

Application Dates

- Open Enrollment – Up to six months prior to the month the applicant turns age 65.
- Underwritten Cases – Up to 60 days prior to the requested coverage effective date.
- Individuals whose employer group health plan coverage is ending can apply up to 3 months prior to the requested effective date of coverage.
- Connecticut – Year-round open enrollment. Apps can be taken up to 60 days prior to the requested coverage effective date.
- West Virginia – Applications may be taken up to 30 days prior to the effective date of their Medicare eligibility due to age.

Coverage Effective Dates

Coverage will be made effective as indicated below:

1. Between age 64 $\frac{1}{2}$ and 65 – The first of the month the individual turns age 65
2. All Others –Application date or date of termination of other coverage, whichever is later