

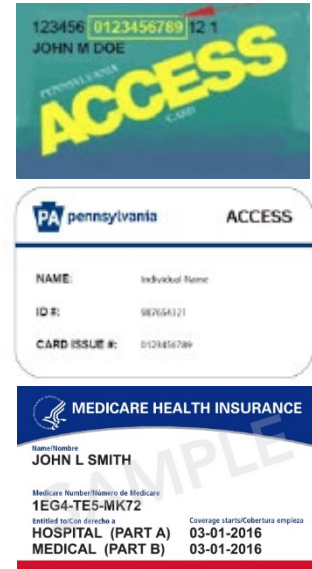
Tips for Managing Health Insurance When Working



Health insurance is important when thinking about work. For people with Supplemental Security Income (SSI) due to disability and Social Security Disability Insurance (SSDI), there are Work Incentive rules to maintain health insurance when returning to work. Here are some tips for managing health insurance when working.

Tip #1: Know what type of health insurance you currently have.

- **Medicaid** is a health insurance program offered by federal and state governments for low-income people of every age. People usually pay no money for covered medical expenses. Here in Pennsylvania, you can get Medicaid if you receive \$1 or more a month in SSI. For more information visit www.medicaid.gov.
- **Medicare** is a health insurance program offered by the federal government for retired people over 65 and for people under age 65 who have SSDI. People usually have co-payments and out-of-pocket expenses for services. You can get Medicare after you have received SSDI benefits for two years. For more information visit www.medicare.gov.



If you have Medicaid and Medicare but have never had Social Security disability benefits (SSI or SSDI), these tips and the Work Incentives rules may not apply to you.

Tip #2: Use your current health insurance for as long as you can. Work incentive rules for people with SSI or SSDI help you keep Medicaid and Medicare if you work.

- If you have Medicaid and work income causes your SSI to stop, your Medicaid will continue even after your SSI payments stop, until your income reaches a certain level or earnings threshold. In Pennsylvania, you can earn up to over \$46,000 annually and keep Medicaid.
- If you have Medicare and SSDI, your free Medicare Part A (hospital services) and Medicare Part B (outpatient services) that you pay a monthly fee for will continue for at least 93 months after the nine-month Trial Work Period, even if your SSDI checks stop because of your earnings. After that, you can buy Medicare Parts A and B by paying a monthly fee. If you want to end your Medicare Part B, you must ask for it in writing.

Tip #3: Apply for new health insurance if you can no longer get Medicaid or Medicare.

- Ask about your employer's health insurance: how many hours you need to work to be eligible, what it costs, and what services it covers.
- Apply for Medical Assistance for Workers with Disabilities (MAWD) in Pennsylvania, for people ages 16 through 64 who are working and have a disability. For more information on the program and how to apply, go to <https://www.dhs.pa.gov/Services/Assistance/Pages/MA-for-Disabled-Workers.aspx>
- Apply for other insurance. Information on the plans available in Pennsylvania that are subsidized under the law and where and how to seek enrollment assistance are available at www.pennie.com. If outside Pennsylvania, visit the Health Insurance Marketplace at www.healthcare.gov.

The Social Security Administration's area **Work Incentives Coordinators** (1.800.772.1213) and **Work Incentives Planning and Assistance (WIPA)** staff (1.866.968.7842) can help you use the Work Incentives that help you get more money and have health insurance as you return to work.