

10 Answers to Commonly Asked Special Enrollment Period (SEP) Questions



1 What is a Medicare Special Enrollment Period (SEP)?

A Special Enrollment Period (SEP) is a time outside the standard Medicare enrollment windows when you can sign up for, change, or drop Medicare coverage because of a qualifying life event, such as losing employer coverage or moving.

2 What events qualify me for a Medicare SEP?

Common qualifying events include:

- Your Medicare plan leaving Medicare or changing its contract
- Losing employer or union health coverage
- Moving to a new address outside your plan's service area
- Gaining or losing Medicaid eligibility
- Leaving incarceration
- Returning to the U.S. after living abroad

*Each event triggers a different Annual Enrollment Period (AEP) with specific rules.

3 How long does an SEP last?

It depends on the situation as follows:

- Most SEPs last 2 to 3 months after the qualifying event
- Some start before the event occurs, like moving for instance
- Employer-coverage SEPs can last up to 8 months

*Missing the deadline can mean waiting until the next Annual Enrollment Period (AEP).

4 Can I enroll in Medicare Part B during an SEP?

Yes. If you delayed Medicare Part B because you had employer-based coverage and now no longer do, you can enroll in Part B. When that coverage ends, you usually get an 8-month SEP to enroll in Part B without late penalties.

5 Can I change Medicare Advantage or Part D plans during an SEP?

Yes. Depending on the SEP, you may be able to:

- Switch Medicare Advantage plans
- Drop Medicare Advantage and return to Original Medicare
- Join or change a Part D prescription drug plan

*Not all SEPs allow all changes. Eligibility depends on the reason for the SEP.



6 Will I pay a late enrollment penalty if I use an SEP?

Usually no, if:

- You had creditable coverage (like employer insurance)
- You enroll within your SEP deadline

*If you miss your SEP or your earlier coverage wasn't creditable, penalties may apply.

7 How do I prove I qualify for an SEP?

You may need documentation such as:

- A letter from your employer
- Proof of coverage termination
- A lease or utility bill (for moves)
- Medicaid eligibility notice

*Medicare or your new plan may request this before processing enrollment.

8 What's the difference between an SEP and the Annual Enrollment Period (AEP)?

SEP

- Triggered by life events or current coverage is no longer available
- Available year-round
- Limited changes allowed

AEP

- Happens every year
- Oct. 15 to Dec. 7
- Broad plan changes allowed

9 Can I use an SEP more than once?

Yes. If you experience multiple qualifying events, you can have multiple SEPs. However, each SEP is tied to a specific event. There can be no overlap.

10 How do I apply for an SEP?

If you qualify, you can:

- Apply online at [Medicare.gov](https://www.medicare.gov)
- Call **1-800-MEDICARE**
- Contact Social Security (for Part B)
- Talk with a licensed Medicare agent like a Johns Hopkins Medicare specialist. You can call us at **800-683-1404**.

To avoid a lapse in coverage, delays or penalties, be sure to enroll before your SEP ends.