

# New Medicare cards are coming in April 2018 and your clients are bound to have questions.

Even though change can be scary, we think your clients will actually prefer their new Medicare cards.

As with any transition in life, there's going to be some confusion as well as some questions. Below are some potential things your clients might ask you, and the answers to address their concerns!

## **Q: Why am I getting a new Medicare card?**

**A:** To put it simply, [Mr./Mrs. Client], these new cards will help protect Medicare enrollees against fraud and identity theft. The number on your current card is based on your social security number, which is specific only to you.

While the new number on your Medicare card is also unique for every individual, it's a totally random set of 11 numbers and capital letters. The characters are not based on anything, nor do they have any hidden meaning. By removing the social security numbers from Medicare cards, it strengthens fraud protections for about 58 million Americans.

## **Q: So now that I have a new card, am I still at risk for fraud?**

**A:** With any card that's personal to you, there's always a risk for identity theft. It's important that you treat your new card like a credit card. Do not share your Medicare card number with anyone who shouldn't have it.

No one from Medicare will ever contact you asking for personal information unless permission had been granted prior to the phone call. So if someone calls you claiming to be from Medicare services and tells you 1) they need your Medicare card number, 2) you won't receive your Medicare benefits unless you give it to them, or 3) there is a charge for your new Medicare card, you can go ahead and assume it's a scam and hang up immediately.

## **Q: When will I get my new Medicare card and what happens when I do?**

**A:** The Centers for Medicare and Medicaid Services, more commonly known as CMS, will start mailing out new cards in April 2018, with a deadline of April 2019. The mail order is randomly generated by geographic location, so don't worry if your friends get their Medicare cards before you... yours is coming! You can start using your new Medicare card as soon as you receive it, and you'll be instructed to safely and securely dispose of your old one.

**Q: It's April 2019 and I don't have my new Medicare card! What should I do?**

**A:** Don't panic. You'll receive your new Medicare card soon. In case of instances like these, CMS has issued a 21-month transition period. This means that from April 2018 to January 2020, you can use either your old Medicare card or your new Medicare card to help ease the changeover. However, after January 1, 2020, you must use your new card for all your Medicare needs.

**Q: What will my new Medicare card look like?**

**A:** Your new Medicare card will be red, white, and blue, just like your old one. It will have your name, sex, new Medicare card number, and the date in which your coverage starts. It will also show whether you're enrolled in Part A and Part B. If you haven't already, you'll soon receive an updated version of the Medicare and You handbook via snail mail. The handbook shows a picture of the new Medicare card and has more detailed information about the transition.

**Q: Will my new card affect my Medicare benefits?**

**A:** No, not at all. Those who receive new Medicare cards this coming year are people who are already enrolled in Medicare. Your plan, benefits, and coverage will stay exactly the same.