

EXTENDED MEDICARE COVERAGE

2018 FACTSHEET

How will returning to work affect my Medicare coverage?

If you are a Medicare beneficiary and you return to work, you will continue to have Medicare coverage as long as your disability has not medically improved.

You will continue to receive Medicare for at least 93 months (7 years and 9 months).

This period begins after your Trial Work Period ends (which lasts for at least 9 months of work), and you are working at a Substantial Gainful Activity level. (***See Trial Work Period Factsheet and Substantial Gainful Activity Factsheet for more info.***)

This benefit gives you the assurance that while your cash benefits might stop due to your work, you will still have continued health insurance for many years.

During this extended coverage period you will receive premium-free Hospital Insurance (Part A) and you will also receive Supplemental Medical Insurance with a monthly premium (Part B) and Prescription Drug Coverage (Part D), IF you are enrolled for those Medicare services.

It can be difficult to determine when you reach Substantial Gainful Activity, are in your Trial Work Period, or start using Extended Medicare benefits so you should contact your Social Security representative if you have any questions related to your benefits.

For questions or more information, please contact the Nevada Disability Advocacy & Law Center (NDALC) WIPA coordinator at 877-890-5082.

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