New Medicare Scam Emerges As Redesigned Medicare Cards Are Announced for 2018; Cautions National United Medicare Advisors

On April 16th of 2015, the Medicare Access and CHIP Reauthorization Act (MACRA) became public law. The new law requires all Social Security numbers to be removed from Medicare cards by April of 2019. The Social Security number will be replaced by a new number on all Medicare cards, called the Medicare Beneficiary Identifier (MBI).

According to the Centers for Medicare and Medicaid Services, preventing identity theft for those with Medicare is the main priority of this bill. The new Medicare Beneficiary Identifier (MBI), is a randomly-assigned number that will be used for most healthcare related transactions. The MBI will be clearly different than your Social Security number according to CMS. The MBI will be made up of 11 characters that will contain numbers and upper-case letters; no other special characters will be used.

Health care providers will have a 21-month transition window from April 1, 2018, through December 31, 2019. During this transition Healthcare providers will be able to legally accept the Medicare Beneficiary Identifier (MBI) or the Medicare beneficiary’s Social Security Number.

The Department of Justice has reported that seniors 65 and older are increasingly being targeted by identity thieves. They have reported that incidents of identity theft have increased from 2.1 million in 2012 to 2.6 million in 2014.

This transition already has scammers looking for a new way to rip-off Medicare recipients. Reuters news service reports that Seniors are being called and told that they must pay for their new Medicare card. According to the report, the senior that filed the complaint, was asked for their checking account information and Medicare card numbers

The Federal Trade Commission has verified this report and states that “Is someone calling, claiming to be from Medicare, and asking for your Social Security number or bank information? Hang up. That’s a scam.” According to the FTC, the new Medicare cards will be mailed out automatically, starting April of 2018, and are free to all 57 million Americans on Medicare.

Sources

<https://www.cms.gov/Medicare/New-Medicare-Card/index.html>

<https://www.congress.gov/bill/114th-congress/house-bill/2/text>

<https://www.reuters.com/article/column-miller-medicare/column-new-medicare-cards-a-lone-bright-spot-in-identity-theft-battle-idUSL2N1L2176>

<https://www.consumer.ftc.gov/blog/2017/05/new-medicare-cards-are-way>

About the Author

Suzanne McClain is a leading Medicare advisor in Columbus, Ohio. As director of Medicare Sales for National United Medicare Advisors, she has been awarded Front Runner Agent with Aetna for the years 2013 through 2017. United Healthcare has awarded her Agent level 2 at the Platinum Agent level. Helping hundreds of clients in the central Ohio area has earned Suzanne the President Club award for Medicare sales in 2015 and 2016. Suzanne can be reached on social media or through her website.

<https://www.facebook.com/suzannekmcclain>

<https://www.linkedin.com/in/suzannemcclain/>

<https://www.youtube.com/watch?v=SgoKHQmTIgE>

<https://twitter.com/Suzannekmcclain>

<http://numedicareadvisors.com/medicare-qa/>