

# Medicare, Social Security Disability Insurance & Work

Fact Sheet 2021

## What is Medicare?

It is a four-part federal health insurance program that provides coverage for individuals age 65 or older; under age 65, who have a disability, and have received 24 months of SSDI; or of any age with End-Stage Renal Disease (ESRD) (requiring dialysis or a kidney transplant) or Amyotrophic Lateral Sclerosis (ALS, also known as Lou Gehrig's disease).

## What are the 4 parts of Medicare?

**Part A (Hospital Insurance)** helps cover inpatient hospital care, some skilled nursing facility care, hospice care, and limited home health care. It is premium-free for most people, but copays and deductibles apply.

**Part B (Medical Insurance)** helps pay for doctor visits, outpatient care, some preventive services, and other care not covered by Part A, e.g., durable medical equipment, physical and occupational therapy, and speech-language pathology services. There is a monthly premium for Part B. If an SSDI beneficiary qualifies for MassHealth Standard, then MassHealth will cover this premium. If not, the individual will pay a premium in 2021 of \$148.50 per month.

Other beneficiaries may even pay a greater premium due to having a higher adjusted gross income. Regardless, this premium is usually deducted automatically from monthly SSDI cash benefits or it can be paid by the individual. Part B also has copays and deductibles.

**Part C (Medicare Advantage Plans)** is optional coverage for Medicare recipients who have Parts A and B. It provides supplemental coverage through Medicare approved private insurance companies, e.g. Health Maintenance Organizations (HMOs) and

Preferred Provider Organizations (PPOs). These plans must offer the same coverage as original Medicare, but are also permitted to offer additional benefits, such as dental and vision care. Usually, there is an additional cost for Part C coverage.

**PART D (Prescription Drug Plan)** provides prescription drug benefits through various private insurance companies. Monthly premiums apply. Coverage and premium amounts vary by state, by company, and by the amount of coverage offered. If an individual is enrolled in a Part D Benchmark Plan and receives some form of MassHealth, they may be entitled to full or partial help with their Part D premiums, deductibles and copays.

## Does help exist to pay for Medicare costs?

Yes. In 2020, individuals or couples whose monthly income falls below **\$1,755 or \$2,371, respectively**, may qualify for Medicare Part B premium help under the MassHealth Buy-In program. If you feel you might be eligible for this program, contact MassHealth at 1-800-841-2900.

## How is Medicare impacted when you work and receive SSDI?

If you start working and earn enough to begin your Trial Work Period (TWP), know that your Medicare will be preserved throughout. When you complete your TWP, you will have Medicare for at least another 93 months, due to a special work incentive called the Extended Period of Medicare Coverage (EPMC).

Note: SSDI beneficiaries can continue using EPMC so long as they pay their Medicare premiums and continue to meet Social Security's disability standards. Social Security is the only agency that can give you a definitive date of when your Medicare

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eligibility will stop. Therefore, it is recommended you make an inquiry about this to your local Social Security office shortly after you finish your TWP.

### Other Public Health Insurance Resources:

**Health Care for All:** This is a Massachusetts nonprofit advocacy organization working to create a health care system that provides comprehensive, affordable, accessible, and culturally competent care to everyone, especially the most vulnerable among us. To get in touch with them, call 1-800-272-4232.

**SHINE (Serving the Health Information Needs of Everyone):** This is a state health insurance assistance program that provides free health insurance information, counseling and assistance to Massachusetts residents with Medicare, and their caregivers.

To schedule an appointment with a counselor call: 1-800-243-4636 and press 3, or contact your local Regional SHINE Program Office or senior center at: <http://states.aarp.org/wp-content/uploads/2016/02/SHINE-Regional-Office-Locations.pdf>.

**Medicare Advocacy Project (MAP):** This is a project that operates from legal aid offices across Massachusetts, assisting elders and persons with disabilities in obtaining the Medicare and Medicare-related health insurance coverage to which they are entitled. MAP advocates represent Medicare beneficiaries with individual issues and in groups to address policy issues. The following legal services programs provide MAP services:

- Community Legal Aid  
405 Main Street, 4th Floor  
Worcester, MA 01608  
Toll Free: 1-800-649-3718

- Greater Boston Legal Services  
197 Friend Street  
Boston, MA 02114  
Toll Free: 1-800-323-3205
- South Coastal Counties Legal Service  
Toll Free: 1-800-244-9023

*Community Work Incentives Coordinators can help you understand how Medicare coverage applies to you and whether you may be eligible to receive help paying for certain Medicare costs. Call Medicare at 1-800-633-4227 or visit [www.medicare.gov/](http://www.medicare.gov/)*

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