

Work incentives Protecting Health Coverage for People with Disabilities

Extended Medicare Coverage for Working People with DisabilitiesFor beneficiaries receiving SSDI

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)

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.

Continued Medicaid Eligibility (Section 1619(B))

For beneficiaries receiving SSI

One of the biggest concerns SSI beneficiaries have about going to work is the possibility of losing Medicaid coverage. Section 1619(b) of the Social Security Act provides some protection for these beneficiaries. To qualify for continuing Medicaid coverage, a person must:

- Have been eligible for an SSI cash payment for at least 1 month;
- Still meet the disability requirement; and
- Still meet all other non-disability SSI requirements; and
- Need Medicaid benefits to continue to work; and
- Have gross earnings that are insufficient to replace SSI, Medicaid and publicly funded attendant care services.

This means that SSI beneficiaries who have earnings too high for a SSI cash payment may be eligible for Medicaid if they meet the above requirements. SSA uses a threshold amount to measure whether a person's earnings are high enough to replace his/her SSI and Medicaid benefits. This threshold is based on the:

- amount of earnings which would cause SSI cash payments to stop in the person's State; and
- Average Medicaid expenses in that State.

If a SSI beneficiary has gross earnings higher than the threshold amount for his/her State, SSA can figure an individual threshold amount if that person has:

- Impairment-related work expenses; or
- Blind work expenses; or
- A plan to achieve self-support; or
- Personal attendant whose fees are publicly funded; or
- Medical expenses above the average State amount.

The state of Florida 2015 annual threshold amounts for disabled and blind beneficiaries is \$30,594

If you are a SSI or SSDI beneficiary and needs an individualized analysis of your situation please contact the Community Work Incentives Coordinator or benefits Planner in your area. Please check the SSA Website for more details: <http://choosework.net>.