

# Extended Period of Medicare Coverage

**Quick Look:** An Extended Period of Medicare Coverage allows working Medicare beneficiaries to keep their Medicare coverage for at least 93 months (7 years, 9 months) after they complete their Trial Work Period.

If you are a Medicare beneficiary and are working, you can keep your Medicare coverage for at least 93 months after the completion of your Trial Work Period.

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.
- are using Trial Work Period months right now.
- used your Trial Work Period and are now in the 36-month Extended Period of Eligibility.
- did not complete the 36 months of Extended Period of Eligibility before June 1, 2000.

Exactly when the Extended Medicare Coverage begins and ends is determined by when your income consistently reaches Substantial Gainful Activity levels. If your benefits have stopped because of earnings, contact your local Social Security Administration claims representative to find out exactly when your Extended Period of Medicare Coverage ends.

A Community Work Incentive Coordinator or an Indiana Benefits Information Network (BIN) Liaison can help you understand how this coverage applies to you. Your local Social Security office can tell you how many months of extended Medicare coverage are available to you.

Source: [www.ssa.gov](http://www.ssa.gov). Reviewed by the Center on Community Living and Careers.

**For more information, contact the  
Indiana Benefits Information Network**  
812-855-6508 | [www.iidc.indiana.edu/cclc](http://www.iidc.indiana.edu/cclc)

**Indiana's Work Incentive Planning and Assistance Program**  
North/Central: 855-641-8382 | Southern: 502-548-4492