

Extended Medicare for SSDI Recipients

At-A-Glance



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. It carries a premium of \$96.40 (if first eligible in 2009 or earlier), \$110.50 (first eligible in 2010), or \$115.40 per month (first eligible in 2011). 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.

The Extended Medicare Provisions:

- ◆ 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).
- ◆ 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 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. For information about the QMB, SLMB, or QI-1 programs and eligibility criteria, call your local Medicaid office or our Work Incentives Hotline.