



Save On Your Health Care Costs

We're sending you this letter because our records show you lost premium-free Medicare Part A coverage due to your return to work. Health care coverage is important to maintain your good health and well-being. We are providing you with information about different options for getting health insurance coverage. You may be able to get coverage through Medicare, Medicaid, or both. Coverage through the Health Insurance Marketplace® or your employer may also be available to you. Depending on how you get coverage as well as your income and resources, you could be eligible to save money on medical costs. Many people qualify for cost saving programs but don't even realize it, so we encourage you to apply.

Ways to Get Health Coverage

Type of coverage	Who can I contact with questions?
Medicaid is a joint federal and state program that helps cover medical costs for some people with limited income and in some cases, limited resources. Medicaid programs vary by state, and each state has different income and resource limits. Almost all states offer Medicaid coverage to people with disabilities who are working and have incomes above the Medicaid limits for other groups. Some state Medicaid programs may help pay your Medicare premiums.	Call your State Medical Assistance (Medicaid) office to see if you qualify. Visit Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html to get the phone number for your state's Medicaid office.

Type of coverage	Who can I contact with questions?
<p>Health Insurance Marketplace® is a service that helps you shop for and enroll in private health insurance that fits your needs and budget. You could also qualify for savings on your monthly plan premiums and on other out-of-pocket costs for this coverage, if you meet eligibility requirements.</p>	<p>Visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) for more information. Visit LocalHelp.HealthCare.gov to find in-person help.</p>
<p>Employer Coverage is coverage offered through your job. Even if you are already enrolled in an employer health plan, the way you are able to use your benefits might change because you have lost premium-free Medicare Part A coverage (see below for more information about Medicare Part A).</p>	<p>Talk to your employer or employer's insurance provider about your options after losing premium-free Medicare Part A coverage.</p>
<p>Medicare is a federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities or conditions. Even though you lost premium-free Medicare Part A as a result of returning to work, you are still able to sign up for Medicare and pay a monthly premium. Your state may have programs that will cover some of your Medicare costs.</p> <p>There are 2 ways to get your Medicare coverage:</p> <ul style="list-style-type: none"> • Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance). You can join a separate Medicare drug plan to get Medicare drug coverage (Part D). • Medicare Advantage (also known as Part C) is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These "bundled" plans include Part A, Part B, and usually Part D. 	<p>Visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).</p> <p>Contact your State Health Insurance Assistance Program (SHIP) to get free health insurance counseling at shiphelp.org.</p>

When to Sign Up for Medicare

If you choose to get health insurance coverage through Medicare, sign up for Medicare Part A and Part B now if your premium-free Part A stopped in the last 8 months. If your Part A stopped more than 8 months ago, sign up for Part A and Part B between January 1 and March 31, 2025—your coverage will then start the 1st day of the month after you sign up.

NOTE: You may have to pay a higher Part B premium for late enrollment if you don't sign up when you are first eligible, unless you meet conditions that qualify you for a Special Enrollment Period (SEP).

Medicare Costs

In 2025, the monthly premium for Medicare Part A will be either:

- \$ 285.00 if you worked 30 or more quarters under Social Security.
- \$ 518.00 if you worked fewer than 30 quarters under Social Security.

In 2025, the monthly premium for Medicare Part B will be \$ 185.00.

Help With Medicare Costs

Your state may help pay for your Medicare costs if you qualify for a state Medicaid program for people with disabilities who return to work, including the **Qualified Disabled Working Individual (QDWI) Program**. You may qualify for the QDWI program if your monthly income and total resources (like money in a bank, stocks, or bonds) are at or below these amounts:

QDWI Medicare Savings Program	
2024 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$5,105	\$6,899
2024 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$4,000	\$6,000

* The income limits are higher in Alaska and Hawaii.

** Your house, car, and up to \$1,500 per person in burial expenses **don't count** as resources.

Almost all states also offer other Medicaid programs for people with disabilities who are working. The benefits offered by these programs and the requirements to enroll vary from state to state. Call your state's Medicaid office to apply for QDWI or other Medicare Savings Programs that can help with your Medicare premiums. Visit **[Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html](https://www.Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html)** to get the phone number for your state's Medicaid office.

Extra Help

Extra Help is a Medicare program to help people with limited income and resources pay Medicare prescription drug coverage (Part D) premiums, deductibles, coinsurance, and other out-of-pocket costs. You must have Part A, Part B, or both to get Medicare prescription drug coverage. You may qualify if your monthly income and total resources (like money in a bank, stocks, or bonds) are at or below the amounts shown in this table:

<i>Extra Help Program</i>	
2024 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$3,850	\$5,195
2024 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$15,720	\$31,360

* The income limits are higher in Alaska and Hawaii. If you support other family members who live with you, then you **may qualify for benefits even if your income is higher than the amounts shown above**.

** Your house, car, up to \$1,500 per person in funds expected to be used for burial expenses, and certain other resources **don't count** toward the resource limit.

Due to the Inflation Reduction Act, more people qualify for \$0 drug plan premiums, \$0 deductibles, and lower out-of-pocket costs through the *Extra Help* program.

Visit **ssa.gov/extrahelp** to apply for *Extra Help*, or to get more information. Call Social Security at **1-800-772-1213 (TTY 1-800-325-0778)** to apply over the phone or request an application.

Social Security Online Services

Your personal *my* Social Security account gives you immediate access to information and tools. Visit **ssa.gov/myaccount** to create your personal account today.

Social Security Administration

Centers for Medicare & Medicaid Services