

Extended Period of Medicare Coverage

Background: A Social Security Disability Insurance (SSDI) beneficiary is entitled to Medicare coverage after 24 months of SSDI eligibility.

- ◆ Medicare Part A, hospital insurance, is automatic and cost free (in most cases).
- ◆ Medicare Part B, covering outpatient services, is optional. It carries a monthly premium of \$202.90 for most people in 2026.
 - A small number of beneficiaries could owe a smaller monthly premium, under a “hold harmless” rule if the Part B premium increase is more than their SSDI increase for 2026.
- ◆ A small number of beneficiaries - individuals with income exceeding \$109,000 and married couples with income exceeding \$218,000 - will pay a higher Part B premium based on their income.
- ◆ Medicare Part D, covering prescription drugs, is optional and may require out-of-pocket expenses for premiums, co-payments, and deductibles.

The Extended Medicare Provisions:

- ◆ When an SSDI beneficiary 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 beneficiary who goes to work can keep Medicare for at least 102 months (or, nearly eight and one half years), so long as their medical disability continues.
- ◆ Medicare Part A continues to be automatic and cost-free. Part B continues to be optional and subject to premium payment. The optional Part D prescription drug program would also continue to be available during this extended eligibility period.

Medicare Savings Programs, Part D Extra Help

Your local Medicaid office can, in many cases, pay for the Medicare Part B premium. This is usually done under one of two “Medicare Savings Plans”: the Qualified Medicare Beneficiaries (QMB) program or the Qualified Individuals (QI-1) program for individuals with low income. Effective January 1, 2023, the Specified Low Income Medicare Beneficiaries (SLMB) program no longer exists and is now combined with the QMB program with a higher income limit for QMB eligibility. See New York GIS 22 MA/10, https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/22ma10.pdf. A Medicare Part D beneficiary may qualify for Extra Help (i.e., the low-income subsidy) to avoid or minimize many out-of-pocket expenses related to premiums, deductibles, and copayments.

For information about the Medicare Savings Programs and eligibility criteria, see our “at-a-glance” on that topic, call your benefits adviser, call your local Medicaid office, or call our Work Incentives Hotline (toll-free) at 1-888-224-3272. For information about the Part D low-income subsidy call your benefits adviser, at our toll-free number, or go to the www.medicare.gov website.

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