Extended Medicare Coverage

2026 Fact Sheet on Work Incentives

What it is:

Under the Ticket to Work and Work Incentives Improvement Act, working Medicare beneficiaries may keep their Medicare coverage for at least 93 months (seven years, nine months) after they complete their Trial Work Period (TWP).

How it helps:

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

During this Extended Medicare Coverage, you will receive Part A (premium-free hospital insurance), 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
- Using Trial Work Period months right now
- Have used up your TWP and are currently in your 36-month Extended Period of Eligibility (EPE)
- Had not completed the 36 months EPE before 6/1/2000

Exactly when the Extended Medicare Coverage begins and ends is determined by when your earned income consistently reaches Substantial Gainful Activity (SGA). You may contact your local SSA claims representative to find out exactly how many months of Extended Medicare Coverage you will have.

A Community Work Incentive Coordinator 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.

How to find more information and help:

Kentucky Disability Benefits 101
Ticket to Work Helpline
1-866-968-7842

Work Incentives Planning & Assistance (WIPA)
Center for Accessible Living
844-689-6620 (voice)
888-813-8652 (TTY)
wipa@calky.org

WIPA Goodwill Industries of Kentucky
866-336-3316 (voice)
866-833-2976 (TTY)
workincentives@goodwillky.org

This fact sheet has been prepared under the guidance of a certified Community Partner Work Incentives Counselor (CPWIC) through training authorized by the Social Security Administration. This is not a Social Security Administration document.