insurance Program (CHIP)

### Apply any day of the year

Apply for Medicaid at [healthcare.gov/tribal](https://healthcare.gov/tribal). Apply for CHIP at [healthcare.gov/tribal](https://healthcare.gov/tribal) or [InsureKidsNow.gov](https://InsureKidsNow.gov).



## Signing up for health insurance is easy and affordable

- Visit your Indian health program
- Go online to [healthcare.gov/tribal](https://healthcare.gov/tribal), or
- Call 1-800-318-2596

### For more information:

Visit [go.cms.gov/AIAN](https://go.cms.gov/AIAN)



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