

## **New Medicare cards and identifiers start coming in 2018**

Medicare enrollees will start receiving new Medicare cards with a new “Medicare Beneficiary Identifier” (MBI), in a 13-month rollout that begins in April. Instead of the enrollee’s (or the spouse’s) Social Security number with a letter or two added to it, the new cards will display the enrollee’s new MBI, an 11-character sequence of numbers and letters.

Sample of a current Medicare number: 123-45-6789A  
Sample of a new Medicare Beneficiary Identifier 1EG4-TE5-MK72

### **What do the numbers and letters in the new MBI mean?**

Absolutely nothing! No letter or number in the new MBI is a code for any piece of information about the enrollee. The number is an “unintelligent” identifier, which means that it is unique to the enrollee but conveys no information.

### **What will the new cards look like?**

They will be the same weight, size, and shape as the present cards, with a dark blue band across the top and red across the bottom. The cards will list the enrollee’s name, the 11-character MBI, and the effective date of the enrollee’s Part A and Part B coverage. Enrollees will not need to sign their new cards. There is a color photo of a sample new card on the inside front cover of the 2018 Medicare and You handbook.

### **When will this happen?**

The Social Security Administration will start mailing the new cards in April, 2018, and will continue with monthly batches of new cards until April, 2019 – almost 5 million cards a month. The new cards and numbers will be sent randomly, so enrollees might get their new cards at any time during the 13-month period. This might be months before or after a friend or even someone else in the same household receives a new card. There is no advantage or disadvantage to receiving your card and MBI at any particular point during this period.

### **When should enrollees start using their new cards and MBIs?**

Because the new cards and MBIs will be distributed over 13 months, some people will have their new cards and MBIs while others are still using their old cards and numbers. Enrollees can start using their new cards and MBIs as soon as they receive them, or continue using their old card and number until December, 2019. Starting January 1, 2020, they must use the new card and MBI. Medicare recommends that people start using their new cards and MBIs as soon as they receive them, and destroy the old cards right away.

### **What should enrollees do with the new card?**

After receiving the new card and MBI, enrollees should take it to the first appointment with every doctor and other health care provider they use, so the staff can copy it for their records and bill Medicare correctly. Then they should put the new card in a safe place – not in a purse or wallet – and destroy the old card.

### **Should enrollees always carry the new card with them?**

It would be prudent not to carry it routinely. Medicare used to advise enrollees to have their cards with them at all times, but in recent years has changed that advice. Now it recommends that enrollees take their cards with them to medical appointments, especially the first time they see a doctor or other provider after receiving the new card, or when they see a new provider.

Then put the card in a secure place. In an emergency, Medicare enrollees who do not have their card with them – either the old or new card – will not be denied care. The emergency responders and hospital emergency services will provide care at once, and get your Medicare number or MBI later.

**Is there a fee for the new card and MBI?**

The new cards and MBIs are absolutely free to enrollees. No one will ever charge them for the new card, or to get the new card sooner.

**How will the new card and MBI help Medicare enrollees?**

It will make them less vulnerable to identify theft, because the MBI conveys no information about the enrollee, and the new card will not list the enrollee's Social Security number. If the card is lost or stolen, the thief or person who finds it will not have other information about the enrollee. This reduces the chances of identity theft and the many variations of this increasingly common crime.

**Are there any precautions to be taken regarding the new cards and MBIs?**

Medicare enrollees might be vulnerable to con artists who use the transition from old cards to new cards as an opportunity to scam enrollees. Some will impersonate Medicare, Social Security, or other government employees on the telephone or email, to “verify” a new MBI or otherwise trick enrollees into giving them personal information. No one from Medicare, Social Security, or other federal agency will seek such information, or offer to waive a fee – there is no fee – or to get an enrollee's new card and MBI sooner. Anyone who makes such an offer or request is almost certainly a thief.

**Do Medicare enrollees need to do anything before they receive their new cards and MBIs?**

They should be sure that the Social Security Administration has their correct mailing address. To update or correct an address, contact Social Security at [ssa.gov/myaccount](https://ssa.gov/myaccount) or call (800) 772-1213. For TTY, use (800) 325-0778.