

# CMS Medicare.gov Open Enrollment Timing and Limits FAQs

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## Enrollment Timing

If someone signs up for a Part D or Medicare Advantage (Part C) plan on December 7 at 11 p.m., will their coverage start January 1?

Yes, as long as the enrollment request is submitted before the Annual Enrollment Period (AEP) deadline ends on December 7, their coverage start date is January 1. The date the request is submitted — not the date the plan finishes processing it — is what counts toward the AEP deadline. Submitting at 11 p.m. on December 7 still falls within the window.

Does clicking "Enroll" on Medicare Plan Finder mean someone is enrolled right away?

No. Clicking "Enroll" on Medicare Plan Finder sends the enrollment request to the plan — it doesn't complete the enrollment itself. The plan still needs to review and process the request before the enrollment is final.

Could identity-verification steps (like the new CLEAR credential service) delay someone past the enrollment deadline?

New identity-verification tools used to log in and enroll could add extra time to the process, especially if someone needs in-person help. To help people with Medicare avoid running out of time close to December 7, encourage them to enroll early by calling 1-800-MEDICARE, submitting a paper enrollment form, or reaching out to their local SHIP office.

## Enrollment Limits

Will someone be able to tell on Medicare Plan Finder if a Medicare Advantage (Part C) plan has an enrollment limit?

Not directly. For 2027, plans with an enrollment limit will still appear normally on Medicare Plan Finder, with no special label or indicator showing that a limit exists. The limit only becomes visible once the plan has actually filled up.

What happens if a Medicare Advantage (Part C) plan reaches its enrollment limit?

Once a plan reaches its enrollment limit, the plan must email its CMS Account Manager to report it. CMS then updates that plan's Medicare Plan Finder listing by disabling the "Enroll" button and showing the message: "Contact plan to enroll."

If someone sees "Contact plan to enroll," what should they do?

They should reach out to the plan directly rather than using the online Enroll button. The plan can tell them whether they expect to reopen enrollment, or they can work with a SHIP counselor to explore other available plan options.

Can enrollment reopen for a Medicare Advantage (Part C) plan that has reached its enrollment limit?

Yes. If enough members leave the plan that its enrollment drops below the limit, CMS has the ability to re-enable the "Enroll" button on Plan Finder.

Who can someone contact if they run into trouble because of an enrollment limit?

They can call 1-800-MEDICARE for help working through their options.