

Extended Medicare for SSDI Recipients

This provision became effective October 1, 2000

Background:

- ◆ A Social Security Disability Insurance (SSDI) recipient is entitled to Medicare coverage after 24 months of SSDI eligibility.
 - Part A, hospital insurance, is automatic and cost free.
 - Part B, covering outpatient services, is optional and carries a \$96.40 per month premium for most people in 2009. A small number of beneficiaries — individuals with income exceeding \$85,000 and married couples exceeding \$170,000 — will pay a higher Part B premium based on their income.
 - Part D, covering prescription drugs, is optional and may require out-of-pocket expenses for premiums, co-payments, and deductibles.
- ◆ Under the old law, an SSDI recipient was entitled to continue Medicare coverage during a nine-month trial work period and for an additional 39 consecutive months following the ninth trial work month.
 - During this entire period (48 months), coverage for Parts A, B and D continued to be available under the same terms.

New Provision from the Work Incentives Improvement Act

- ◆ The new law extends Medicare eligibility, under these same terms, for at least an additional four and one half years (i.e., 54 months).
- ◆ Now when an SSDI recipient goes to work for the first time:
 - Medicare continues for a nine-month trial work period and at least 93 more additional months.
 - This means that the SSDI recipient who goes to work can keep Medicare for at least 102 months (or, nearly eight and one half years).
- ◆ Under the new law, Medicare Part A continues to be automatic and cost-free. Part B continues to be optional and subject to premium payment. The Part D prescription drug program would also continue to be available during this extended eligibility period.

Note: Your local Medicaid office can, in many cases, pay for the Medicare Part B premium. This is usually done under the Qualified Medicare Beneficiaries (QMB) program, the Selected Low-Income Medicare Beneficiaries (SLMB) program, or the Qualified Individuals (QI-1) program for individuals with low income. For information about the QMB, SLMB, or QI-1 programs and eligibility criteria, call your local Medicaid office or our Work Incentives Hotline.