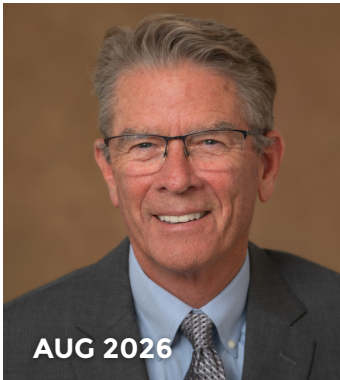




The Medicare Answer Guy
Jim Robeson, CLU, ChFC

I received a new Medicare ID Card in the mail. *What do I do now?*

If you received a new Medicare ID card in the mail, it is typically due to one of two reasons. Your benefits and coverage remain the same, but the card itself has been updated.

1. Recent Data Security Incidents (Compromised ID):

Medicare has recently reissued new cards with entirely new ID numbers to over a million beneficiaries. If your personal information or Medicare number was part of a data breach, or if Medicare detected unauthorized activity on your account, they automatically generate a new unique number and send you a replacement card to protect you from identity theft.

2. A Change in Your Personal Information:

Medicare will automatically issue and mail a replacement card if you recently requested one, if you officially changed your name with the Social Security Administration, or if there was a modification to your specific Medicare coverage details.

What You Should Do Next:

- **Destroy Your Old Card** - Shred or cut-up your old Medicare card immediately so no one else can use it. We suggest making a copy of the new card, safeguarding the original, laminating the copy and keeping it in your wallet.
- **If you are on a Medicare Supplement Plan** - Start using the new card. Show the new card to your doctors, pharmacists, and healthcare providers the next time you seek care to make sure their records are updated.
- **If you are on a Medicare Advantage Plan (HMO or PPO)** - Continue using your main insurance plan ID card for doctor visits but keep your new official Medicare card handy.

(Continued on next page...)



Watch Out for Scams: Medicare will never call you to demand a fee for your new card, nor will they ask you to "verify" your personal information or threat to cancel your benefits over the phone. New cards are always free and sent automatically. If you have doubts about your card's legitimacy, call Medicare directly at 1-800-MEDICARE (1-800-633-4227).

We are here to help Make Medicare Easy. We are approaching the Annual Enrollment Period (AEP) (October 15 – December 7). These newsletters will come more frequently during this time. Please make sure to review the newsletter and any other emails or phone calls you receive from me to stay updated on any news related to AEP. If you are enrolled in a Medicare Advantage Plan or Prescription Drug Plan, you will receive an Annual Notice of Change in September from your insurance carrier which will contain important information regarding any plan changes for 2027. It's important that you review this document.

Thank you for being a loyal client!!

We try hard to recognize every referral but if we missed anyone, please let us know. The greatest compliment you can give us is a referral to a friend or family member.

**Eric S referred Rudy & Alma B
Ken A referred Sandy A
Philip B referred Marilyn B
Greg D referred Linda D
Debby Y referred Debbie W
Sandra S referred Deborah B
Deanna G referred Dave S
Lori B referred Laura D**

**Art D referred Tamara N
Janean S referred Tim H
Kathy P referred Marco M
Birgit K referred Patty G & Jan K
Tom L referred Dave F
Rob V referred Silvia V
Ed Q referred Don M**

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