

MDS Alert

Medicare Compliance: Find Out About New Medicare Card Information

Warning: CMS wants everyone on board by January 2020.

The Centers for Medicare and Medicaid Services (CMS) is making big changes to protect residents' privacy and the security of their data. The rollout begins in early April 2018, and CMS wants the change to be complete by January 2020.

The changes stem in part from widespread Medicare benefit fraud and identity theft. The new cards will not include patients' Social Security number (SSN), nor the Health Insurance Claim Number (HICN). The new cards will feature the Medicare Beneficiary Identifier (MBI) instead.

"We're taking this step to protect our seniors from fraudulent use of Social Security numbers, which can lead to identity theft and illegal use of Medicare benefits," said **Seema Verma**, CMS Administrator, in a press release announcing the initiative.

However, "new edit -3878, which allows either format, will replace edits - 3569 and -3570, But not until the beginning of the transition period to the Medicare Beneficiary Identifier (MBI). Again, this is currently scheduled to begin April 1, 2018," according to **John Jackson**, general dynamics at **Quality Improvement and Evaluation System**, in a February 2017 MDS 3.0 Software Vendor Call.

Final instructions are expected to be released in the MDS RAI Manual 2018 update in August or September.

What's Different?

The MBI will be 11 characters in length and comprised of randomly generated numbers and uppercase letters, said **Jennifer Mangan**, who works at **National Government services (nGs)**, in a recent webinar. The new MBI will be applicable for both traditional beneficiaries as well as railroad beneficiaries. Railroad Retirement Board (RRB) beneficiaries will receive a new MBI card that will specifically state their status as a railroad beneficiary and retiree.

CMS will use the numbers 0-9 and letters from A to Z in the MBIs, according to a CMS fact sheet. An exception to this rule is that the letters S, L, O, I, B, and Z will not be included. A MBI might look like this: 1EG4-TE5-MK73, according to CMS.

Important: Although dashes appear on the new cards, they are not considered part of the MBI and should not be entered into computer systems or used in file formats, per CMS advice.

Caution: Don't forget that the MBI is considered personally identifiable confidential information, just like a patient's HICN, so you should treat it as such. The protection of patients' privacy, safety, and security is what initiated the Medicare card revision.

Unsurprisingly, fraudsters are already intent on hacking into the new system. "Reports suggest scammers are simply retooling their efforts with more creative ways to extract personal financial information from victims, often times posing as a Medicare representative to do so," warned **Ettinger Law Firm** in its "New York Elder Law Attorney Blog" in analysis on the subject.



MBIs Rolling Out Now

The new cards with MBIs will begin mailing this month, April 2018. Between April and June 2018, the cards will be sent out in waves starting with Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia in the first

group and ending with Kentucky, Louisiana, Michigan, Mississippi, Missouri, Ohio, Puerto Rico, Tennessee, and the Virgin Islands in the 7th and final wave, according to the "New Medicare Card Mailing Strategy" report.

Resource: Find out when your residents should look for the arrival of their new Medicare cards by state at: www.cms.gov/Medicare/New-Medicare-Card/NMC-Mailing-Strategy.pdf. Beneficiaries can find their specific card mailing range through their mymedicare.gov personal accounts, too, Mangan says.

Top tip: Residents who live at the same address may not receive card at exact same time, Mangan says.

Important: "At no time will our customer service reps be able to release the MBI number over phone," Mangan says. Beneficiaries can look up their own MBIs via a tool in the NGSConnex patient portal beginning in April 2018. Providers will be able to look up MBIs via NGSConnex beginning in June 2018.

You Can Help Residents Through the Transition

Residents need to make sure the Social Security Administration has their current address.

Residents may use their new cards as soon as they start receiving them in the mail, said **Jean-Pierre Dalhouse**, education outreach representative for Medicare Administrative Contractor (MAC) **Noridian Healthcare Solutions** in Fargo, North Dakota, in a recent webinar.

Prepare Accordingly

As the rollout begins, providers, including skilled nursing facilities, are responsible for ensuring that their systems are ready to accommodate MBI cards and can still perform all necessary communications, such as transactions, billing, claim status, and eligibility status, with their respective MAC contact centers, CMS says. MDS submission should not be delayed by accommodating residents' MBI.

You'll also want to make sure your billing system is ready to do all of the following immediately, according to MBI guidance via CMS:

- Recognize and accept the new MBI.
- Revise your practice protocols for Medicare Railroad Retirement Board (RRB) patients because they won't be distinguished by their card numbers anymore.
- Accept automatically the new MBI from the Remittance Advice (835) transaction.

Stay in communication with your patients, but also alert any software vendors and business partners, CMS suggests.

The agency plans on monitoring Medicare provider efforts throughout this timeline, CMS says, in its Open Door Forum materials. This way, "Medicare operations aren't interrupted and that everyone is ready to use only MBIs by January 2020."

Resources: Find the CMS fact sheet on the new MBIs by visiting www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/TransitiontoNewMedicareNumbersandCards-909365.pdf.

To access various links and forms related to Medicare card changes, visit www.cms.gov/Medicare/New-Medicare-Card/index.html.