What is Medicare?
Medicare is the federal health insurance program for people over 65, people who have been on Title II benefits (SSDI, DWB, CDB) for at least 24 months, and people of any age who have permanent kidney failure or ALS (amyotrophic lateral sclerosis).

Medicare has 4 parts:
- **Part A** is hospitalization coverage and there is no monthly premium for this coverage.
- **Part B** is outpatient coverage. The cost of the monthly premium depends on when you joined Part B. For most people, the premium is $174.70 a month in 2023. If you decline Part B and do not have employer-sponsored coverage, you'll have to pay a penalty in addition to the monthly premium if you enroll in Part B later.
- **Part C** (Medicare Advantage) is an optional private policy that replaces Parts A and B. The monthly premiums vary depending on the plan you choose.
- **Part D** is the prescription drug program, which also has a monthly premium. The premium varies depending on the plan you choose.

* Help is available to pay for Part B and D expenses. See other side for details.

In addition, some people have a Medigap plan, which is private supplemental coverage that does not replace Parts A and B, but which does cover some expenses that Parts A and B don't. If you qualify for assistance with your Part B and D cost then you won't need Medigap.

How Does Working Affect My Medicare?
Medicare coverage continues as long as you are getting a Title II payment. If you earn enough to stop your Title II payment, a work incentive called the [Extended Period of Medicare Coverage (EPMC)](https://www.benefitsandworkinme.org) allows your Medicare to continue for at least 93 months (7.75 years) after your Trial Work Period ends. If your Title II payment stops and you are not eligible for help with Part B and D expenses (see other side for details), you'll need to pay the premiums out of pocket.

Can Someone Help Me with This?
For help understanding the Extended Period of Medicare Coverage, you can contact your local Social Security Administration claims representative. A Community Work Incentives Coordinator (CWIC) from Maine Medical Center Department of Vocational Services can also help you understand how this coverage applies to you.
There are two benefits that can help pay for your Medicare expenses: Medicare Buy-in and Part D Extra Help.

**Medicare Buy-in** is a benefit where DHHS helps pay for your Medicare Part B (medical insurance) monthly premiums. DHHS sometimes calls this “partial MaineCare” or the Medicare Savings Program. There are three Medicare Buy-In programs: QMB, SLMB and QI.

DHHS determines which program you’re eligible for based on your monthly income. As of 1/1/2024, there is no asset test for Maine’s Medicare Buy-in. When adding up your monthly income, DHHS counts most of your disability benefit (and other unearned income) but count less than half of your gross wages from a job.

<table>
<thead>
<tr>
<th>Program</th>
<th>Single Limit</th>
<th>Married Limit</th>
<th>Expenses Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB</td>
<td>$1,883</td>
<td>$2,555</td>
<td>Medicare Part B premium, $240/yr. deductible, and 20% coinsurance</td>
</tr>
<tr>
<td>SLMB</td>
<td>$2,134</td>
<td>$2,896</td>
<td>Medicare Part B premium only (you may be billed for the $240/yr. deductible and 20% coinsurance)</td>
</tr>
<tr>
<td>QI</td>
<td>$2,322</td>
<td>$3,152</td>
<td>Medicare Part B premium only (you may be billed for the $240/yr. deductible and 20% coinsurance). You cannot have full MaineCare and QI.</td>
</tr>
</tbody>
</table>

**Part D Extra Help** is a benefit where Social Security pays your Medicare Part D (drug plan) monthly premium, deductible, and has affordable prescription co-pays. Co-pays are no more than $4.50 (generic) or $11.20 (brand). You automatically qualify for Part D Extra Help if you qualify for Medicare Buy-in. If you go over the Medicare Buy-in income limit, you should still qualify for Part D Extra Help for the rest of the calendar year. If you don’t qualify for Medicare Buy-in, you must apply for Part D Extra Help every year at Social Security, have income below 150% of the Federal Poverty Level for your household size, and have assets below $17,220 if single ($34,360 if married) in 2024.

**Can Someone Help Me with This?**
Yes! A Community Work Incentives Coordinator (CWIC) from Maine Medical Center Department of Vocational Services can help you understand how working impacts Medicare Buy-in and Extra Help. You may also contact your local Area Agency on Aging at 1-877-353-3771 for help understanding and navigating these two benefits.