Medicare, Social Security Disability Insurance (SSDI) & Work (Massachusetts)

Public Health Insurance Fact Sheet 2025

What is Medicare?

Medicare is a four-part federal health insurance program that provides coverage for individuals age 65 or older; under age 65 who have a disability and have received 24 months of SSDI; or of any age with End-Stage Renal Disease (ESRD) (requiring dialysis or a kidney transplant), or Amyotrophic Lateral Sclerosis (ALS, also known as Lou Gehrig's disease).

What are the 4 parts of Medicare?

Part A (Hospital Insurance) helps cover inpatient hospital care, some skilled nursing facility care, hospice care, and limited home healthcare. It is premium-free for most people, but copays and deductibles apply.

Part B (Medical Insurance) helps pay for doctor visits, outpatient care, some preventive services, and other care not covered by Part A, e.g., durable medical equipment, physical and occupational therapy, speech and language pathology services. There is a monthly premium for Part B ($185.00 in 2025); Part B also has copays and deductibles.

Does help exist to pay for Medicare Part B?

Yes. MassHealth (the Massachusetts Medicaid program) will cover this premium if an SSDI beneficiary qualifies for either MassHealth Standard, or CommonHealth with income limits as follows:

	MassHealth Standard Income at or below 133% Federal Poverty Level	MassHealth CommonHealth Income at or below 135% Federal Poverty Level
Single Individual	$1,735 /month	$1,761
Married couple	$2,344/month	$2,379

As of March 1, 2024: No asset limit for individuals over the age of 65.

Some beneficiaries may pay a higher premium due to having a higher adjusted gross income. Premiums are usually deducted automatically from monthly SSDI cash benefits, or it can be paid by the beneficiary. For more information, contact MassHealth at 1-800-841-2900.

Part C (Medicare Advantage Plans) is optional coverage for Medicare beneficiaries who have Parts A and B. It provides supplemental coverage through Medicare approved private insurance companies, e.g., Health Maintenance Organizations-HMOs and Preferred Provider Organizations-PPOs. These plans must offer the same coverage as original Medicare, but are also permitted to offer additional benefits, such as dental and vision care. Usually, there is an additional cost for Part C coverage.

PART D (Prescription Drug Plan) provides prescription drug benefits through various private insurance companies. Monthly premiums apply. Coverage and premium amounts vary by state, by company, and by the amount of coverage offered. If an SSDI beneficiary is enrolled in a Part D Benchmark Plan and receives MassHealth, they may be entitled to full help with their Part D premiums, deductibles, and copays.

Extended Period of Medicare Coverage

If an SSDI beneficiary begins working and earns enough to begin their Trial Work Period (TWP), their Medicare will be preserved throughout their TWP. After the TWP ends, Medicare will continue for at least another 93 months. This is due to a special work incentive called the Extended Period of Medicare Coverage (EPMC).

Note: EPMC will continue if SSDI beneficiaries pay their Medicare premiums and meet Social Security's disability standards. Social Security is the only agency that can give a definitive date of when Medicare eligibility will stop. For more information contact your local Social Security office shortly after TWP ends.

Other Public Health Insurance Resources:

Health Care for All: This is a Massachusetts nonprofit advocacy organization. It works to create a healthcare system that provides comprehensive, affordable, accessible, and culturally competent care to everyone. (Phone number: 1-800-272-4232)

SHINE (Serving the Health Information Needs of Everyone): This is a state health insurance assistance program for Massachusetts residents with Medicare, and their caregivers. It provides free health insurance information, counseling and assistance. To schedule an appointment with a counselor call: 1-800-243-4636, or contact the Regional SHINE Program Office or senior center at: SHINE Directory

Medicare Advocacy Project (MAP): This is a project that operates from legal aid offices across Massachusetts. They assist elders and persons with disabilities to obtain Medicare and Medicare-related health insurance coverage. MAP represents Medicare beneficiaries with individual issues, and in groups, to address policy issues. The following programs provide MAP services:

Community Legal Aid

Toll Free: 1-855-252-5342 or Community Legal Aid Online

Greater Boston Legal Services
197 Friend Street
Boston, MA 02114
Toll Free: 1-800-323-3205

South Coastal Counties Legal Service
Toll Free: 1-800-244-9023

Medicare Contact Information:

1-800-633-4227 or visit www.medicare.gov/

For more information about
Work Without Limits
Benefits Counseling
call toll-free

1-877-YES-WORK
(1-877-937-9675)

or visit
workwithoutlimits.org

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