



[◀ Back to Get Started with Medicare](#)

Step 3

Joining a plan

To join a Medicare health plan, you generally must:

- Have Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- Live in the service area of the plan you want to join.
- Be a U.S. citizen or lawfully present in the U.S.
- Have your Medicare Number and your Part A and/or Part B coverage start dates.
[Find this information on your Medicare card.](#) 

Feedback

When to join a Medicare health or drug plan (Part D)

You can only join, switch, or drop a Medicare Advantage Plan (Part C) or Medicare drug plan (Part D) at certain times, called enrollment periods.

Enrollment period:	You can:	Coverage starts:
Initial Enrollment Period (new to Medicare)	Join any plan.	Varies, depending on when the plan gets your request:

Enrollment period:	You can:	Coverage starts:
<p>Starts 3 months before you get Medicare and ends 3 months after you get Medicare.</p>	<ul style="list-style-type: none"> • You need both <u>Part A (Hospital Insurance)</u> and <u>Part B (Medical Insurance)</u> to join a Medicare Advantage Plan. • You need either Part A or Part B to join a Medicare drug plan. 	<ul style="list-style-type: none"> • If you request to join a plan before your Medicare starts: Your plan coverage starts the same day as when your Medicare starts. • If you request to join a plan after your Medicare starts: Your plan coverage starts the first of the month after the plan gets your request.
<p>Initial Enrollment Period – New to Part B (only if you get Part B after your Part A coverage starts)</p> <p>The 3 months before your Part B starts.</p>	<p>Join any Medicare Advantage Plan with or without drug coverage.</p>	<p>The same day as when your Part B coverage starts.</p>
<p>Open Enrollment Period October 15–December 7.</p>	<ul style="list-style-type: none"> • Join, drop, or switch to another Medicare Advantage Plan (or add or drop drug coverage). • Switch from Original Medicare to a Medicare Advantage Plan. • Join a Medicare drug plan if you're 	<p>January 1 of the next year.</p>

Enrollment period:	You can:	Coverage starts:
	<p>in Original Medicare.</p> <ul style="list-style-type: none"> • Switch from one Medicare drug plan to another if you're in Original Medicare 	
<p>Medicare Advantage Open Enrollment Period (only if you're already in a Medicare Advantage Plan)</p> <ul style="list-style-type: none"> • January 1-March 31. • Within the first 3 months you get Medicare • 	<ul style="list-style-type: none"> • Switch to another Medicare Advantage Plan with or without drug coverage. • Drop your Medicare Advantage Plan and go back to Original Medicare. • Join a Medicare drug plan • 	First of the month after the plan gets your request.
<p>Special Enrollment Period Varies. Only for certain situations that happen in your life, like moving to a new address, losing or changing your current coverage, getting Medicaid or get Extra Help paying drugs costs, and more. Learn more about Special Enrollment Periods.</p>	Generally, you can join or switch to another plan.	Varies. Generally, the first of the month after the plan gets your request.

[Other times when you can join a health or drug plan.](#) ⓘ

If you joined a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without a drug plan) within the first 3 months you have Medicare Part A & Part B.

For details about when you can join [Cost Plans, demonstrations/pilot programs](#), or the [Program of All-inclusive Care for the Elderly \(PACE\)](#), [contact the plans](#).

How to join a Medicare health or drug plan (Part D)

1. Find out which plans are available in your area.

- [Compare plans in your area](#) – Find out what they cost and services they provide. Enter prescription drugs you take to get an estimate of your monthly and yearly cost for each plan.
- Use your “Medicare & You” handbook to find plans – they’re listed in the back.
- Talk to a trusted agent or broker – [Check the rules they have to follow.](#)

[Contact your local State Health Insurance Assistance Program \(SHIP\)](#) to get free personalized health insurance counseling. SHIPs aren’t connected to any insurance company or health plan.

2. Make sure the plan meets your needs:

- Check if the plan covers your prescriptions and includes the benefits you need.
- Ask your doctors if they’re in the plan’s network.
- Review costs, like monthly premiums, deductibles, and the estimate of your yearly costs for drugs you take.
- If you have other health insurance or drug coverage, talk to your benefits administrator or other insurance provider before you make any changes to your current coverage.
- If you live in another state for part of the year, check if the plan will cover you there.

3. Join the plan.

Once you choose a plan, you can:

- Select “Enroll” for the plan you want to join.
- Contact the plan to join. You can call them or visit their website. You can also ask for a paper form to fill out and mail back to the plan, but they must get it before your enrollment period ends.
- Call us at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Learn more about Medicare [health plans](#) and [drug coverage \(Part D\)](#).

What do you want to do next?

Next Step



[Learn to buy Medigap](#)

Find out when & how to buy Medigap

[Buy a Medigap Policy](#)

Take Action

