



Extended Medicare Coverage

2026 Fact Sheet on Work Incentives

As long as the beneficiary continues to have a disability, working Medicare Beneficiaries may keep their Medicare coverage for at least 93 months (seven years, nine months) after they complete their Trial Work Period.

For more information and support on your work incentives, contact:

INDIANA WORKS
Work Incentives
Planning and
Assistance

In Northern and
Central Indiana:
1-855-641-8382
(Toll free)

In Southern
Indiana:
1-502-548-4492

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 8 ½ years 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 month Extended Period of Eligibility,
- Had not completed the 36 month 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 or a 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.

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