

Part B and Premium Part A: Special Enrollment Periods for Exceptional Circumstances

It is usually best to enroll in Medicare when you are first eligible or after losing insurance based on current work. If you miss a first-time enrollment period, there are certain times when you might qualify for an exceptional circumstances Special Enrollment Period (SEP). An exceptional circumstance is a situation that is unusual or not typical.

The following situations may qualify you for a Special Enrollment Period to enroll in Part B or premium Part A. If you think you qualify to use one of these SEPs to enroll in Medicare, submit form [CMS-10797](#) to the Social Security Administration.



You are impacted by an emergency or disaster

- **SEP begins:** The date the emergency or disaster is declared (as long as it is after January 1, 2023)
- **SEP ends:** Six months after the end date of the emergency declaration. If the emergency declaration is extended, then the SEP ends six months after the end date of the extension
- Coverage begins on the first of the month following the month of enrollment



You receive certain types of misinformation from your employer

- **SEP begins:** The day you notify Social Security of the misinformation (as long as it was on or after January 1, 2023)
- **SEP ends:** Six months after you notify Social Security
- Coverage begins on the first of the month following the month of enrollment.



You are released from incarceration on or after Jan. 1, 2023

- **SEP begins:** The day you are released from incarceration
- **SEP ends:** The last day of the 12th month after you are released
- There are two options for when your coverage will begin:
 - The first of the month following the month of enrollment
 - Or, up to six months retroactively (but coverage cannot begin before January 1, 2023, or before you were released from incarceration)



You lose Medicaid eligibility on or after January 1, 2023

- **SEP begins:** When you receive notice of upcoming termination of your Medicaid eligibility
- **SEP ends:** Six months after the termination of eligibility
- There are two options for when your coverage will begin:
 - The first of the month following the month of enrollment
 - Or, retroactive back to when your Medicaid ended (but no earlier than January 1, 2023)



You experience other exceptional circumstances

- Social Security can grant an SEP on a case-by-case basis
- **SEP timing:** Start and end dates of the SEP are determined by Social Security

For help enrolling in Medicare, contact your State Health Insurance Assistance Program (SHIP) by visiting www.shiphelp.org or calling 877-839-6275.