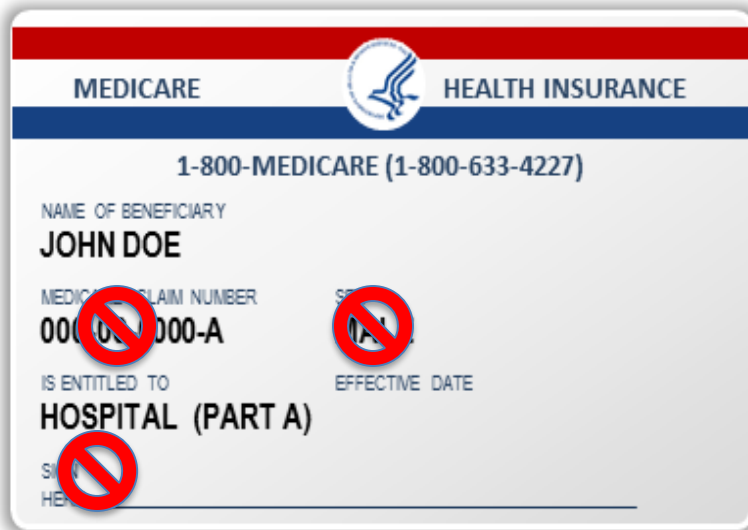


New Medicare Card



Overview for Partners and Stakeholders

Background

- The Health Insurance Claim Number (HICN) is a Medicare beneficiary's identification number, used for processing claims and for determining eligibility for services across multiple entities (for example, Social Security Administration (SSA), Railroad Retirement Board (RRB), States, Medicare providers, and health plans)
- The Medicare Access and CHIP Reauthorization Act (MACRA) of 2015 mandates the removal of the Social Security Number (SSN)-based HICN from Medicare cards to address current risk of beneficiary medical identity theft
- The legislation requires that CMS mail out new Medicare cards with a new Medicare Number (also referred to as Medicare Beneficiary Identifier – (MBI)) by April 2019
- The new Medicare numbers won't change Medicare benefits. People with Medicare may start using their new Medicare cards as soon as they get them.

Operational Goals

Primary Operational Goal: To decrease Medicare Beneficiary vulnerability to identity theft by removing the SSN-based number from their Medicare identification cards and replace with a new unique Medicare Number.

- In achieving this goal, CMS seeks to
 - Minimize burdens for beneficiaries
 - Minimize burdens for providers
 - Minimize disruption to Medicare operations
 - Provide a solution to our business partners that allows usage of HICN and/or new Medicare Number for business critical data exchanges
 - Manage the cost, scope, and schedule for the project

Operations: 3 Steps to New Medicare Numbers

- 1. Generate new, unique Medicare Numbers for all people with Medicare:** Includes existing (currently active, deceased, or archived) and people new-to-Medicare
- 2. Issue new, redesigned Medicare cards:** New cards containing the new Medicare Number to existing and new people with Medicare
- 3. Modify systems and business processes:** Required updates to accommodate receipt, transmission, display, and processing of the new Medicare Number

Operations: HICN and New Number

- **Health Insurance Claim Number (HICN)**
 - Primary Beneficiary Account Holder Social Security Number (SSN) plus Beneficiary Identification Code (BIC)
 - 9-byte SSN plus 1 or 2-byte BIC
 - Key positions 1-9 are numeric

Key	Example
SSA HICN	123-45-6789-A1
MBI	1EG4-TE5-MK73

- **New Medicare Number**
 - New Non-Intelligent Unique Identifier
 - 11 bytes
 - Key positions 2, 5, 8, and 9 will always be alphabetic

Note: Identifiers are fictitious and dashes for display purposes only; they are not stored in the database nor used in file formats

CMS anticipates that the MBI won't be changed for an individual unless the MBI is compromised.

Operations: Transition Period

- The transition period will run from **April 1, 2018 through December 31, 2019**
- CMS will complete its system and process updates to be ready to accept and return the new Medicare Number on April 1, 2018
- All stakeholders who submit or receive transactions containing the HICN must modify their processes and systems to be ready to submit or exchange the new Medicare Number by April 1, 2018. Stakeholders may submit either the new Number or HICN **during the transition period**
- CMS will accept, use for processing, and return to stakeholders **either** the new Medicare Number or HICN, whichever is submitted on the claim, **during the transition period**

Operations: Transition Period (continued)

- Medicaid and supplemental insurers
 - We will give State Medicaid Agencies and supplemental insurers the new Medicare Numbers for Medicaid-eligible people who also have Medicare before we mail the new Medicare cards. During the transition period, we'll process and transmit Medicare crossover claims with either the current HICN or new number
- Railroad Retirement Board (RRB) beneficiaries
 - RRB will continue to send cards with the RRB logo, but you can't tell from looking at the new Medicare Number if it's for an RRB beneficiary

Current Outreach Focus: Supporting Providers

- Providers are making systems changes to support the new Medicare number
- How we're supporting this
 - General information and guidance
 - Developing a secure look-up tool for providers (to find new number at the point-of-service)
 - Message on the HIPAA Eligibility Transaction System (HETS) to tell if a beneficiary's new Medicare card was mailed

Outreach to People with Medicare

This is where we really need YOU!



Consumer Research on New Medicare Cards

- Consumer testing in November 2016 and January–April 2017 examined general messaging and reactions, design options for the new Medicare cards, and informational text that will accompany the new cards when they are mailed
- Mix of locations, demographics, language, coverage type
- Findings help shape data-driven messaging and outreach; honed by experience and questions

What We Know from People with Medicare

- In general, reactions were positive
 - A good thing to do—protecting identities
 - Smart—will keep SSNs out of the hands of criminals
 - Helpful—need a new card because old card is worn and frayed
 - Long overdue—should have been done some time ago
- Some concerns expressed among a minority of participants
 - Beneficiaries with Medicare Advantage plans concerned about confusing new Medicare card with MA card
 - A few who use their card to reference their SSN or use their Medicare card as an alternate form of identification

Messaging That Works

Language to use	Here's why
The new Medicare card has a new "Medicare Number"	"Medicare Number" resonated best with consumers in testing, who easily understand that "number" can include identifiers that are alpha-numeric. Consumers also understand that an alpha-numeric number is considered more "safe."
Medicare is removing Social Security Numbers from Medicare cards	This soft, simple language is well received and easily understood. Consumers prefer "removing" to "taking off," which implies loss. Without specific reference to removal of Social Security Numbers, people with Medicare are more suspicious of the change, leading to conjecture including "my benefits are changing/decreasing" or "this is a waste of money."
Medicare will mail you a new card	This clearly conveys that a new card will arrive by mail, which is more specific than generic words such as "send" or "get."
The change will help protect your identity	While most consumers perceive removing Social Security Numbers from Medicare cards as positive, they still want CMS to explain why this is happening. Consumers perceive preventing identify theft to be the primary benefit of and reason for the change and feel it is a good thing to do.

Messaging That Works (continued)

Language to use	Here's why
"Unique number" or "number that's unique to you"	Explaining that the number is unique reassures consumers that the new number won't be duplicated or shared with anyone else. Consumers did not react positively to the phrase "randomly generated number," as it raised concerns that the number could be given to more than one person, such as when multiple people win the lottery.
Once you get your new card, destroy your old card and start using your new card right away	Destroying the old card and using the new card immediately is an understood protocol, but consumers appreciate this as good information to reconfirm.
New card, new number	Helps consumers understand that numbers aren't simply being removed from the cards; they're being replaced with the new unique number.
People with Medicare	Medicare has consistently referred to "beneficiaries" as "People with Medicare" in TV ads and publications for 15 years, and we recommend keeping this language.
Medicare will be mailing new Medicare cards between April 2018 and April 2019	Including a start and stop date for the receipt of new Medicare cards is important to help set consumer expectations and alleviate concerns if a card doesn't immediately arrive.
Protect yourself by making sure no one can get your personal information from your old Medicare card	This is considered good information to re-state and confirms consumer perceptions that preventing theft of their own personal information is the primary advantage of this project.

Other Key Points to Reinforce

- Understand that mailing everyone a new card will take some time. Your card might arrive at a different time than your friend's or neighbor's.
- Make sure your mailing address is up-to-date. If your address needs to be corrected, contact Social Security at ssa.gov/myaccount or 1-800-772-1213. TTY: 1-800-325-0778.
- Beware of anyone who contacts you about your new Medicare card. We will never ask you to give us personal or private information to get your new Medicare number and card.

Sending New Medicare Cards

- New cards start mailing in April 2018 and all cards are replaced by April 2019 deadline
- Gender and signature line won't appear on new Medicare cards
- Once their card is mailed, someone with Medicare also can access their New Medicare Number on a Medicare Summary Notice or through [MyMedicare.gov](https://www.mymedicare.gov)
- The Railroad Retirement Board will issue new cards to RRB beneficiaries

Your Guide for Outreach

Now – September 2017: Setting Expectations

- General Messaging
 - Coming in 2018: New Medicare cards!
 - Make sure your address on file with Medicare is correct or go to ssa.gov/myaccount to update
- Simple and responsive high-level messaging on Medicare.gov and 1-800-MEDICARE, Guard Your Card ad campaign
- Training to prepare partners ahead of broad-based outreach and education

September 2017: Card Awareness

- New Medicare card design is unveiled
- Beneficiaries get information about the new card in the 2018 “Medicare & You” Handbook: When you get your new card, safely and securely destroy the old Medicare card, keep the new number confidential
- Educational Materials and a more detailed training webinar will be available for Partners

Your Guide for Outreach (continued)

October 2017 – December 2017: Open Enrollment

- Continue “Card Awareness” outreach through messaging embedded in regular Open Enrollment events and earned media, steady drumbeat messaging via press, social media, speaking engagements, blogs, etc.
- Card messaging should supplement, but not supersede “review and compare” actions for Open Enrollment

January 2018 – March 2018: New Cards are Coming!

- Ramp up pre-mailing outreach and identify opportunities for sharing messages and materials with providers and people with Medicare

April 2018 – April 2019: Watch for your New Card

- Cards are mailed!
- Simple, direct instructions included with the new card mailing
- Active, localized information sharing
- Robust messaging on [Medicare.gov](https://www.medicare.gov), 1-800-MEDICARE, Medicare social media
- Specialized communications for those with limited English proficiency and alternative format needs

A Few Words About Fraud

- No surprise—we anticipate there will be “bad actors” who try to take advantage of this change and have monitored limited reports already
- Existing basic messages around fraud prevention and detection still apply
 - Medicare will **never** contact you for your Medicare number or other personal information.
 - Don’t share your Medicare number or other personal information with anyone who contacts you by phone, email, or by approaching you in person, unless you’ve given them permission in advance.
- Usual processes still apply for raising concerns and reports of potential fraud
- “Guard Your Card” ad campaign at end of summer will introduce that new Medicare cards are coming and tie to protecting a person’s information

Stay Connected

Find more technical information, detailed updates, training opportunities, and materials to share on the web:

<https://www.cms.gov/newcard>

Comments and questions are always welcome! Send to:

SSNRemoval@cms.hhs.gov