

Centers for Medicare and Medicaid Services
Employer
Open Door Forum
Moderator: Jill Darling
October 17, 2017
2:00 p.m. ET

Operator: Good afternoon. My name is (Sean) and I'll be your conference facilitator today. At this time, I'd like to welcome everyone to the Centers for Medicare and Medicaid Services Employer Open Door Forum.

All lines have been placed on mute to prevent any background noise. After the speakers' remarks, there will be a question and answer session. If you'd like to ask a question during this time, simply press start then the number one on your telephone keypad. If you like to withdraw your question, please press the pound key. Thank you.

Jill Darling, you may begin your conference.

Jill Darling: Thank you, (Sean). Good morning and good afternoon, everyone. I'm Jill Darling in the CMS Office of Communications. And thank you for joining today for the Employers' Open Door Forum.

One brief announcement from me, and then I'll hand it off to our Chair. This Open Door Forum is not intended for the press and the remarks are not considered on the record. If you are a member of the press you may listen in, but please refrain from asking questions during the Q&A portion of the call. If you have any inquiries please contact CMS at press@cms.hhs.gov.

And now, I'll hand it out to our Chair, Felicia Verrett.

Felicia Verrett: Good morning and good afternoon, everyone. Thank you for attending. My name is Felicia Verrett. I am the Chair for the Employers' Open Door Forum.

Our presenter today is Marc Wernick. Marc hails from the Centers from the Medicare and Medicaid Services National Training Team. You may have already heard the news, but in case you haven't, Medicare beneficiaries will be receiving some new information from CMS and Marc is here to tell us more about it. And with that, I'll turn it over to Marc.

Marc Wernick: Thank you very much, Sean, Jill and Felicia. It's really a pleasure to talk about this new initiative. And I also want to thank the people on the line. I want to thank you not only for your time today but you're really an important part of getting the message out to our beneficiaries. So on behalf of CMS, thank you for all the work you do.

Today, we're going to talk about a variety of things related to the new Medicare card. One, we'll talk about the physical card — what does the card look like and what are the design elements. Secondly, we'll talk about how CMS will be distributing the cards. Then, we'll transition to some survey research that we've done on the new card. And then, what does that mean is the key message for employers to communicate to their employees. And finally, we just like to recap on our current fraud campaign, Guard Your Card.

In terms of the session objective and what you take away from the call today is that if you get a question from one of your constituents, your employees; that you'll know what's happening and be able to communicate the key messages.

So, without any further ado, let's get into the meat of the presentation. The changes to a unique Medicare number are that will be a randomly generated number with both numbers and letters, 11 characters long. By looking at the card, you won't be able to detect any information about the beneficiary.

CMS has done a lot of research on the card and we tested about 10 different cards that are possible, here's what we've come up with based on consumer feedback.

While maintaining the red, white and blue pallet, the card has a new look and design features. We removed both the gender field and the signature line. It's easy to read, copy, and scan at the provider's office. For the people receiving Medicare, it's a smaller size. It's the size of a standard credit card, and it will fit well into someone's wallet or purse. To reflect the changing demographics of the United States, it will be bilingual in both English and Spanish.

Let's talk now about sending out the Medicare card. Here's the great news for employees and employers: Most of your employees do not have any paperwork to fill out. The most important thing is for them to make sure that their address is updated with the Social Security Administration. Newly eligible beneficiaries will get a unique card regardless of where they live starting April, 2018.

If you're taking notes during this presentation, write in big bold letters April, 2018, because that's when all the action is going to start. The mailing goes from April, 2018 to 2019. The cards will have a letter to explain why we're doing this, which is mostly to protect medical identity, and then how to destroy their card. You shred it and rip it up. We will be mailing the cards by the U.S. post office via first-class mail.

We ask you to reinforce that people use their new card immediately. What does that do for the beneficiary? It's safer for their identity and it lessens the chance that they'll misplace it. The beneficiary who doesn't get a card by April, 2019 should check their address of record at the Social Security Administration to make sure his or her address is up-to-date.

We will be mailing geographically—that is a certain regions at a certain time. The important thing to note is that we will be sending it to beneficiary households at roughly the same time. So if you live with a partner or a spouse, a cousin, a sister or a brother, you should all get your new Medicare card, at roughly the same time.

Beginning January 1st, 2020, only the new Medicare card will be usable. You have up until December, 2019 to use the old Medicare card or the new Medicare card when it's mailed out.

One thing to -- again, as an employer to stress: Do not destroy your employer-based insurance card. So if you're carrying supplemental coverage either through your employee group health program or retirees are carrying part C, the Medicare Advantage Program or the Prescription Drug Program, do not destroy those cards.

There are many different scenarios that could happen depending on when beneficiaries enroll in Social Security -- in Medicare, sorry. The initial enrollment period is the key factor to think about for new beneficiaries. The initial enrollment period is not only for Part A but also new enrollees into Part B. If they're eligible to receive their initial enrollment package before April, 2018, remember I told you to write that date down, they will get the current Social Security based-card and then be mailed a new card when the area gets their new Medicare card.

If their initial enrollment period is after April 1st, 2018, they'll receive their new card immediately, regardless of when it's mailed to their geography. Basically, in a nutshell, any enrollment before April 1st gets the old card, with the Social Security number, then the new card; anyone after April 1st, 2018 just gets the new card.

In order to preempt issues with receiving the card, beneficiaries should make sure that their address is up-to-date, I can't stress that enough, with the Social Security Administration. They can check their address to make updates via [mysocialsecurity.gov](https://www.ssa.gov/myaccount). This is the fastest way to check and make changes. They can also call the toll-free number -- for the Social Security National hotline or visit their local office.

Once the card is mailed, someone with Medicare can also access their new Medicare number, either on the Medicare Summary Notice or by logging into [mymedicare.gov](https://www.medicare.gov). Beneficiaries who lose their card or their cards gets lost, torn, will continue to get a new replacement, duplicate card via the old methods -- visiting [medicare.gov](https://www.medicare.gov), calling the 1-800 Medicare number, or going to Social Security by their toll-free number or [mysocialsecurity.gov](https://www.ssa.gov).

One thing to encourage beneficiaries not to do is to get their new Medicare card by calling in for a replacement card. We will be producing a large number of cards as quickly as possible, surges and replacement cards will not be able to be delivered.

One final thing about the card itself, all Medicare numbers are randomly generated. Unfortunately, we're not like the state, you can't get a vanity plate. No special request for specific numbers can be addressed.

Let's talk about the survey that we did. The survey was launched in 2017, just a few months ago, when there wasn't much publicity or communication behind the new card. We found that, as we should, that awareness was low.

But here's the really good news, when informed about the new Medicare card, respondents were really excited. They thought that this was a positive change. Close to 90 percent support the removal of the Social Security Number from the Medicare card. Over 85 percent thought that the new Medicare card will be more secure, and 80 percent agreed that they will be more secure and protected from identity theft.

There were no concerns when we asked, do you have any concerns about the card, 75 percent indicated they had no concerns. When probed -- well, people had concern about cost and the inability to find lost Medicare numbers. Well, what does that mean for you and the employer? The time is right to educate people. What do we want to tell employees?

1. Make sure that your address is up-to-date.
2. There are going to be bad actors, fraudsters' people trying to get your Social Security Number. We're trying to stay one step ahead of them with our fraud campaign and our mailing strategy. One thing to stress is that Medicare will never make a phone call to a beneficiary, unless the beneficiary initiates contact with us.

3. Finally, mailings will happen at different times. So your cousin, Edna, in California won't be getting it at the same time as Freda in New York, and the same time as you in lovely Alabama. So it's geographically dispersed.

And as I said, people should not destroy their employer-based cards.

What is CMS doing in terms of outreach during this time?

We just entered the open enrollment period, which runs through the middle of December. We're going to continue to have the card awareness campaign embedded in our regular open enrollment events for people to learning about the cards. But it's supplemental. We want to make sure that the number one thing people take away during this period is compare and enroll. The idea of the Medicare card is just to build awareness.

In January, 2018 through March, we're going to have the new card this coming campaign. This is a ramp-up of our pre-mailing outreach and we're going to identify opportunities for sharing materials with our partners and with people with Medicare. April 2018 to April 2019, we're going to pivot our message slightly and go to a local live campaign that says watch for your card.

People are going to find out about this change in a variety of different ways. We're holding a variety of different partner outreaches and training to folks like employers, as well as the people who are State Health Insurance Assistance Program, as well as providers so that they're up-to-date on not only the systems change that the providers need to make, but what we are communicating to people with Medicare.

Speaking of people with Medicare, how are they going to find out about it?

Well, one, we've already mailed what I like to call the "go-to resource" or "the Bible", that's the Medicare new handbook. The inside cover is a heads up that the new Medicare is coming, — why we're doing it, an image of the card, the card mailing timeframe and basic tips for getting ready.

We also have available, the Medicare 2017 to 2018 calendar. And guess what? In advance to the April announcement, March (a teaser t) announcement by talking about a reminder that the new Medicare cards are coming. There's a one-page flyer that's going to be available for ordering later in this month. It will stand alone reprint of the handout that is in the Medicare new handbook.

We're getting -- as I mentioned, information to providers to get them ready. They have work to do on their systems, both to get ready and during their transition period. Remember that the cards can be used until December 31, 2019 the old cards as well the new cards can be used during the transition period.

We talked about the one-page awareness sheet that is in the front of the Medicare new handbook. You can order that for your office by going to product ordering -- all one word -- [.cms.hhs.gov](https://cms.hhs.gov).

Now, if you're like me, I'm always one second behind the speaker, don't worry we'll be providing you with a handout and that handout will have what we call a hotlink to this ordering information. If you're not already on the system, it's easy to get signed up for it. You just walk through a series of screens, there are a bunch of questions, and then you are eligible to order any of our Medicare and Medicaid products in quantities greater than one.

Finally, let's talk about the Guard Your Card Campaign. In case you haven't seen it, we've been running TV commercials from August 21st and it ended recently on September 24th. I can tell you're thinking, what are the objectives of this campaign? Well, we want to educate people with Medicare about how to identify suspicious activity, particularly during the opening enrollment periods and prevent fraud by protecting their Medicare card.

We also want to alert people that the Medicare card is coming next year and to protect their identity. Starting at the end of September and going through December 7th, we're going to be relying mostly on what we called earned media that is newspaper, magazine, radio commercials that will be

emphasizing the points that we talked about before, as well as CMS' robust social media program on Twitter, Facebook, and LinkedIn.

Here are the key messages that we're trying to communicate and you may want to include this in any discussions that you're having. One is that con artists are trying to get Medicare numbers, so they can steal your identity and commit Medicare fraud. Medicare fraud takes a variety of different flavors. It includes everything from up-charging to also taking people's Social Security Number and filing fraudulent claims.

We also want to reinforce to guard your Medicare card like it's a credit card. Only share your Medicare number with those who should have it, which are primarily providers and providers again take a variety of different forms. It can be your primary healthcare provider, it can be a specialist, it can be your pharmacist, it can be a hospital, as well as other hospice et cetera. So, keep in mind there's a broad variety of people who need it. Most likely, they will not be making a telephone call to you.

And then finally, CMS who is helping to protect your identity with the new Medicare card without Social Security Numbers, which will be mailed next year. We urge you to stay connected and there are a variety of different ways to stay connected. One is that the partnership mailbox is always available for your questions and concerns.

We also have a specialized team that is prepared to react and answer any of your questions or concerns.

I will give you the email box, but again, in the presentation that's going to be mailed out. It's a hotlink. It makes it very easy for you to send the email, newmedicarecardssnremoval@cms.hhs.gov. We've also set up a page on our website, www.cms.gov/newcard. And this has a special section in it just for partners so you'll be able to see what the latest information is about the card.

I want to thank you for your attention. I'm now going to turn it over to Felicia who has questions you'd like to ask.

Felicia Verrett: Thank you, Marc. That was a great presentation with a lot of information and some of the questions that we -- from research Q&A we came up with were will the new Medicare card be made of paper?

Marc Wernick: Yes, the new Medicare cards will be continued to be made out of paper.

Felicia Verrett: OK, great. Why are you taking the gender in the signature line off of the new Medicare card? Can you tell us about that?

Marc Wernick: Sure. Again, it goes back to protecting people's identity, the less information that has had by non-providers, the better off we are. But here's the good news, all of our backend system have that information by looking up the number. And more importantly, one thing to stress to employees, just because that information is there, just because there's a change in the number doesn't impact the ability for someone to get Medicare coverage.

Felicia Verrett: Awesome. Thank you.

Marc Wernick: ... and services.

Felicia Verrett: Awesome. Can you tell us how will you mail the new Medicare card to approximately 60 million people with Medicare, so a lot of people?

Marc Wernick: It's a lot of people and I'm lucky I'm not putting the stamp behind or writing out the return address. We're going to use, again, that magic date of April, 2018. We're going to use the phase geographical approach to mail new Medicare cards to people who already have Medicare. Anyone enrolling in Medicare for the first time after April 1st, 2018 will get there Medicare card with the unique Non-SSN based Medicare beneficiary identifier -- oh, does that sound official, mailed directly to them when they're enrolled. They'll be the first people on the block to get the card.

Felicia Verrett: I think that'll be great. Can you tell -- can people with Medicare use an old Medicare number and a new Medicare number? And if so, for how long?

Marc Wernick: Great question. Thank you. There'll be a transition period when people can use the Medicare card either with the Social Security Number or with the new identifier. The transition period is from April 1st, 2018 and runs through December 31st, 2019.

Felicia Verrett: Good job. So, ultimately, what is the reason for the change to the new Medicare card?

Marc Wernick: OK, so for those people who love a little bit of history, I'm going to throw out my decoder ring for a second and talk about the legislative background. In the Medicare Access and CHIP Reauthorization Act of 2015, if you want -- if you want to know what the insiders call it, it's called MACRA.

By April, 2019, the Centers for Medicare and Medicaid Service needed to eliminate the use of Social Security-based health information, claim information, and as the primary identifier. This is why we are going to replace it with the new unique Medicare beneficiary identifier or Medicare number. So again, it's under legislative dictate.

Felicia Verrett: Wow. Well, thank for answering all those questions. And I know that our audience has a lot of questions that they want to ask. But we will ask you, can you give us that email address again, so that they have a question that they are -- you know, just whistling to ask, you can get those questions answered for them.

Marc Wernick: Sure. I will repeat it slowly, all one word, newmedicarecardssn -- so Sam, Sam, Nancy -- removal@cms.hhs.gov. And I sit on the new Medicare card task force and I see how many response -- how many questions we get and how many responses we send out. And I'm pleased to announce that the number equals each other. So, it is manned by an individual who I know and like, who's very conscientious, so we will get back to you with those questions.

Felicia Verrett: So, in essence, what you're saying is that, if you send an email to that mailbox, you will get an answer very, very quickly?

Marc Wernick: Yes.

Felicia Verrett: That's awesome. And for those of you who were interested in the product order link, you can also send your questions or your inquiries to the partnership mailbox at partnership@cms.hhs.gov. And we're going to turn it back over to Jill. Do you have any comments?

Jill Darling: We just want to thank everyone and the next Employer Open-Door Forum will mostly likely be next year, 2018. So, we'll talk to you next year then. Thanks, everyone.

Felicia Verrett: Thank you, everyone.

Operator: And thank you for participating in today's Employer Open-Door Forum Conference Call. This call will be available for replay beginning today, 5 p.m. Eastern through midnight October 19th. The conference ID number for the replay is 61319128. The number to dial in for the replay is 855-859-2056.

This concludes today's conference. You may now disconnect.

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