Under the Ticket to Work and Work Incentives Improvement Act, working Medicare Beneficiaries may keep their Medicare coverage for at least 93 months after they complete their Trial Work Period.

Extended Medicare Coverage
2020 Fact Sheet on Work Incentives

How it Helps You:

If you are a Medicare beneficiary, if you continue to have a disability as defined by the Social Security Administration, 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) 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,
- 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 6/1/2000.

Exactly when the Extended Medicare Coverage begins and ends is determined by when you consistently reach Substantial Gainful Activity. To find out exactly how many months of Extended Medicare Coverage you will have, you may contact your local Social Security Administration claims representative.

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 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.