



CMS Issues New MBIs to Beneficiaries: What You Need to Know

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The Centers for Medicare and Medicaid Services (CMS) has recently begun issuing new Medicare Beneficiary Identifiers (MBIs) to approximately 1.2 million beneficiaries. This update impacts a specific group due to identified cases of compromised or erroneous MBIs, which could pose risks to beneficiary privacy or disrupt smooth claims processing. These impacted beneficiaries will receive a letter notifying them of the change, along with a new Medicare ID card displaying their updated MBI.

Why Only 1.2 Million Beneficiaries?

CMS identified that only a subset of Medicare beneficiaries had MBIs that needed to be replaced, whether due to security concerns, reported issues, or administrative updates. As a result, this initiative is targeted to the 1.2 million individuals most impacted by these issues, rather than a blanket issuance to all beneficiaries.

What This Means for Brokers Helping Their Clients With Enrollments

If your client recently received a new MBI, be sure to include it on their enrollment form. Using the current MBI ensures a seamless enrollment process and avoids potential delays.

Key Steps to Take

1. **Ask About New MBIs**
 - Before enrolling clients, ask if they've received a new MBI or letter from CMS about this update. If they have, let them know that you'll need the new MBI to complete their enrollment.
2. **Using an Old MBI on Enrollment Forms**
 - If you submit an enrollment form with an outdated MBI, carriers will attempt to validate it through Medicare.
 - If this validation fails, the application will be placed in "Request for Information" (RFI) status until the updated MBI is received. Both the enrollee and agent will be notified of this status, with a request to provide the new MBI.
 - If the new MBI isn't obtained by the RFI respond-by-date, the application could be denied.

How You Can Assist Clients

- **Encourage Prompt Response to Carrier Communications**

- If the client receives a letter from their carrier, advise them to respond promptly by contacting Member Services.
- You can also help by contacting the carrier's Broker Services Department directly on their behalf, using the member's name, date of birth, and new MBI as required.

Q&A for Further Clarity

Can Carriers Identify New MBIs Automatically?

- For new enrollees: No. The updated MBI needs to be provided on the enrollment form or by the enrollee/agent during the RFI process.
- For existing members switching plans: Yes, CMS will share the updated MBI with carriers. No action is required from these members.

Are All Medicare Beneficiaries Receiving New MBIs? No. Only the 1.2 million beneficiaries impacted by specific MBI issues, such as compromised identifiers, are receiving updated MBIs.

When Will the New MBIs Take Effect? Effective dates will vary, but clients should begin using their new MBI as soon as they receive their updated card.

What Should Beneficiaries Do With Their Old Medicare ID Cards? The notification letter includes a specific effective date. After this date, beneficiaries should destroy their old cards and inform healthcare providers of their new MBI.

Keeping clients informed of this CMS change and updating their enrollment forms promptly is essential to help them maintain smooth access to Medicare services. For questions, contact your carrier's support resources or CAHIP at ReachOutToRosamaria@cahip.com.