Understanding the Medicare Beneficiary Identifier (MBI) Format

**How many characters will the MBI have?**
The MBI has 11 characters, like the Health Insurance Claim Number (HICN), which can have up to 11.

**Will the MBI’s characters have any meaning?**
Each MBI is randomly generated. This makes MBIs different than HICNs, which are based on the Social Security Numbers (SSNs) of people with Medicare. The MBI’s characters are “non-intelligent” so they don’t have any hidden or special meaning.

**What kinds of characters will be used in the MBI?**
MBIs are numbers and upper-case letters. We’ll use numbers 0-9 and all letters from A to Z, except for S, L, O, I, B, and Z. This will help the characters be easier to read.

**How will the MBI look on the new card?**
The MBI will contain letters and numbers. Here’s an example: 1EG4-TES-MK73

- The MBI’s 2nd, 5th, 8th, and 9th characters will always be a letter.
- Characters 1, 4, 7, 10, and 11 will always be a number.
- The 3rd and 6th characters will be a letter or a number.
- The dashes aren’t used as part of the MBI. They won’t be entered into computer systems or used in file formats.

<table>
<thead>
<tr>
<th>MBI Format</th>
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<tbody>
<tr>
<td>Pos.</td>
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<td>Type</td>
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**Where will the MBI’s characters go?**

| C – Numeric 1 thru 9 | N – Numeric 0 thru 9 | AN – Either A or N | A – Alphabetic Character (A...Z); Excluding (S, L, O, I, B, Z) |

**Position 1** – numeric values 1 thru 9
**Position 2** – alphabetic values A thru Z (minus S, L, O, I, B, Z)
**Position 3** – alpha-numeric values 0 thru 9 and A thru Z (minus S, L, O, I, B, Z)
**Position 4** – numeric values 0 thru 9
**Position 5** – alphabetic values A thru Z (minus S, L, O, I, B, Z)
**Position 6** – alpha-numeric values 0 thru 9 and A thru Z (minus S, L, O, I, B, Z)
**Position 7** – numeric values 0 thru 9
**Position 8** – alphabetic values A thru Z (minus S, L, O, I, B, Z)
**Position 9** – alphabetic values A thru Z (minus S, L, O, I, B, Z)
**Position 10** – numeric values 0 thru 9
**Position 11** – numeric values 0 thru 9

**How will the MBI fit on forms?**
MBIs will fit on forms the same way HICNs do. You don’t need spaces for dashes.

**Who will get a new MBI?**
Each person with Medicare will get their own randomly-generated MBI. Spouses or dependents who may have had similar HICNs will each get their own different MBI.