



Medicare Advantage Election Periods and Effective Dates

Plan Type	Election Period	Period Frequency	Effective Date
MA/MA-PD/PDP*	Annual Election Period (AEP)	Each year (October 15 – December 7)	January 1 of the following year
MA/MA-PD**	Initial Coverage Election Period (ICEP)	Once in a beneficiary's lifetime	First day of the month of entitlement to Medicare Part A and Part B or, the first of the month following the month the enrollment request was made if entitlement has occurred
PDP**	Initial Election Period (IEP) for Medicare Part D	Once in a beneficiary's lifetime	
MA/MA-PD/PDP	Special Enrollment Period (SEP)	When circumstances apply	Can vary, but the earliest effective date is the first day of the month after the month the Medicare Advantage Organization (MAO) receives the enrollment request
MA/MA-PD/PDP	Open Enrollment Period of Institutionalized Individuals (OEPI)	Continuous	First day of the month after the month the MAO receives the enrollment request
MA/MA-PD	Medicare Advantage Open Enrollment Period	Each year (January 1 – March 31)	First day of the month after the MAO receives the MAO the enrollment request
MA/MA-PD	Special Enrollment Period (SEP) for dual eligible individuals and Low Income Subsidy (LIS) eligible individuals	Once per calendar quarter during the first nine months of the year. It may not be used in fourth quarter of the year (October-December)	First day of the month after the month the MAO receives the enrollment request

*AEP does not apply to Medigap policies

**Once the election period is effectuated, it cannot be used again

Note: There are very limited circumstances under which a beneficiary can make a mid-year change in enrollment.

Key

MA: Medicare Advantage (without drug coverage) e.g. Blue Care Network Advantage (BCNA) Elements

MA-PD: Medicare Advantage Prescription Drug Plan e.g. all Medicare Advantage products excluding BCNA Elements

PDP: Stand-Alone Prescription Drug Plan (also referred to as Medicare Part D)