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Plan to eliminate social security numbers from Medicare cards

For those of us of a certain age, we might remember that our Social Security numbers were frequently used for identification purposes. In recent years, due to increasingly common instances and the sophistication of modern identity theft, the federal government has been requiring medical insurance companies to use some other type of identifier for beneficiaries. However, traditional Medicare continues the practice of imprinting Social Security numbers on all Medicare cards. *The New York Times* reported recently on increased efforts to protect seniors by forcing the discontinuance of the use of Social Security numbers on Medicare cards. www.nytimes.com/2015/04/21/us/new-law-to-strip-social-security-numbers-from-medicare-cards.html?_r=2/

The New York Times reports on a bill signed recently as part of the overhaul of how doctors are being paid by Medicare. One section of the new law instructs that Social Security account numbers must not be “displayed, coded or embedded on the Medicare card.” A sum of \$320 million from the Medicare trust fund was allotted for the change. Do not look for an overnight change in practice, however, as Medicare officials have four years to start issuing cards with new identifiers, and four more years to reissue cards held by current beneficiaries. In the meantime, more than 4,500 people a day sign up for Medicare. In the coming decade, 18 million people are expected to qualify. By 2025, Medicare enrollment is expected to exceed 74 million people.

In the meantime, despite years of warnings, current beneficiaries with traditional Medicare have no choice other than to work with the current system, which identifies a beneficiary by his or her Social Security number followed by a letter or letters. In some instances the number is that of a spouse but in most cases, it is the card holder’s Social Security number that is listed. Medicare cannot provide payment unless the health care provider has that information, which then results in proliferation of personal information, making seniors more vulnerable to attack on their identities. We have been warned not to carry our Social Security cards but Medicare beneficiaries are counseled to carry their cards with them at all times.

Ann H. Rossie, a former Social Security claims representative, is quoted as being worried about the effect on those on Medicare if a wallet is stolen. She says, “...Medicare needs to recognize the terrible impact on anybody whose identity it stolen. It destroys your self-esteem, and it can take years to re-establish your identity and credit.” Unfortunately, it is far easier to obtain information than to resort to stealing a wallet. Electronic health records and cyberattacks can reveal protected information to thieves intent on using information to open credit cards in another’s name. Even health care workers with bad intentions have been known to steal data from patients.

Hopefully, Medicare beneficiaries will soon enjoy the same protection of their personal information as is afforded by law to those with private health insurance. In the meantime, Medicare beneficiaries should be vigilant about potential instances of identity theft.