

New Medicare cards on the way



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Amost all letter carriers sign up for Medicare when they reach age 65. For good reason. And when they do, they receive a Medicare card documenting their enrollment.

The Centers for Medicare Services (CMS) and the Social Security Administration have announced that CMS will begin mailing new Medicare cards to Medicare enrollees. The new cards will look much the same as the old cards. However, instead of a Social Security number (SSN), the new cards will have a Medicare number that is unique to each beneficiary. The purpose of the change is to help protect identities and secure personal information.

Medicare coverage and benefits will stay the same.

The new cards will be mailed automatically at no cost to each individual's address on file with Social Security. Although no mailing schedule has been provided, it appears that Medicare is planning a months-long rollout on a geographic basis. As of early May, new cards were being mailed to addresses in Pennsylvania, Virginia, Delaware, Maryland and West Virginia.

Medicare provides the following advice:

1. Once you get your new Medicare card, destroy your old Medicare card and start using your new one right away. Don't just throw the old card away—shred it or cut it into small pieces.
2. Doctors, other health care providers, and plans approved by Medicare know that Medicare is replacing your old card. They're ready to accept your new card when you need care.
3. Beware of anyone contacting you about your new Medicare card and asking for your Medicare number, personal information, or to pay a fee for your new card. Treat your Medicare number like you treat your Social Security or credit card numbers. Remember, you don't need to do anything to get your new card. Medicare will never contact you uninvited to ask for your personal information.

The third point above is particularly important. Medicare will never call you uninvited to ask you to give personal or private information to get your new Medicare number and card. Scam artists may try to get you to provide personal information, like your current Medicare number, by contacting you and claiming the call is about your new card.

If someone calls and asks you for information, or money, or threatens to cancel your health benefits if you don't share personal information, you should hang up and alert Medicare at the following phone number: 800-633-4227 (800-MEDICARE).

Medicare generally advises that you should not share your Medicare number or other personal information with anyone who contacts you by phone, email, or by approaching you in person, unless you have given them permission in advance. Medicare, or someone representing Medicare, will call and ask for personal information only in limited circumstances. For instance, a customer service representative from 1-800-MEDICARE may call you if you have called and left a message, or if a representative you called and spoke to said that someone would call you back.

As noted at the beginning of this column, almost all letter carriers enroll in Medicare at age 65. Medicare Part A provides hospital coverage. Medicare Part B provides medical services coverage (e.g., medical examination, X-rays, physical therapy, etc.). Part A is largely funded by a 1.45 percent payroll tax paid by employees (and their employers) throughout their work years. At age 65, upon enrollment, Part A coverage is provided at no additional cost to the employee. There are no premiums to pay. Thus, everyone who is eligible for Part A will probably find it in their interest to enroll.

Decisions to enroll in Part B can be more complicated. That is because Part B requires payment of a monthly premium, currently \$134 for most enrollees. However, Part B enrollees who also keep their Federal Employees Health Benefit (FEHB) coverage generally pay nothing out of pocket for medical services, with all Medicare co-pays, deductibles, etc., paid by their FEHB plan (or vice versa if they continue working for the Postal Service at age 65). This benefit is the reason that more than 80 percent of retired letter carriers also sign up for Part B when eligible at age 65.

Whether a letter carrier signs up for Part A only, or Parts A and B, Medicare issues a card documenting the elected coverage. All Medicare enrollees should expect to receive a replacement card for the reasons detailed above.

In a related matter, the Social Security Administration has advised that as of April 2018, Social Security started removing the Social Security Number (SSN) from many of its notices and forms to prevent fraud, fight identity theft, and safeguard taxpayer dollars. These communications also include benefit-verification notices, Social Security post-entitlement notices, and certain documents sent to appointed representatives. The benefit-verification letter includes the recipient's name and address. The SSN isn't intended to serve as identification, nor should it be used as such by third parties.