

Medicare While Working

2026 Fact Sheet on Title II Work Incentives

What is Medicare?

Medicare is the federal health insurance program for people over 65 or people who have received Title II disability benefits (SSDI, CDB, DWB) for at least 24 months. There is no Medicare waiting period for people with permanent kidney failure or Amyotrophic Lateral Sclerosis (ALS). Medicare offers four different parts and Medigap.

- **Part A** is hospital coverage. There is no monthly premium for most people.
- **Part B*** is medical coverage. The cost of the monthly premium depends on when you joined Part B. In 2026, the premium is \$202.90 a month for most people. If you decline or drop Part B and do not have employer-sponsored coverage, you'll have to pay a penalty plus the monthly premium if you enroll in Part B later.
- **Part C** is Medicare Advantage, 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.
- **Medigap** is a private supplemental coverage that does not replace Parts A and B. It covers some expenses that Parts A and B don't. If you qualify for help with your Part B and D cost, then you won't need Medigap.

** Financial help is available. See next page for details.*

How does working affect my Medicare?

There is a work incentive called the **Extended Period of Medicare Coverage**. It lets you keep Medicare for *at least* 93 months (7.75 years) after your Trial Work Period ends, even if you are no longer receiving a Title II disability benefit because of your job income.

Can someone help me with this?

A Community Work Incentives Coordinator (CWIC) from MaineHealth Vocational Services or your local Social Security office can help you understand how the Extended Period of Medicare Coverage work incentive applies to you. Benefits Counseling Services is a free statewide service to help you understand how working affects Social Security disability benefits and other public benefits.



Vocational Services

Benefits Counseling Services • 1-888-208-8700 • benefitsandworkinme.org

Help with Medicare Part B & D Expenses

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Financial assistance is available

Many people qualify for help paying for their Medicare expenses, even when working:

Medicare Buy-in is a benefit from the Maine Department of Health and Human Services (DHHS). This program is also called the Medicare Savings Program. If you meet the income guidelines, it pays your Medicare Part A (hospital) and B (medical) monthly premiums and sometimes pays your A and B coinsurance and deductibles. There are two Medicare Buy-in programs: **Qualified Medicare Beneficiary (QMB)** and **Qualified Individual (QI)**. When figuring your monthly income, DHHS counts most of your disability benefit (and other unearned income) and *less than half of your job income before taxes*. There is no asset limit or Maine Estate Recovery for Medicare Buy-in.

Program	Single Limit	Married Limit	Expenses Covered
Qualified Medicare Beneficiary (QMB)	\$2,461	\$3,337	Medicare Part A and B premiums, deductibles, and coinsurance
Qualified Individual (QI)	\$3,325	\$4,509	Medicare Part A and B premiums only. You cannot have QI and MaineCare.

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 \$5.10 (generic) or \$12.65 (brand) in 2026. *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 \$18,090 if single (\$36,100 if married) in 2026.

Can someone help me with this?

A Community Work Incentives Coordinator (CWIC) from MaineHealth 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 assistance.



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