

"What's In Your Wallet?" (Part 2)

by
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Back in May of 2017, we warned you about some of the scams that seniors are exposed to because the Medicare Card, which you are instructed to keep in your wallet, contains your Social Security number. ([Click here for prior article.](#))

The federal government has been laboring for over 3 years to re-issue Medicare cards which will provide greater protection against personal and financial fraud. Finally, the new cards are about to arrive!

Starting soon, new Medicare cards will be mailed to 60 million Medicare beneficiaries. Mandated by the Medicare Access and Chip Re-authorization Act of 2015, the new cards will not display your Social Security number. Instead, your card will display a randomly generated, 11-character beneficiary identification unique to you. It is expected that this new format will reduce identity theft.

Here are some other facts to know about the new card and the rollout:

The cards will be mailed out in phases. The first recipients will be residents of the Mid-Atlantic States, along with California, Oregon, Alaska and Hawaii.

- Even people living in the same state may not get their cards on the very same date. So if your neighbor receives the new card before you receive yours, don't worry.
- All your benefits will remain the same.
- The roll-out process is expected to be completed in 2019.
- Beginning Jan. 1, 2020, health care providers will no longer accept the old cards.
- When you get your new card, destroy the old one by shredding it or otherwise destroying it. Remember, it still has your Social Security number on it!
- Even though your new card doesn't display your Social Security number, the information on it is private and valuable. Be careful where you keep the card and who you let see it. You can keep the original in your wallet but also make a copy to store in a safe place.

- You do not need to do anything to request the card. It will be sent to you automatically.

Not surprisingly, scammers are already seizing on the issuance of new cards as an opportunity to fleece the public. There have been reports of Medicare beneficiaries receiving calls in which they are told they must pay a fee to secure the new card, or provide their Social Security number to the caller. If you get a call like this, hang up and call 1-800-MEDICARE to report it!