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New Medicare Cards

The Medicare Access and CHIP Reauthorization Act of 2015 requires the Centers for Medicare and Medicaid Services (CMS) to remove Social Security numbers (SSNs) from all Medicare cards by April 2019. A new Medicare beneficiary identifier (MBI) will replace the SSN-based health insurance claim number (HICN) on the new cards.

CMS states that beginning April 2018; it'll start mailing new Medicare cards to Medicare recipients in phases by geographic location.

Why are the new cards important?

According to CMS, the new cards will help fight medical identity theft for people with Medicare. By replacing the SSN-based HICN, CMS can better protect the following:

- Private health care and financial information
- Federal health care benefit and service payments

What will the MBI look like?

Each MBI is unique, randomly generated and the characters are "non-intelligent," which means they don't have any hidden or special meaning. The MBI will include the following characteristics:

- Be clearly different than the HICN
- Be 11 characters in length
- Be made up only of numbers and uppercase letters

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Is there a transition period?

Yes. CMS will have a transition period where you can use either the new or old card to exchange data. The transition period will begin no earlier than April 1, 2018, and run through Dec. 31, 2019. Starting Jan. 1, 2020, everyone will have to submit claims using the new card and MBI.

Do the new cards change Medicare benefits?

No, the new cards don't change Medicare benefits. People with Medicare may start using their new Medicare cards and MBIs as soon as they get them. The effective date of the new cards, like the old cards, is the date each beneficiary was or is eligible for Medicare.

Where can I go for more information?

For more information on the new Medicare cards, please visit CMS' [Open Door Forum](#) or the new Medicare card [webpage](#).

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