



Changes for Medicare Beneficiaries Should Improve Fraud Protection

Have you received phone calls from individuals asking for your Medicare number so they can send you a new Medicare card? This is a scam. Individuals from Medicare will never call to ask you this information. Medicare has this information at their fingertips.

Starting next year, a major change will be occurring in Medicare. In 2015, Congress passed the Medicare Access and CHIP Reauthorization Act. This law requires the removal of the social security numbers from all Medicare cards by April 2019. This new initiative is referred to as the Social Security Number Removal Initiative (SSNRI). A new randomly generated Medicare Beneficiary Identifier (MBI) will replace the social security number. When the initiative gets under way all Medicare beneficiaries will be assigned a new MBI and be sent a new Medicare card.

The primary goal of the initiative is to decrease Medicare beneficiaries' vulnerability to identity theft by removing the social security number from their Medicare cards and replacing it with a new Medicare MBI that does not contain any other personal information.

The Centers for Medicare and Medicaid Services (CMS), the agency that oversees Medicare, has established a transition period during which the Medicare number or MBI will be accepted from providers, beneficiaries, plans and others. CMS expects the transition period to run from April, 2018 through December 31, 2019. After the transition period only the MBI will be used.

Starting around April 2018, CMS will start mailing new Medicare cards. There are approximately 60 million beneficiaries in Medicare. CMS plans to mail the cards in phases over a period of time. Remember, as a beneficiary you can still use your current Medicare number during the transition period if it takes a while to receive your new Medicare card. If a beneficiary is new to Medicare after April, 2018 and Medicare has started issuing the new cards, the beneficiary will receive the new MBI. Therefore, healthcare providers must be able to accept the new MBIs by April, 2018.

Remember, CMS and Medicare will never contact you by phone or email to ask for personal information relating to the issuance of the new Medicare cards. Any such contact is a scam. Don't be taken in. Also, there will be no charge for the issuance of the new Medicare cards. Anyone seeking to have a beneficiary pay money for the new card is a scammer. Be especially careful of anyone seeking to have access to your checking account to pay any fee for the new card. Beneficiaries are especially vulnerable if they are isolated, frail or may have cognitive loss. Caregivers should be on the alert for these kinds of scams.

The North Carolina Senior Medicare Patrol (NCSMP) Program is housed within Seniors' Health Insurance Information Program (SHIIP) at the NC Department of Insurance. NCSMP is a preventive educational program whose goal is to reduce Medicare error, fraud, and abuse through coordinated efforts of educational and promotional activities. NCSMP is currently educating beneficiaries and caregivers at outreach events about the issuance of the new Medicare cards. CMS will also be conducting intensive education and outreach to beneficiaries to help them prepare for this change.

If you receive any calls asking for your Medicare number, write down as much information about the conversation including name, telephone numbers and any additional information and contact NCSMP at SHIIP by calling 855-408-1212. Help us protect, detect and report Medicare fraud.