Extended Period of Medicare Coverage

If you are a Medicare beneficiary, you can keep your Medicare coverage for at least 93 months after you return to work, if you continue to have a disability as defined by the Social Security Administration.

During this Extended Medicare Coverage, you will receive Part A (premium-free hospital insurance) and Part B (elected medical insurance coverage with a monthly premium), and Medicare prescription drug coverage if applicable.

How it Works
This Medicare coverage applies to you if you:

- are just starting work,
- are using Trial Work Period months right now,
- have used up your Trial Work Period and are currently in your 36 months Extended Period of Eligibility,
- had not completed the 36 months Extended Period of Eligibility before June 1, 2000.

Exactly when the Extended Medicare Coverage begins and ends is determined by when you consistently reach Substantial Gainful Activity.

If your benefits have stopped because of earnings, contact your local Social Security Administration claims representative to find out exactly when your Extended Period of Medicare Coverage ends.

A Community Work Incentive Coordinator or an Indiana Benefits Information Network Liaison can help you understand how this coverage applies to you. Your local Social Security office can tell you exactly how many months of extended Medicare coverage are available to you.

The information contained in this fact sheet has been reviewed by the Social Security Administration, Office of Employment Support Programs, for accuracy. However, the viewpoints of this fact sheet do not necessarily reflect the viewpoints of the Social Security Administration.