

What to Know About Your New Medicare Card

If you're a Medicare beneficiary, check your mail very carefully. You'll be receiving a new Medicare card with an important new identification number that you'll need soon.

In April Medicare began to issue all 60 million of its beneficiaries new cards with new ID numbers as way to combat identity theft and fraud.

Because of the increased potential for identity theft through exposed Social Security numbers, Congress established that a separate identifier be created for Medicare through the Medicare Access and CHIP Reauthorization Act of 2015. The new Medicare Beneficiary Identifier (MBI) will be an 11-character string with random numbers and capital letters.

Beginning in April 2018, the Center for Medicare and Medicaid Services (CMS) is sending out new Medicare cards to beneficiary addresses that are on file with the Social Security Administration (SSA). Be sure that the SSA has your correct address, or you may not receive your card and miss the transition period. If you think Social Security might not have your current address, call 1-800-772-1213 or check your online Social Security account at <https://www.ssa.gov/myaccount>.

Don't panic if you don't receive your card in the next few months. Mailings will begin in April 2018 and last through April 2019, with seven separate segments of the country receiving their new Medicare cards at different times. The initial mailing covers the DC area and nearby states, along with several Western states and American territories.

To know when to expect your card to arrive, find your region in the current rollout schedule and check [Medicare.gov](https://www.medicare.gov) for changes to the schedule later in the year.

When you receive your new Medicare card, shred the old one – don't just throw it away. Otherwise, you leave your information open to any criminals sorting through your trash. (It does happen.) "Everyone should have a shredder," says National Financial Educators Founder and Chief Education Officer Adam Carroll. "As simple as that sounds every single thing that comes in that has even your address on it should be shredded. And the reason for that is there are people who are going out, and they're figuring out ways to grab your information, whether it be your address, your Social Security number, your checking account information, whatever it may be, and they're using that to create accounts in your name somewhere."

Do not destroy Medicare Advantage or prescription drug plan cards, because those are separate entities. Your Medicare Advantage card already has an ID number separate from your Social Security number, and it will still serve as your main card for Medicare usage. If you have a Medicare Advantage card and receive a new Medicare card with a MBI number, contact CMS to clarify your situation.

Unfortunately, scammers have found ways to turn identity theft prevention into an opportunity. Seniors who don't know about the new Medicare cards or don't understand the purpose may be taken in by criminals attempting to steal their identities. Consider the following red flags:

- Someone contacts you claiming to be from Medicare to discuss your card. Medicare staff will never call you and ask for personal information.

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- Anyone mentions a fee or charge for the new Medicare card. The new card is completely free of charge.
- You receive a call to verify your MBI number and/or other personal information such as your address. Someone is trying to acquire your information for identity theft.

Medicare will never call you uninvited and ask you to give us personal or private information to get your new Medicare Number and card. Scam artists may try to get personal information (like your current Medicare Number) by contacting you about your new card. If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal information, hang up and call the Tennessee SMP Hotline at 1-866-836-7677 and report the fraud.

You have plenty of time to receive your new card with your new MBI number without affecting your health care. Both identifiers (HICN and MBI) will be valid during the transition period, which begins in April 2018 and runs through the end of 2019. To make the transition easier, it's best to update your records at all your health care providers/plans when the new card arrives.

The transition to the new Medicare card should be relatively simple. Just make sure that you receive your card in a reasonable time after the mailing period for your area, and avoid any offers from criminals trying to sow confusion and steal your information during the transition period.

10 things to know about your new Medicare card:

1. Your new card will automatically come to you. You don't need to do anything as long as your address is up to date. If you need to update your address, visit your mySocial Security account.
2. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. This will help to protect your identity.
3. Your Medicare coverage and benefits will stay the same.
4. Mailing takes time. Your card may arrive at a different time than your friend's or neighbor's.
5. Your new card is paper, which is easier for many providers to use and copy.
6. Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.
7. If you're in a Medicare Advantage Plan (like an HMO or PPO), your Medicare Advantage Plan ID card is your main card for Medicare—you should still keep and use it whenever you need care. And, if you have a Medicare drug plan, be sure to keep that card as well. Even if you use one of these other cards, you also may be asked to show your new Medicare card, so keep it with you.
8. Doctors, other health care providers and facilities know it's coming and will ask for your new Medicare card when you need care, so carry it with you.
9. Only give your new Medicare Number to doctors, pharmacists, other health care providers, your insurers, or people you trust to work with Medicare on your behalf.
10. If you forget your new card, you, your doctor or other health care provider may be able to look up your Medicare Number online.