

On October 1, 2000, a new law extended Medicare coverage for an additional 4 1/2 years beyond the current limit. This law is for people who receive Social Security disability benefits and who go to work.

Under this law, how long will I get to keep Medicare if I return to work?

As long as your disabling condition still meets our rules, you can keep your Medicare coverage for at least 8 ½ years after you return to work. (The 8 ½ years includes your nine month trial work period.)

After my Trial Work Period, how long will I have Medicare coverage?

You will get at least 7 years and 9 months of continued Medicare coverage, as long as your disabling condition still meets our rules.

I completed my Trial Work Period. I am now in my 36 month of Extended Period of Eligibility. Will this law apply to me?

Yes, this will apply to you.

Note:

Promptly report any changes in your work activity. This way you can be paid correctly, and we can tell you how long your Medicare coverage will continue after you return to work.

I have Medicare hospital Insurance (Part A) and medical insurance (Part B) coverage. Will I get to keep both parts under this law?

Yes, as long as your disabling condition still meets our rules. Your Medicare hospital insurance (Part A) coverage is premium-free. Your Medicare medical insurance (Part B) coverage will also continue. You or a third party (if applicable) will continue to pay for Part B. If your Social Security Disability Insurance cash benefits stop due to your work, you or a third party (if applicable) will be billed every 3 months for your medical insurance premiums. If you are receiving cash benefits, your medical insurance premiums will be deducted monthly from your check.

I have Medicare (Part A) but I did not take Part B coverage when it was first offered to me. Can I get Part B now?

Yes, this law did not change the enrollment periods. If you did not sign up for Part B when you first could, you can only sign up for it during a general enrollment period (January 1st through March 31st of each year) or a special enrollment period.

The special enrollment period is a period of time, during which you may enroll. If you did not enroll during your initial enrollment period because you are covered under a group health plan based on your own current employment or the current employment of any family member.

The special enrollment period may occur during any month you are covered under a group health plan based on current employment, or during the 8-month period that begins the first full month after employment or group health plan coverage ends, whichever comes first.

When I return to work and get medical coverage through my employer, will this change my Medicare? Do I need to notify anyone?

- Medicare is often the "secondary payer" when you have health care coverage through your work.
- Notify your Medicare contractor right away.
- Prompt reporting may prevent an error in payment for your health care services.

Under this law will I still be able to purchase Medicare after my premium -free Medicare (hospital insurance) ends?

Yes, this law did not change this. The same rules apply.

- As long as you still have a disabling condition, you can purchase Medicare (hospital insurance, Part A).
- If you purchase Part A, you may purchase medical insurance (Part B).
- You cannot purchase Part B in this situation, unless you purchase Part A.

Do I need to apply for premium Medicare (hospital insurance, Part A)? If so, when?

Once your premium free Medicare ends, you will get a notice that will tell you when you can file an application to purchase Medicare coverage.

Note:

There is a program that may help you with your Medicare Part A premiums if you decide to purchase Part A after your extended coverage terminates. To be eligible for this help, you must be:

- Under age 65.
- Continue to have a disabling impairment.
- Sign up for Premium Hospital Insurance (Part A).
- Have limited income.
- Have resources worth less than \$4,000 for an individual and \$6,000 for a couple, not counting the home where you live, usually one car, and certain insurance.
- Not already be eligible for Medicaid.

To find out more about this program, contact your county, local or State Social Services or medical assistance office. Ask about the Medicare buy-in program for Qualified Disabled and Working Individuals.