

# Medicare Special Enrollment Periods (SEPs) Guide – 2026

This guide summarizes common Medicare Special Enrollment Periods (SEPs) that may allow beneficiaries to change Medicare Advantage (Part C) and/or Part D prescription drug coverage outside of the Annual Enrollment Period (AEP).

SEP rules can vary based on individual circumstances, timing, and CMS guidance. Always verify eligibility before submitting an enrollment application.

SEP Reason	What Changes Are Allowed?	Timing / Length
Moved outside current plan service area	Join, switch, or drop MA or Part D plans	Starts before move if reported early and lasts 2 full months after move
Moved within service area but new plan options available	Switch MA or Part D plans	2 full months after move
Returned to the U.S. after living abroad	Join MA or Part D plan	2 full months after return
Lives in or leaves an institution (nursing home, rehab, LTC)	Join, switch, or drop MA or Part D	Available while institutionalized and 2 months after discharge
Released from incarceration	Join coverage	2 full months after release
Loses Medicaid eligibility	Join, switch, or drop MA or Part D	Typically 3 months from notice or loss
Gains Medicaid or Extra Help (LIS)	Join, switch, or drop plans	Monthly SEP available
Loses employer or union drug coverage	Join MA-PD or PDP	2 full months after loss
Coverage is no longer creditable	Join Part D or MA-PD	2 months after notification
Plan terminates or leaves Medicare	Switch to another plan or Original Medicare	Starts before termination and continues 2 months after
CMS sanctions current plan	One-time switch opportunity	Case specific
Eligible for both Medicare and Medicaid (Dual Eligible)	Join or switch integrated/D-SNP plans	Monthly or quarterly depending on eligibility
Enrolled in PACE	Drop MA or Part D	Anytime
5-Star SEP	Enroll into a 5-star Medicare plan	One time between Dec. 8 – Nov. 30
Trial Right SEP (first MA plan)	Return to Original Medicare and apply for certain Medigap plans without underwriting	Available within the first 12 months of first MA enrollment. Generally requires Medicare Part A and Part B effective dates to match.
General Enrollment Period SEP	Join MA or Part D after enrolling in Part B	First 2 months after Part B enrollment
State Pharmaceutical Assistance Program (SPAP)	Join or switch Part D/MA-PD	Once annually or upon loss of SPAP eligibility

SEP Reason	What Changes Are Allowed?	Timing / Length
Natural disaster/FEMA emergency	Case-by-case enrollment flexibility	Declared disaster period
Plan marketing or enrollment error	Correct plan election	Case specific
Provider network error / inaccurate directory	Switch plans or return to Original Medicare	Temporary SEP rules may apply

### Important Notes

- Most SEP enrollments become effective the first day of the month after the enrollment request is received.
- Some SEPs require proof or documentation of the qualifying event.
- SEP availability and timing can vary based on CMS guidance updates.
- Dual Eligible and LIS SEP rules may vary by beneficiary status.
- Guaranteed Issue Medigap rights may apply in certain SEP situations, including some Trial Right scenarios.