

Centers for Medicare and Medicaid Services
Federal Partners Outreach Forum
New Medicare Card
Conference Call
Moderator: Jill Darling
Wednesday, August 23, 2017
2:00 p.m. ET

Operator: Good afternoon, ladies and gentlemen. My name is (Julie), and I will be your conference operator today. At this time, I would like to welcome everyone to the “CMS Federal Partners Outreach Forum – New Medicare Card” conference call.

All lines have been placed on mute to prevent any background. After the speaker’s remarks, there will be a question-and-answer session. If you would like to ask a question during this time, simply press star, then the number one on your telephone keypad. If you would like to withdraw your question, press the pound key.

I would now like to turn the call over to Susie Butler, director of Partner Relations Group in the Office of Communications at CMS. You may begin your conference.

Susie Butler: Thanks so much, (Julie). Welcome, everyone. Thanks for taking time out of your afternoon to spend some time with us. This is a new group that we formed, Federal Partners, to talk together about outreach around the new Medicare card.

I would like to take this opportunity to say that this call is not intended for the press and the remarks are not considered to be on the record. If you are a member of the press, you may stay on the call. You’re welcome to listen. But, refrain from asking questions during the Q&A period and, instead, direct your questions to an email address which I’ll give you – press@cms.hhs.gov.

As many of you know, the Medicare Access and CHIP Reauthorization Act, fondly known as MACRA, of 2015 mandates the removal of the Social Security number-based health insurance claim number from Medicare cards to address current risk of beneficiary (medical) identity theft.

The legislation requires that CMS mail out new Medicare cards with a new Medicare number by April of 2019. CMS will begin mailing these new cards to all people with Medicare in April of 2018.

We have been working with providers, states, health and drug plans and other business stakeholders and partners, including the Social Security Administration, the Railroad Retirement Board and others, over the past year and a half to assure that their business systems and processes are in place to accept the new Medicare card numbers.

We have held listening sessions with business partners and advocacy groups to gain insight on how best to proceed, and we have attended a number of meetings and conferences to both share the message about the new cards and gain input on implementation.

So, now, I would like to introduce you to Erin Pressley. She is the director of our Creative Services Group. And she is going to provide an overview of the new Medicare card project and a timeline for moving forward. You can follow Erin's presentation in the slides we sent out. Erin?

Erin Pressley: Thanks, Susie. And thanks for having me here today. I'm happy to go through a bit of this information with you all. This is just sort of the tip of the iceberg for us.

And as you can imagine, as we get closer to mailing new Medicare cards, we'll have more information, more detail to be able to share with you.

But, we really wanted to start off and make sure we were touching a number of our most trusted partners, especially our partners in the federal world, to get everyone on the same page and make sure that you understand the messaging

that we're using, the timelines that we're using for reaching out to people with Medicare and also to the provider community so that, as much as possible, where you have the opportunity in your interactions to help us amplify this messaging, that's always helpful and useful to us. And, hopefully, then we can all make sure that we're being consistent in providing good information to folks.

So, Susie gave a little bit of the background. As we walk through the slides, there may be some things that you've heard before and, hopefully, some new information as well.

So, bear with me if some of this seems like something that you've heard a number of times now. But, we want to make sure we get the messages out to everyone.

One important message for people with Medicare that we want them to know is that the Medicare numbers, when they change, don't signify any change to Medicare benefits.

And, so, we're very much aware that Medicare is in and out of the news at various points in time. We're tracking things closely so that our messages about new Medicare numbers aren't misunderstood by people with Medicare if there happens to be something that is hot in the news about changing Medicare benefits at that time.

So, our core message is that the new numbers do not signify any change to the Medicare program. That's something that makes people nervous when they start to hear about it. And, so, we want to get that out.

And the other thing is in terms of a call to action, this is actually one of the more simple things that we have to explain to people when it comes to the Medicare program. But, we want people to know that as soon as they get their new card in the mail, they can start to use that right away.

We have one (real) primary operational goal with this project. And that's, as Susie said, to decrease vulnerability among the Medicare population to identity theft.

And that's really sort of a given and seems fairly obvious. But, it actually does help to tell people that. They are interested in why we are doing this and why we are doing this now.

And I think many of you probably have some of the history of this in how many times over the years CMS has attempted to get this into legislation and gotten the funding and the backing to be able to accomplish this.

But, beneficiaries generally see this as a long time coming. And, so, they start to wonder why we're doing it now and why we're doing it at all.

When we're seeking to achieve this operational goal, we also want to keep in mind that we, as always in any change, any operational change – that we want to minimize any burden on beneficiaries and providers that this may cause and really minimize the disruption to Medicare operations.

Providers still want to get their bills paid. So do beneficiaries. And, so, we're taking a lot of care with our systems and our processes to make sure that the disruption, if there is any at all, is very minimal.

And, then, we want to be able to provide a solution to all of our business partners that allows them to use both the HICN that they're using now and the new Medicare number for any business data exchange for a certain period of time.

So, we knew there was a need to have a pretty lengthy transition period overlap period where both of those numbers are still valid. This isn't something that we can just flip a switch and turn one off and turn the other one on.

And the, of course, as with any projects, we want to manage the scope and the cost and the schedule and try to keep on track as much as possible.

On the next slide, we really have three steps to getting to new numbers for all Medicare beneficiaries. We need to generate those numbers – unique numbers – for every person with Medicare.

That includes all existing people with Medicare. And this has been a little bit confusing for people. We actually will generate new Medicare numbers for active beneficiaries as well as those who are previous Medicare beneficiaries either because they are deceased or archived for some other reason.

That's for record-keeping purposes and historical purposes. Only currently-active Medicare beneficiaries will receive new Medicare cards with that new number.

But, sort of in the background behind the curtain, we will generate numbers and assign them to all Medicare beneficiaries, including those who are already deceased.

We will, of course, issue – mail those new cards to all the active beneficiaries, and we will modify our systems and business processes to be able to use the new number, to transmit it, to display it, to process claims using that as well.

Some of you may have seen this before on the next slide. But, the difference between the current HICN or claim number that we're using and the new Medicare number is fairly significant.

We're used to seeing this SSN-based number and people generally recognize that as an – as an SSN when they see it. There are also some key positions in both the old and the new number that are numeric versus alphanumeric.

The extension on the current HICN has some meaning behind it whereas the new number is what we call a non-intelligent number.

So, you can't tell, for example, that someone is a beneficiary because they have coverage eligibility through the Railroad Retirement Board just by looking at the new number, as you can in the old – the current HICN.

So, there are 11 bytes or positions in the new Medicare number. There are some key positions that will always be alphabetic. So, this is an alphanumeric number as well.

And this is an important point, too, at the bottom of this slide. We anticipate that the MBI won't be changed for an individual unless we know that that MBI has been compromised.

So, if there are reports that the MBI has been stolen or used for fraud or, in some other way, compromised through our systems, there will be the ability to assign a new Medicare beneficiary identifier or the new number – a new, new numbers -- to have the ability to change that. But, we don't expect that to be a common occurrence.

I mentioned earlier that we will have a transition period. That runs from April 1 of 2018 when we start mailing new Medicare cards through the end of December of 2019.

We will complete all of our system and processes updates to be able to accept and return new Medicare numbers starting on April 1. So, there's no transition for the CMS system that's already here. Everything needs to be ready to go on April 1 of next year.

And part of that is because new beneficiaries who are new to the Medicare program will only ever get a Medicare beneficiary identifier or a new Medicare number. They will not have a HICN.

And so, stakeholders also need to be – have all of their systems ready to transmit and accept those new MBI numbers by April 1 of 2018. They can use throughout the transition period either number.

But, they need to be able to accept the MBI, as I said, because new Medicare beneficiaries will only have that number if they're starting to become eligible after April 1.

For Medicaid and supplemental insurers, we're also working closely with them to make sure that they have the information that they need. We will be providing a lot of information to them to be able to help them during that transition period process and transmit any crossover claims, again, with either number.

We are also working closely with the RRB, with the Railroad Retirement Board. They will send cards directly to Medicare beneficiaries who have RRB benefits. And, so, the new Medicare cards will come directly from the RRB for those beneficiaries.

Those cards will look pretty much the same, we think, with the exception of the RRB logo replacing the Health and Human Services logo that are on the majority of the cards.

So, currently, to date, we have been really focusing our outreach efforts around providers. These are the folks who need to make sure that their systems are undergoing updates and are ready to accept the new Medicare numbers.

Whether they make those system updates on their own or they use some sort of third party contractor to be able to do that, we are making sure that they have all of the information they need to be able to make those updates and systems changes.

We are really focusing on outreach to them about the general timelines that they need to follow and the new number it needs to be programmed for.

We're also – because of the urging, as Susie mentioned earlier, in some of the listening sessions, what we heard a lot is that they really wanted the ability at the point of service to be able to help a person with Medicare find their new

number if they forgot to bring their card with them or because this isn't a number that kind of sticks in their heads so much as their Social Security number.

And, so, we are developing a secure lookup tool for providers that we expect to be available to help them look up a number at the point of service if that is the need that they – that they have.

And we're also working to be able to include a message on the HIPAA Eligibility Transaction System or the HETS system that many of them use so that they can tell if a particular patient's new Medicare card was mailed yet.

So, they'll have information where they go in to check the person's eligibility that will also say the new card has been mailed or not yet so they know whether to trigger and ask for a new Medicare number.

Outreach to people with Medicare is something that we get lots of questions about. And we have – over the years, we've been, as I said, focusing on systems changes, on communications to providers. Everyone wants to talk to people with Medicare about this and we constantly said to them, "Not yet. It's not time yet. It's too soon." We're getting really close to the time where it's time.

And, so, we are developing some of our preliminary messaging to people with Medicare directly. You will see some of that starting now and some of it kind of building up. And, so, I wanted to share some of the details of that timeline with you today.

But, first, on the next couple of slides, I just want to walk through some of the consumer research that we've been doing that kind of got us to this point, both in terms of setting the timeline and the actual messages that we're using with people with Medicare.

We started really last fall going out into the field and doing some consumer testing with various groups. And we continued that into the early part of this

year as well, looking at general messaging, at people's reactions, at what was clear, what they misunderstood, how we could clarify certain things.

We tested a bunch of different design options for the new Medicare card knowing that we wanted it to look different and weren't sure how different people would be willing to accept and, then, also testing a lot of the informational text that will go out with the new cards when they're mailed, again, to make sure that that was clear to folks.

We talked with people with Medicare across the gamut of locations, of demographics, language, coverage types and we included people with MA plans as well as people with traditional fee-for-service Medicare.

And, then, we kind of put all of those findings in a blender and used all of that to help really hone and drive the messages and the process that we'll use for outreach.

In general, not surprisingly, people's reactions were very positive to this. As I said earlier, they understand that this is a really good idea. They think it's a great thing to do.

They appreciate Medicare trying to do something to help protect their identities. They know that that's a problem. They think it's the smart way to keep Social Security numbers out of the hands of criminals.

They think that it will be helpful to them. A lot of them mentioned that their original Medicare card is not looking like it's in too good of shape, that it's worn and sort of torn around the edges and, so, a brand spanking new one is welcome.

And, as I said earlier, they believe that it's long overdue. A lot of them sort of said, "What took you so long?"

And, then, we had some initial concerns among our MA participants. Beneficiaries with Medicare Advantage plans were a bit confused about their new Medicare card versus their MA card from their plan provider.

So, we tried to tweak the messaging a little bit to address that. And, then, a number – a small number of them also mentioned that they use their current Medicare card with their Social Security number as an alternate form of identification and as a way to remember their Social Security number.

So, the charts on the next couple of pages are sort of pulled from a longer report on messaging that's available on our cms.gov website. You can find a lot of information about this project and outreach materials, widgets and this PowerPoint deck if you have any use for it at www.cms.gov/newcard.

That's where sort of (turning) in and collecting a lot of this information. But, these charts are really something that we've put together for internal – extended outside of CMS with internal audiences to help stay on message and understand why we're talking and using the words that we are with beneficiaries when we talk about these new cards because we tested, as I said, a lot of different alternatives and there were some pitfalls with some of the things that we thought were pretty darn clear when we walked into the testing originally.

So, we kind of landed on these places that are included in the chart, and it's just, I think, a nice easy reference of not only what to use but also the why behind it, which is always helpful. I'll just run through a couple of them. I won't read all of them to you. That seems a waste of everyone's time.

But, as I mentioned before, we've said new Medicare card, new number. We've gotten away from some of what you might have heard us talk about this earlier.

We were using the very bureaucratic acronym of SSNRI for a very long time or Social Security Number Removal Initiative, which just flows off everyone's tongue.

And, so, we've really gotten to the much more plain-language descriptor of new Medicare card and new Medicare number to refer to this new alphanumeric number.

In our more technical guidance, you will see that commonly referred to as the Medicare beneficiary identifier or MBI. We are not using that language when we talk directly to people with Medicare. We are always saying "new Medicare number" to them.

We're also saying that "Medicare will mail your new card." It's important for them to know where it's coming from, who's going to send it to them and that we're going to mail it, that they should look in their mailbox as opposed to more passive language like "You'll get a new card" or "Someone will send you a new card" where they thought it might be electronic or in their email or – and they were concerned about that.

So, "mail you a new card" is less likely to be misunderstood and they know that it's coming from Medicare so they know what to look for and then, again, some of the things that I mentioned earlier.

On the second part of the chart – next slide – unique number or a number that's unique to you works much better than randomly-generated number, which we thought was great language until we went into testing and people told us "Randomly-generated is what they do with my Powerball number. And, so, that doesn't mean that I won't have a number that's the same as somebody else's."

So, "unique" was very important to them to know that not only would they not have the same number as somebody now but that they also didn't want us to recycle the number of a former Medicare beneficiary and use it again for them like you would if you got a new phone number and new landline when you move. So, unique number is where we landed there.

We also have a lot of messaging that we're developing around what to do with their old card. We really want people, again, to start using the new card immediately when they receive it.

We also want them to destroy their old card, not bury it in the backyard; not sit it on top of the bag of recycling out on the curb. And we'll have some more detailed information for beneficiaries as we get closer to the time of the mail that goes into more detail about what we mean by destroy.

But, most people understood that that meant more than just, you know, sort of put it out for recycling or file it away. They thought that, you know, destroy meant that they should tear it up, Sharpie out the number, those kinds of things.

And, then, the dates are very important to people to let them know that this is not something that's going to be mailed overnight to all 60 million people with Medicare, that this is going to take some time and that they might not be getting their card in that April 1 group, that it could be several months later.

So, the timing of the mailing for the full year between April 2018 and April 2019 is something that's important for people to know.

Other key points that we have in our messaging so far is that, again, remembering that you might not get your card on the same day as your sister in Poughkeepsie. It might take a little bit longer for yours.

Your neighbor down the street might get theirs first. There's no need to call 1-800-Medicare if your friend or neighbor or sister gets theirs and you haven't seen yours show up yet.

We do need people to understand that if they need to update their address, they need to call Social Security or contact Social Security online to be able to do that. That's not something that Medicare can correct for them.

And, so, we are really pushing for people if they do need to update their address to do that early throughout the fall. So, then, you'll see that that's part of our open enrollment messaging this fall as well to just make sure that their mailing address is up to date so that they get this new card.

And then, also, we had started to see some early reports of, you know, bad actors, which is not unexpected either. So, we're trying to get the word out there that Medicare will not call you about your new card.

We don't need any information from you. We certainly won't call you and say that you have to pay any money or provide credit card or anything like that in order to get your new card.

And we won't ask you to verify any information like your birthday or your Social Security number – all of those kinds of things.

And we're starting to hear some very limited reports of that kind of thing happening, and we want to make sure that we get the word out to people that that's never going to be legitimate for this project.

When we start sending the new cards – I think I can't say this enough – it will start in April 2018. We expect all cards to be mailed and replaced by our April 2019 statutory deadline.

And the new card will look a little bit different. It will not have the gender indicator or the signature line that appear on the current cards.

We did some background research and found that those were pieces of information that weren't really used for anything. And, so, we have removed them from the new cards.

And, then, once the new card is mailed, somebody with Medicare will be able to get their new number. If they can't find their card or they just want to know what their new number is and they are sort of remote, they will be able

to look at a Medicare Summary Notice if they're in Original Medicare and that number will show.

Right now, the current HICN is blacked out except for the last few digits. The new number will show in its entirety, much like a member number on some of our other insurance plans which show on your Medicare Summary Notice, which is the – sort of the explanation of benefits.

This is the “this is not a bill” document that people get. And, then, they'll also be able to look it up through MyMedicare.gov, which is the secure portal part of Medicare – of the medicare.gov website. So, they'll be able to see it there. And, then, as I said earlier, (RRB) will issue cards to their own beneficiaries.

So, I promised you some timing around outreach. The next couple of slides kind of walk through how we've set up our outreach to people with Medicare in terms of the messaging that we'll be using and the timing for these things.

Now through next month, we are really focusing on kind of softly kicking this off to people with Medicare. We are doing some broad campaigning now.

There is an ad that's running on television for a pretty limited run around “Guard your card” messaging, guarding yourself against identify theft. And we included in that ad a mention of new Medicare cards coming next year. So, that's really the first time in primetime that we've had anything directly messaging that to people with Medicare.

We also have some more responsive messaging on our scripts and IVRs, the 1-800-Medicare, some high-level messaging on medicare.gov. We're doing some training to prepare partners like SHIP counselors.

We've been out this summer talking through actually this PowerPoint and version of it to our SHIP counselors and other types of partners.

And, then, in September, we have a number of things that are planned for that month. We will be revealing the new Medicare card design for the first time.

There are some activities that are being planned around that that are still being finalized.

And, then, people will start getting their regular “Medicare & You” handbook before open enrollment. This year, the handbook on the inside front cover will devote a full page full-color to the new Medicare card mailing and have a picture of a sample of what the new card will look like so people will be able to see it there too.

And, then, we’ll start making available some educational materials for people with Medicare and have a more detailed training webinar scheduled for September 12 to go into one click deeper for partners on some of the operational ins and outs of how this will work.

As we move into the open enrollment period for Medicare, the October through early December timeframe, we’ll continue some general card awareness kind of outreach messaging but not to the detriment of open enrollment – open enrollment messaging.

So, we still want people to review their coverage, to look at different plan options, make sure that the plan choices they are making are the best for their situation. And we’ll include some card awareness and some “update your address” messaging as part of that.

But, it won’t supersede. We really want to, you know, not sort of take the limelight away from open enrollment. And it’s still very early in the world of the beneficiaries to message something very actively that won’t happen until next spring.

We will really start that when open enrollment finishes and we get through the New Year period. In January, we’ll start ramping up and getting people prepared much more actively for these new card mailing. We’ll do some more active outreach through providers.

We have some materials that we will make available to them to post in their offices, tear-off pads and posters for doctors in offices and other types of providers.

And, then, we'll be starting to ramp up our social media outreach to people with Medicare and some other educational materials available as well.

Once the cards start mailing, we'll sort of shift gears a little bit from a national and general approach to a much more targeted approach because we will know the mailing schedule and know what groups are getting their cards when.

And, so, that will allow us to really partner with our CMS regional offices and get into more local communities and let them know that their cards are coming so that we can really hone in and do some specific messaging to folks that, you know, "Your card should be showing up within the next couple of weeks" and that type of thing.

So, that's a little bit fuzzier for us now, but that's the plan once the cards start mailing. Again, we'll have more robust messaging on the website at that point as well as scripting at 1-800 and we'll ramp up our social media use there as well.

And, then, we also have some plans to do some more targeted outreach, again, in geographic locations to people who have populations with limited English proficiency and anyone who needs any special alternate format at that time as well.

So, I mentioned a few times about fraud. I won't go through this in great detail other than to say our basic messages around fraud prevention and identify theft prevention all still apply.

So, we've really worked closely, I think, with the Senior Medicare Patrol folks and others who focus on fraud prevention to reiterate some of these

messages that have been around for a long time but they all still apply here too.

As I said, Medicare will not be contacting people for information – personal information in order to get their new card. We ask people not to share their Medicare number, to keep it safe like they would a credit card number.

It's the language that's in the current ad to try to get the sense that even though it's not a Social Security number, their new Medicare number is just as in need of protection to protect against Medicare fraud.

And all of the normal processes that somebody does feel like somebody is calling them and trying to get information – all of the processes for raising any concerns and reporting fraud still apply and are the same.

The ad campaign that I mentioned earlier started this week. It will run through, I think, about the third week of September – toward the end of September.

It's running on all of the kinds of places that you would expect it to run if we want to have the attention of people with Medicare. And, so, it's on a lot of news networks. It's on a number of cable channels like the Hallmark Channel and HGTV and the Game Show Network and things like that.

And, then, the last slide is just, again, the website that I mentioned earlier. This is where you can find any updates that we have, any additional information as it becomes available, materials that you can download and share.

And, then, I also included our SSN Removal email address. This is where we sort of triage any questions that you may have that come in and make sure that we get you consistent and accurate answers back.

Susie Butler: OK. Erin, thank you so much. I'm sure some of you on the line may have some questions. So, (Julie), if you don't mind, can you open up the line for questions?

Operator: At this time, I would like to remind everyone, in order to ask a question, press star, then the number one on your telephone keypad. We will pause for just a moment to compile the Q&A roster.

Again, if you would like to ask a question, press star, one on your telephone keypad. Your first question comes from (Melissa McDonald) with (Kneebad SR) Medicare. Please go ahead. Your line is open.

(Melissa McDonald): Yes. And I'm sorry if we missed it. Will there be a mailing to all Medicare beneficiaries prior to the new cards coming out notifying them of the new cards coming out?

Erin Pressley: So, that's a good question. And you didn't miss it. No, we won't do a separate mailing notifying them. So, all of our other outreach is intended to kind of get the drumbeat of information out to people and make them aware that the new card is coming.

The only actual mailing that we will do is a mailing of the new Medicare card. And that card and that mailing will include some additional information and instructions for them.

(Melissa McDonald): Thank you.

Operator: There are no further questions at this time. My apologies. You have another question from (Nikki Massey) with HHS. Please go ahead. Your line is open.

(Nikki Massey): Hi. This is (Nikki). I was just going to – wondering if maybe you guys were going to have folks verify when they got them because I can imagine a lot of people are going to be very anxious and you know how you have to verify your credit card when you get it. Maybe people might want to verify their new Medicare card.

Erin Pressley: Also a good question. Thanks, (Nikki). So, we did talk about that early on. And because of various systems and funding issues, there will not be an option to verify receipt of the card.

(Nikki Massey): Thanks.

Operator: There are no further questions at this time.

Susie Butler: Thanks, (Julie). I want to point out a couple of other things. We've got a lot of resources on the website, the new card site that Erin alluded to.

And rather than run through all of them, I'm going to ask Marilyn Maultsby, who is going to be in charge of sort of the ongoing communication with this federal partner group to send out an email after the call, probably tomorrow, to everybody on our email list giving you the link to these resources as well as the link to the fraud videos that Erin mentioned.

You're welcome to put a link to these videos on your website. We'd prefer you to link to them rather than download them just because of changes and things that we update – the same with all of our publications and materials.

And, then, I'd also like to get to an; ask of you because, as you know, when you work with us and when we work with you, we try to help each other out. And as fellow federal employees, we know that it's a lift that we do for each other.

So, we want to ask you – and Marilyn will follow up with you on this – for several areas of support. First of all, as we get more materials and as we have things for beneficiaries, certainly the thing we have right now for our providers and the general public, please help us with outreach and education around these new Medicare cards.

Include that information in your organizational communication channel. Help distribute social media messages about the new card. We'll have a whole list of social media messages that you can send out via tweet, via Facebook, other channels.

Include new Medicare card information on links and links on your website and attach the widgets that we have. Implement or perhaps dedicate resources for coordinated campaigns.

You may have something going on at your agency or department that we could coordinate with and amplify on your behalf as you are helping us with this project.

And, then, keep your ear to the ground, especially with folks out in the field about any scams related to this new Medicare card project. We know that, as Erin alluded to, there are bad actors out there.

And we just want to make sure that we minimize any effect they may have. And then, finally, where appropriate, help assure that any system in your area are ready to accept the new Medicare card.

So, like I said, Marilyn will be reaching out to you to follow up on the; ask and she'll put those in the email along with the links to everything else and she'll be in touch with you about our next meeting.

I want to pause for just a second and open up the line for more time, (Julie), to see if there's any questions about the resources or the ask, and while Erin is still with me, if someone thought of one more question they might have for her before we conclude the call.

Operator: As a reminder, if you would like to ask a question, please press star, one on your telephone keypad.

If you would like to withdraw your question, press the pound key. Your next question comes from (Anthony Borgess) with HHS. Please go ahead. Your line is open.

(Anthony Borgess): Hi, Sue. The question is if we do receive calls about seniors who may have given their information to someone who had committed fraud around this, where do we have them reported to? Hello.

Erin Pressley: Sorry. We had mute button problems. So, the best place if you hear reports from beneficiaries of potential fraud is to refer them to 1-800-Medicare.

(Anthony Borgess): OK. Thank you.

Operator: There are no other questions at this time.

Susie Butler: Well, once again, I want to thank you for spending part of the afternoon with us and participating with us by you being on the call. I feel like you're interested in this topic.

And we'll stay in touch with you and keep you up to speed on what's happening and what's current and the new development. We know that sometime in September, we'll be unveiling the new card.

So, we'll be sure that you get information on that end. If there is an event, we'll make sure you get an invite to that event as well. Again, thank you for your time today, and we'll be in touch soon.

Operator: This concludes today's conference call. You may now disconnect.

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