

# Medicare Card Messaging Guidelines *July 2017*

## Talking About the New Medicare Cards

Personal identity theft affects a large and growing number of seniors. People age 65 or older are increasingly the victims of this type of crime. This is why the Centers for Medicare & Medicaid Services (CMS) is readying a fraud prevention initiative that removes Social Security Numbers from Medicare cards. Our aim is to help combat identity theft and safeguard taxpayer dollars.

Starting April 2018, CMS will begin mailing new Medicare cards that include a new Medicare Number. The mailings will be staggered throughout the year, with completion expected by April 2019. The messaging guidelines here are intended to help business partners, providers, advocates, stakeholders and other interested parties develop accurate public-facing materials around the new Medicare card and new Medicare Number<sup>1</sup>.

## Labeling the Change: Preferred Language & Terms

Language to use	Here's why
The new Medicare card has a new "Medicare Number"	"Medicare Number" resonated best with consumers in testing, who easily understand that "number" can include identifiers that are alpha-numeric. Consumers also understand that an alpha-numeric number is considered more "safe."
Medicare is removing Social Security Numbers from Medicare cards	This soft, simple language is well received and easily understood. Consumers prefer "removing" to "taking off," which implies loss. Without specific reference to removal of Social Security Numbers, people with Medicare are more suspicious of the change, leading to conjecture including "my benefits are changing/decreasing" or "this is a waste of money."
Medicare will mail you a new card	This clearly conveys that a new card will arrive by mail, which is more specific than generic words such as "send" or "get."
The change will help protect your identity	While most consumers perceive removing Social Security Numbers from Medicare cards as positive, they still want CMS to explain why this is happening. Consumers perceive preventing identify theft to be the primary benefit of and reason for the change and feel it is a good thing to do.

<sup>1</sup> Based on consumer research conducted by the Office of Communications Division of Research in January - April 2017.

Language to use	Here's why
"Unique number" or "number that's unique to you"	Explaining that the number is unique reassures consumers that the new number won't be duplicated or shared with anyone else. Consumers did not react positively to the phrase "randomly generated number," as it raised concerns that the number could be given to more than one person, such as when multiple people win the lottery.
Once you get your new card, destroy your old card and start using your new card right away	Destroying the old card and using the new card immediately is an understood protocol, but consumers appreciate this as good information to reconfirm.
New card, new number	Helps consumers understand that numbers aren't simply being removed from the cards; they're being replaced with the new unique number.
People with Medicare	Medicare has consistently referred to "beneficiaries" as "People with Medicare" in TV ads and publications for 15 years, and we recommend keeping this language.
Medicare will be mailing new Medicare cards between April 2018 and April 2019	Including a start and stop date for the receipt of new Medicare cards is important to help set consumer expectations and alleviate concerns if a card doesn't immediately arrive.
Protect yourself by making sure no one can get your personal information from your old Medicare card	This is considered good information to re-state and confirms consumer perceptions that preventing theft of their own personal information is the primary advantage of this project.

### Note: Medicare Advantage

Consumer testing showed that the majority of Medicare Advantage consumers reacted positively to the idea of removing Social Security Numbers from Medicare cards, despite the fact that most carry their plan issuer ID card instead of their Medicare card and would be largely unaffected by the change. However, more robust communications may be considered, including explicit instructions for people with Medicare Advantage to keep using their plan card as they now do.

### Other CMS Language

In addition to the language outlined in this memo, the 2018 *Medicare & You* handbook includes instructions to help people with Medicare prepare:

- Make sure your mailing address is up to date. If your address needs to be corrected, contact Social Security at [ssa.gov/myaccount](http://ssa.gov/myaccount) or 1-800-772-1213. TTY users can call 1-800-325-0778.
- Beware of anyone who contacts you about your new Medicare card. We will never ask you to give us personal or private information to get your new Medicare number and card.

- Understand that mailing everyone a new card will take some time. Your card might arrive at a different time than your friend's or neighbor's.

While these statements have not been consumer tested, other cleared language currently in use by CMS includes:

- The Centers for Medicare & Medicaid Services (CMS) is readying a fraud prevention project that removes Social Security Numbers from Medicare cards to help combat identity theft and safeguard taxpayer dollars.
- Providers and people with Medicare will both be able to use secure look-up options that will support quick access to Medicare numbers when they need them.
- The new Medicare numbers won't change Medicare benefits. People with Medicare may start using their new Medicare cards as soon as they get them.