

Extended Medicare

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 \$170.10 for most people in 2022.
 - 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 2022.
- ◆ A small number of beneficiaries - individuals with income exceeding \$91,000 and married couples with income exceeding \$182,000 - 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).
- ◆ 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 three “Medicare Savings Plans”: 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. 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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