

Medicare While Working

2020 Fact Sheet on Title II Work Incentives

Title II beneficiaries who go to work may keep their Medicare for at least 93 months (seven years, nine months) after they complete their Trial Work Period.

Title II benefits include Social Security Disability Insurance (SSDI), Childhood Disability Benefits (also called Disabled Adult Child or DAC benefits), and Disabled Widow(er) Benefits (DWB). The work incentives for SSDI, DAC, and DWB are the same.

For More Information
Or to Request Services
Please Contact:



Benefits Counseling Services

Dept. of Vocational Services
22 Bramhall Street

Portland, ME 04102-3175

Toll-free in ME: 1-888-208-8700

Maine Relay Services Dial 711

Fax: 207-662-6789

www.benefitsandworkinme.org

What is Medicare?

Medicare is the federal health insurance program for people over 65, people who have been on Title II benefits (SSDI, DWB, CDB) for at least 24 months, and people of any age who have permanent kidney failure or ALS (amyotrophic lateral sclerosis).

Medicare has 4 parts:

- **Part A** is hospitalization coverage and there is no monthly premium for this coverage.
- **Part B*** is outpatient coverage. The cost of the monthly premium depends on when you joined Part B. For most people, the premium is \$144.60 a month in 2020. If you decline Part B and do not have employer-sponsored coverage, you'll have to pay a penalty in addition to the monthly premium if you enroll in Part B later.
- **Part C** (Medicare Advantage) is an optional private policy that replaces Parts A and B. The monthly premiums vary depending on the plan you choose.
- **Part D*** is the prescription drug program, which also has a monthly premium. The premium varies depending on the plan you choose.

** Help is available to pay for Part B and D expenses. See other side for details.*

In addition, some people have a **Medigap plan**, which is private supplemental coverage that does not replace Parts A and B, but which does cover some expenses that Parts A and B don't. If you qualify for assistance with your Part B and D cost then you won't need Medigap.

How Does Working Affect My Medicare?

Medicare coverage continues as long as you are getting a Title II payment. If you earn enough to stop your Title II payment, a work incentive called the **Extended Period of Medicare Coverage (EPMC)** allows your Medicare to continue for at least 93 months (7.75 years) after your Trial Work Period ends. If your Title II payment stops and you are not eligible for help with Part B and D expenses (see other side for details), you'll need to pay the premiums out of pocket.

Can Someone Help Me with This?

For help understanding the Extended Period of Medicare Coverage, you can contact your local Social Security Administration claims representative.

A Community Work Incentives Coordinator (CWIC) from Maine Medical Center Department of Vocational Services can also help you understand how this coverage applies to you.

Help with Medicare Part B & D Expenses

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There are two benefits that help pay for your Medicare expenses. Medicare Buy-in is a DHHS benefit that helps pay for your Medicare Part B (medical insurance) premiums. Your income and assets must be below a certain limit to qualify for Medicare Buy-in.

The Extra Help program is where Social Security helps pay your Part D (drug plan) premiums and deductible, and offers low-cost prescription co-pays. You automatically qualify for Extra Help if you qualify for Medicare Buy-in.

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There are two benefits that can help pay for your Medicare expenses: **Medicare Buy-in** and **Part D Extra Help**.

Medicare Buy-in is a benefit where DHHS helps pay for your Medicare Part B (medical insurance) monthly premiums. DHHS sometimes calls this “partial MaineCare” or the Medicare Savings Program. There are three Medicare Buy-In programs: QMB, SLMB and QI.

DHHS determines which program you’re eligible for based on your monthly income. Your assets must also be less than \$50,000 if you are single or \$75,000 as a married couple. When adding up your monthly income, DHHS counts most of your disability benefit (and other unearned income) but count *less than half of your gross wages from a job*.

Program	Single Limit	Married Limit	Expenses Covered
QMB	\$1,595	\$2,155	Medicare Part B premium, \$198/yr. deductible, and 20% coinsurance
SLMB	\$1,808	\$2,443	Medicare Part B premium only (you may be billed for the \$198/yr. deductible and 20% coinsurance)
QI	\$1,968	\$2,658	Medicare Part B premium only (you may be billed for the \$198/yr. deductible and 20% coinsurance). You cannot have full MaineCare and QI.

Part D Extra Help is a benefit where Social Security pays your Medicare Part D (drug plan) monthly premium, deductible, and has affordable prescription co-pays. Co-pays are no more than \$3.60 (generic) or \$8.95 (brand). You automatically qualify for Part D Extra Help if you qualify for Medicare Buy-in. If you go over the Medicare Buy-in income limit, you should still qualify for Part D Extra Help for the rest of the calendar year. If you don’t qualify for Medicare Buy-in, you must apply for Part D Extra Help every year at Social Security, have income below 150% of the Federal Poverty Level *for your household size*, and have assets below \$13,110 if single (\$26,160 if married) in 2020.

Can Someone Help Me with This?

Yes! A Community Work Incentives Coordinator (CWIC) from Maine Medical Center Department of Vocational Services can help you understand how working impacts Medicare Buy-in and Extra Help. You may also contact your local Area Agency on Aging at 1-877-353-3771 for help understanding and navigating these two benefits.