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New Medicare Cards Are on the Way

In the coming months, they will reach retiree mailboxes.

New Medicare cards will be mailed out between now and next April. They have an 11-digit I.D. number instead of your SSN, and they are made of paper rather than plastic. This new 11-digit number is called the Medicare Beneficiary Identifier (MBI). If you have recently moved, be sure to provide the Social Security Administration with your new address so that your new card can reach you without delay. Once you get the new card, be sure to destroy the old one, and guard your MBI as you would guard your SSN.^{1,2}

As you await the new I.D. card, watch out for fraud. Ironically, this preventive measure against identity theft is motivating criminals, who see an opportunity to confuse and exploit seniors during the transition.

Some Medicare recipients could fall prey to their actions. In a March AARP poll of Americans aged 65 and older, 76% of respondents said that they were unaware of (or uninformed about) the new I.D. cards. When asked if they believed Medicare would charge them a \$25 processing fee to get their new I.D. card, 63% agreed or were unsure. Fifty-six percent of the respondents thought Medicare might call them and ask for their Social Security Number as a condition of issuing the new card.³

The truth is that to get your new Medicare card, all you have to do is wait (and make sure that your mailing address is up to date). If someone calls you and tells you that you need to verify your Social Security Number with Medicare before you can get your new I.D. card, hang up. Medicare does not contact its enrollees by phone to demand personal information. In addition, ignore emails or calls that ask you to pay an activation fee to receive your new card. Claims that you can only obtain your card if you disclose certain financial information are also false.¹

Are you enrolled in a Medicare Advantage plan? If so, go ahead and keep using the I.D. card that the plan gave to you. A new Medicare card will be coming your way and you will want to retain it with your important papers, though you may not be using it with all providers.¹

The new cards will be mailed in stages to different regions of the country. You will be able to use your new Medicare card as soon as you receive it in the mail. Beginning January 1, 2020, you will need to use the MBI on your new Medicare I.D. card to submit a claim.⁴

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Citations:

- 1 - money.cnn.com/2018/04/09/news/economy/medicare-card-scam/index.html [4/9/18]
- 2 - al.com/news/index.ssf/2018/04/medicare_delays_mailing_new_id.html [4/13/18]
- 3 - aarp.org/research/topics/economics/info-2018/2018-medicare-scams.html [4/5/18]
- 4 - cms.gov/Medicare/New-Medicare-Card [4/19/18]