

New Medicare Cards Are Coming. Here's Everything You Should Know About Them

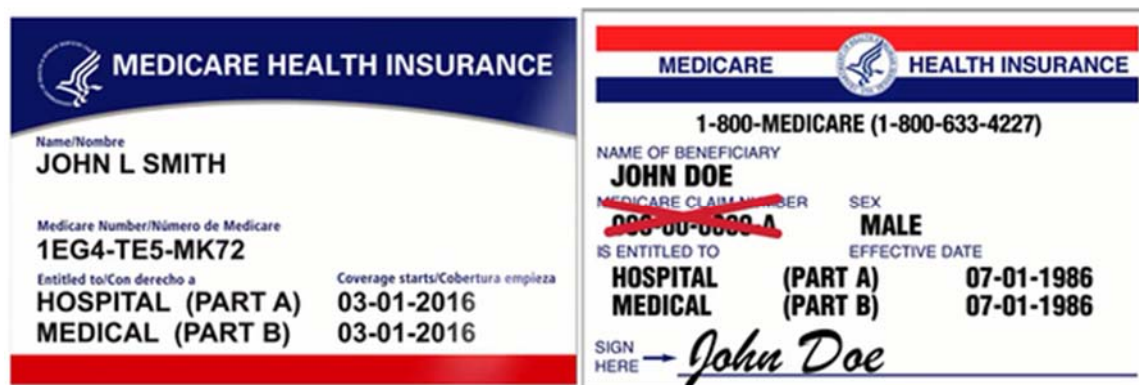
Medicare provides essential support for millions of older Americans in protecting their health. Those who [choose to join Medicare](#) receive a card that identifies them as Medicare participants, and for decades, the design of the Medicare card stayed the same. Recently, concerns about the potential for fraud and identity theft led the Centers for Medicare & Medicaid Services (CMS) to come up with a design for new Medicare cards.

These new cards haven't started to go out yet, but already, many people are worried about [scams that look to take advantage of Medicare participants](#). To provide complete and accurate information, you'll find answers below to some key questions about the new Medicare cards and how they'll affect you.

Why am I getting a new Medicare card?

The biggest problem with the old Medicare card is that it includes the participant's Social Security number. Therefore, when someone's card is lost or stolen, it not only threatens to create problems with Medicare-related fraud, but also risks broader financial identity theft. The move allows CMS to protect private healthcare and financial information and to ensure that benefit and service payments are handled correctly.

Congressional legislation passed in 2015 required CMS to remove Social Security numbers from Medicare cards by April 2019. Instead, the current Health Insurance Claim Number -- which is identical to one's Social Security number -- will get replaced by the new Medicare Beneficiary Identifier.



New sample Medicare card next to existing old-format Medicare card.
The new card on the left replaces the old card on the right. Image source: CMS.

What will the new Medicare Beneficiary Identifier look like?

The Medicare Beneficiary Identifier is 11 characters long and can include both numbers and capital letters. The identifiers will be randomly chosen and therefore be clearly different from Social Security numbers, so you shouldn't expect to see all or part of your Social Security number appear in the identifier on your new Medicare card.

Specifically, the first, fourth, seventh, 10th, and 11th characters will always be numbers, while the second, fifth, eighth, and ninth will always be letters. The third and sixth characters can be either letters or numbers. In order to prevent any confusion between letters and numbers, the system will never use the letters S, L, O, I, B, and Z -- which some can mistake for the numbers 5, 1, 0, 1, 8, and 2, respectively.

When will I get my new Medicare card?

CMS will start sending new Medicare cards to participants in April. The agency will send out the new cards in seven waves based on where you live. The cards for the first two groups of states are set to be mailed between April and June. The first group includes the mid-Atlantic areas closest to Washington, D.C., including Delaware, Maryland, Pennsylvania, Virginia, West Virginia, and the District of Columbia. The second wave covers U.S. territories in the Pacific, as well as Alaska, California, Hawaii, and Oregon. The five other groups will be sent after June, with specific dates not yet determined. You can get the specific groups from [this document on the CMS website](#) (opens PDF).

Do I have to do anything in order to get a new Medicare card?

No. CMS will send it to you automatically. As you'll see below, anyone who contacts you about needing to do anything to get your new card is likely trying to steal key personal information as part of an identity theft scam.

Can I still use my old Medicare card?

CMS has established a 21-month transition period during which time participants can use either their new Medicare Beneficiary Identifier or their old Social Security-based Health Insurance Claim Number. The period is expected to run through the end of 2019. Beginning in 2020, you'll have to use your new card and identification number in order to submit Medicare claims.

Do the new cards affect my Medicare benefits?

Nothing about your Medicare eligibility will change as a result of the new cards.

Are con artists trying to take advantage of the new Medicare card?

Yes. One scam involves calling or emailing Medicare participants about the new cards. The criminals falsely state that they're Medicare representatives and need personal information in order to get you your new card. They often claim that there's a fee to get it and ask for payment information, such as a bank account or credit card number.

Medicare will never call you about the new card, and anyone who says they're calling or emailing you from Medicare is lying. Don't provide any personal information, especially Social Security numbers or financial account data.

Moreover, once you get your new card, protect it in the same way that you would a Social Security card, driver's license, passport, or other primary identification documents. That's a critical step to avoid fraud going forward.

Be smart about Medicare cards

Older Americans need [Medicare coverage](#), and new Medicare cards will make it easier for the program to fight fraud and abuse. Be ready to see your new card in the mail, and do your best to safeguard it from the clutches of scammers who would like nothing better than to use it to steal your identity.