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New Medicare cards are breeding ground for scammers

Medicare beneficiaries should have received notice, or at least have read about, that the current 50 million seniors and an additional 9 million people with serious disabilities will receive new Medicare cards over the next year. These cards will replace the traditional white card with red and blue stripes that are imprinted with beneficiary's Social Security number. Cards with Social Security numbers have long been considered an identity theft risk, especially after we were cautioned not to carry our Social Security cards any longer. A Medicare card, along with a driver's license, makes it very easy for a thief to steal one's identity.

An article in the *Washington Post* quoting from *Kaiser Health News* speaks about some ways that scammers for many years have preyed on seniors by calling and requesting their Medicare number. People who fell for this have had bank accounts cleaned out, Social Security payments diverted, or received bills for items that they never requested or received. (<https://khn.org/news/everything-you-need-to-know-about-the-new-medicare-cards-but-beware-of-scams/>). The new Medicare cards try to eliminate the "low hanging fruit" for scammers by replacing the Social Security number on the cards with a randomly generated 11 digit Medicare number for consumers to use for services and billing purposes. Both your old card and new card should work until December 31, 2019.

The new cards will be sent out on a rolling basis over 12 months, starting April, 2018. Consumers in Pennsylvania will be among the first to receive the mailings between this April and June. If you think that Social Security might not have your current address, call 1-800-772-1213 or check your Social Security account online. If you have a Medicare Advantage plan, do not discard your current ID card; this roll out does not affect Advantage plan cards, Part D prescription plan cards, or Medicare supplement cards.

When you receive your new card, do not just throw it in the trash. Shred the old card or spend time cutting it up with scissors so that the Medicare number is unreadable. Do not discard your old card until you receive your new card.

Whenever there are changes that involve seniors, there will be bumps in the road at first. Unfortunately, change and resulting confusion is prime breeding ground for scam artists who have already begun their campaign to obtain information on seniors. The AARP and senior Medicare Patrol groups have been receiving fraud reports since last year. For instance, in California, callers claiming to represent Medicare or some other government agency are demanding information on bank accounts so as to arrange for a direct deposit of funds from Medicare. Another example out of California is a call to a beneficiary stating that Medicare was issuing new cards and the caller needed to verify the beneficiary's current information, including name, address and Social Security number. The person who reported this indicated that the original caller put his "supervisor" on the phone who then pushed for the information in the name of the government. Someone else reported telephone calls where the caller said that consumers must pay for a temporary card.

These are just a few examples of scams. The AARP tells us that a Medicare representative will **never** contact an older adult by phone or email about the new cards. Do not give any information out to someone who calls and claims to be from Medicare. If you suspect fraud, report to the FTC, AARP's fraud helpline (1-877-908-3360) or to your local Senior Medicare Patrol.