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Job-based Insurance And Medicare

# Enrolling in Medicare with job-based insurance

Learn about the Part B Special Enrollment Period so that you can enroll in Medicare without penalty after your job-based insurance ends.

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## Other Pages in Job-based insurance and Medicare

Special Enrollment Periods (SEPs) are periods of time outside normal enrollment periods where you can enroll in health insurance. They are typically triggered by specific circumstances.

The Part B SEP starts when you have coverage from current work ([job-based insurance](#)) and you are in your first month of eligibility for Part B. It ends eight months after you lose coverage from current employment because the employment or insurance ends. Using the Part B SEP also means you will not have to pay a [Part](#)

## [B late enrollment penalty \(LEP\).](#)

To use the Part B SEP, you must meet two criteria:

1. You must have insurance from current work (from your job, your spouse's job, or sometimes a family member's job) or have had such insurance within the past eight months
2. And, you must have been continuously covered by job-based insurance or Medicare Part B since becoming eligible for Medicare, including the first month you became eligible for Medicare

Note: You can have no more than eight consecutive months without coverage from either Medicare or insurance from current work. You are ineligible for the Part B SEP after going for more than eight months without Part B or job-based insurance.

In most cases, you should enroll in Medicare before losing job-based insurance to avoid gaps in coverage. Remember, even if you use the SEP to avoid a late enrollment penalty, you may still be responsible for any health care costs you incur in the months after losing job-based coverage before your Medicare coverage takes effect. For help timing your Medicare enrollment to ensure it starts immediately after you no longer have job-based insurance, reach out to your human resources department one to two months in advance.

If you are considering delaying Part B enrollment because you have job-based insurance, make sure to learn whether your coverage will be [primary or secondary](#).

**Note:** Beginning in 2023, you may also qualify to use an [SEP to enroll in Medicare](#) if you meet certain requirements, such as if you mistakenly delayed Medicare enrollment based on employer misinformation.

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