VETERAN / FAMILY OWNED & OPERATED

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Medicare Special Enrollment Periods (SEPs)

When life changes, your Medicare options can change too

Life events that unlock a chance to enroll or switch outside normal windows.

WHAT IT IS

Special Enrollment Periods (SEPs) are extra opportunities to enroll in Medicare or change your plan outside of the standard windows (IEP, AEP, OEP). SEPs are triggered by specific qualifying life events, and each SEP has its own rules and time limits, usually a 60-63 day window from the qualifying event.

COMMON SEP TRIGGERS

You move outside your plan's service area.
You lose employer or union coverage.

Your plan exits your market or has its CMS contract
terminated.

You qualify for Extra Help or Medicaid.
You return to the U.S. after living abroad.

You qualify for a 5-star plan SEP (one-time use, switch to
a 5-star MA plan).

WHAT YOU CAN DO

Enroll in Medicare for the first time (if delayed for valid
reasons).

Switch from one MA plan to another.
Switch from MA to Original Medicare (or back).

Switch Part D plans.
Add Part D coverage if you previously declined it.

THE 3 THINGS PEOPLE GET WRONG

1. **"Any life change qualifies for an SEP."**
   Only specific events qualify for Medicare SEPs. Marriage, baby, divorce, those trigger ACA Special Enrollment, but not always Medicare SEPs. The list is specific.
2. **"I have unlimited time after the event."**
   Most Medicare SEPs are 60-63 days from the qualifying event. Wait too long and you've missed it.
3. **"I can use SEPs to switch plans whenever I want."**
   SEPs are tied to real qualifying events. Misuse or claimed events that don't actually qualify can result in denied enrollment.

WHEN A LIFE CHANGE HAPPENS:

Call Craig as soon as it happens, most Medicare SEPs are 60-63 days from the event. Don't let the window close.

Had a recent life change? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.