Medicare Care Card Checklist

Daily Habits to Protect Your Medicare Number

- Store my Medicare card in a secure location at home (not in my wallet)
- Only carry my Medicare card when I have a scheduled medical appointment
- Never share my Medicare number with unsolicited callers
- Be skeptical of any "free" medical equipment or service offers that require my Medicare number
- Keep a simple record of my medical appointments and services

When Reviewing Medicare Statements

- Check each Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) when it arrives
- Verify that I actually received all services, items, or equipment listed
- Look for charges from providers I don't recognize
- Check that the dates of service match my medical appointments

 Report any suspicious charges to Medicare immediately at 1-800-MEDICARE (1-800-633-4227)

Online Medicare Security

- Create an account on Medicare.gov to securely access my information online
- Use a strong, unique password for my Medicare.gov account
- Be cautious of emails claiming to be from Medicare that ask for personal information
- Only access my Medicare information from secure, private devices (not public computers)

Know Who Should Have My Medicare Number

- My doctors and healthcare providers
- My insurance company (for Medicare Advantage or supplemental plans)
- Social service agencies that help with healthcare benefits
- Trusted family members who help manage my healthcare



Red Flags to Watch For

- Unsolicited calls asking to "verify" my Medicare number
- Offers for "free" medical equipment that require my Medicare information
- Claims that there's a problem with my Medicare card requiring verification
- Threats that my benefits will be cut off if I don't provide information
- Offers to send a "new" or "upgraded" Medicare card for a fee

If I Suspect My Medicare Number Has Been Compromised

- Call Medicare at 1-800-MEDICARE (1-800-633-4227)
- Contact my state's Senior Medicare Patrol (SMP) at 1-877-808-2468
- Review future Medicare statements with extra care
- Consider placing a fraud alert with credit bureaus
- Make a note of any suspicious calls or offers I've received

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