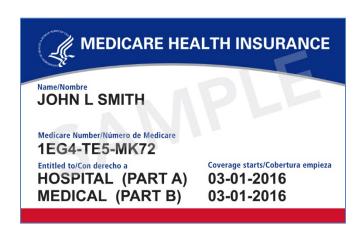


# **New Medicare Card**



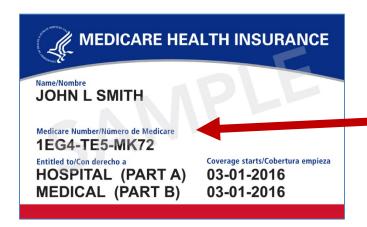
# Information for Partners & Stakeholders

September 2017

# Background

- The Health Insurance Claim Number (HICN) is a Medicare beneficiary's identification number, used for processing claims and determining eligibility for services across multiple entities (e.g., Social Security Administration (SSA), Railroad Retirement Board (RRB), States, Medicare providers & health plans)
- The Medicare Access and CHIP Reauthorization Act (MACRA) of 2015 requires removal of the Social Security Number (SSN)-based HICN from Medicare cards to address current risk of beneficiary medical identity theft
- MACRA requires that CMS mail out new Medicare cards with a new Medicare Number by April 2019
- The new Medicare numbers won't change Medicare benefits. People with Medicare can start using their new Medicare cards right away.

# New Unique Medicare Number



#### **New Medicare Number**

- New Non-Intelligent Unique Identifier
- 11 bytes
- Key positions 2, 5, 8 & 9 will always be alphabetic

# New Card Design

- Consumer **tested** by people with Medicare
- Positively reviewed among 10 possible cards designs
- Strong preference to maintain red, white and blue palette
- Easy to read, copy, scan at provider offices
- Smaller size to match the size of a standard credit card
- Bilingual in English/Spanish
- Gender & signature line won't appear on new Medicare cards
- All cards, including for Puerto Rico, will be printed on white paper

# Sending New Medicare Cards

- Medicare starts mailing New Cards in April 2018
  - Newly-eligible beneficiaries will get a card with a unique number, regardless of where they live
  - Existing beneficiaries will get a new card over a period of approximately 12 months
- The mailing will include the new Medicare card and a letter with instructions
- Distribution of cards will be randomized by geographic location
- All existing cards will be replaced by April 2019 statutory deadline
- Beneficiaries should use the new card once they get it, but either the SSN-based or the new random alphanumeric-based cards can be used through December 2019
- Beginning January 1, 2020 only the new card will be usable
- The Railroad Retirement Board will issue new cards to RRB beneficiaries

## Common Scenario #1



Mrs. Jones becomes entitled for Medicare in March 2018 and is automatically enrolled. Mrs. Jones will receive her Initial Enrollment Period package with her Medicare card in January 2018. Ms. Jones' Medicare card includes her Social Security Number. The area where Ms. Jones lives will receive new Medicare cards in May 2018. Mrs. Jones will receive a new Medicare card with a new unique number in May 2018.

## Common Scenario #2



Mr. Smith becomes entitled for Medicare in August 2018. He will receive his Initial Enrollment Period package in May 2018. The area where Mr. Smith where is scheduled to receive the new Medicare cards in September 2018. Mr. Smith's original Medicare card will be the new design with the new number. Mr. Smith won't receive another (duplicate) Medicare card in August 2018 when the new Medicare cards are mailed to other people with Medicare in his area.

## Common Scenario #3



Ms. Green signs up for Part B using a Special Enrollment Period in March 2018. She receives the current Medicare card with the SSN-based number. The area where Ms. Green resides is scheduled to receive the new Medicare cards in September 2018. Ms. Green will receive the new Medicare card in September 2018.

## Replacement Cards and Numbers

- People with Medicare should make sure their current address is correct with the Social Security Administration NOW, as needed
- People who lose their Medicare card will continue to be able to get a replacement (duplicate) card
- People who believe they are victims of identity theft or Medicare fraud will be able to get a different new Medicare number by contacting 1-800-MEDICARE

# New Medicare Card Survey Findings: Sept 2017

- Extremely low awareness of upcoming changes to the Medicare card
  - 11% say that they have recently seen, heard, or read something
- When informed, response to the project is positive
  - 88% say that they feel this is a positive change
  - 88% support removal of the Social Security Number from Medicare cards
  - 86% agree that a new Medicare number will be more secure
  - 79% agree that a new Medicare number will protect from identity theft
- In general, there are no top of mind concerns
  - 75% indicate they have no concerns
- When asked about specific potential concerns, greatest concerns were for:
  - Potential cost of replacing all cards (61%)
  - Potential inability to find lost Medicare numbers (42%)

#### **Communication Opportunities**

- Messaging that fills informational gaps and builds on expectations:
  - Timing even among the few aware, there is little knowledge about timing
  - Key message of Social Security Number removal, as this is seen as a positive change
  - Reinforce what to do once the card is received

## Your Guide for Outreach

#### 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, 800-MEDICARE, Medicare social media
- Specialized communications for those with limited English proficiency and alternative format needs

## Outreach & Education Materials for Public

## Materials for People with Medicare:

Medicare & You 2018 Handbook (mailing now)Inside front cover is a "heads up" that new Medicare cards are coming and why, an image of the new card, card mailing timeframes, and basic tips for getting ready, like making sure your address is up to date with Social Security

#### Medicare 2017-2018 Calendar (Sold Out – more coming soon!)

• The March 2018 page includes a reminder that new Medicare cards are coming

One-Page Flyer (available for download this month or order print copies in Oct)

• Stand-alone reprint handout of *Medicare & You* page



Medicare & You Page/Flyer

# Outreach & Education Materials on CMS.gov

#### Job aid for Partners: Available now

- Includes key messages to communicate to people with Medicare
- <a href="https://www.cms.gov/Medicare/New-Medicare-Card/Partners-and-Employers/NMC-Job-Aid-12003-P.pdf">https://www.cms.gov/Medicare/New-Medicare-Card/Partners-and-Employers/NMC-Job-Aid-12003-P.pdf</a>

#### Tear-off Pads for Provider Offices: Available Mid-Sept

- For provider office staff to give to people with Medicare
- Will contain an image of the card, card mailing timeframes, and a reminder to make sure your mailing address is up to date with Social Security

#### **Small Posters for Provider Offices: Available in Oct**

Messaging similar to tear-off sheets



Tear-off for provider offices

st updates.

# What Providers Can Do to Get Ready

- Look for mail coming from CMS that includes instructions about a secure provider look-up tool
- Check with your billing vendors if they haven't already contacted you about system changes
- Display posters and place tear-off pads in your offices and waiting rooms
- Follow the Medicare Learning Network and look on <u>www.cms.gov/newcard</u> for the latest information about new Medicare cards



Current information available on www.cms.gov/newcard

# "Guard Your Card" Campaign

### **Objectives**

- Educate people with Medicare about how to identify suspicious activities, particularly during the Open Enrollment period, and prevent fraud by protecting their Medicare number
- Alert people with Medicare that new Medicare cards are coming next year to protect their identity and prevent fraud

#### **Tactics**

- Paid/Earned/Social Media
- Updated information channels and educational resources
- Training for information intermediaries
- Local outreach by Regional Offices, SMPs, SHIPs

#### Timeline

- Aug 21 Sept 24 Paid Media, Earned & Social Media
- Sept 24 Dec 7 Earned & Social Media

# "Guard Your Card" Campaign Key Messages

#### **Paid Media**

- Con artists are trying to get your Medicare number so they can steal your identity and commit Medicare fraud
- Guard your Medicare card like it's a credit card
- Give your Medicare number only to those you know should have it
- To protect your identity, new Medicare cards without social security numbers will be mailed next year.

#### **Earned & Social Media**

- Fight fraud by protecting your Medicare number
- Medicare won't call you uninvited for your Medicare number
- Be alert about suspicious activities to enroll you in a Medicare plan
  - Early bird discounts
  - Limited time offers
  - Offers of free medical services
- Call 1-800-MEDICARE to report suspected fraud
- Visit medicare.gov/fraud or your local SMP for more 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: NewMedicareCardSSNRemoval@cms.hhs.gov