Understanding the Medicare Beneficiary Identifier (MBI) Format

How many characters will the MBI have?
The MBI has 11 characters, like the Health Insurance Claim Number (HICN), which can have up to 11.

Will the MBI's characters have any meaning?
Each MBI is randomly generated. This makes MBIs different than HICNs, which are based on the Social Security Numbers (SSNs) of people with Medicare. The MBI’s characters are “non-intelligent” so they don’t have any hidden or special meaning.

What kinds of characters will used in the MBI?
MBIs are numbers and upper-case letters. We’ll use numbers 0-9 and all letters from A to Z, except for S, L, O, I, B, and Z. This will help the characters be easier to read. If you use lowercase letters, our system will convert them to uppercase letters.

How will the MBI look on the new card?
The MBI will contain letters and numbers. Here’s an example: 1EG4-TE5-MK73

- The MBI’s 2nd, 5th, 8th, and 9th characters will always be a letter.
- Characters 1, 4, 7, 10, and 11 will always be a number.
- The 3rd and 6th characters will be a letter or a number.
- The dashes aren’t used as part of the MBI. They won’t be entered into computer systems or used in file formats.

<table>
<thead>
<tr>
<th>MBI Format</th>
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<tbody>
<tr>
<td>Pos.</td>
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<td>Type</td>
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Where will the MBI’s characters go?
- C – Numeric 1 thru 9
- N – Numeric 0 thru 9
- AN – Either A or N
- A – Alphabetic Character (A...Z); Excluding (S, L, O, I, B, Z)

Position 1 – numeric values 1 thru 9
Position 2 – alphabetic values A thru Z (minus S, L, O, I, B, Z)
Position 3 – alpha-numeric values 0 thru 9 and A thru Z (minus S, L, O, I, B, Z)
Position 4 – numeric values 0 thru 9
Position 5 – alphabetic values A thru Z (minus S, L, O, I, B, Z)
Position 6 – alpha-numeric values 0 thru 9 and A thru Z (minus S, L, O, I, B, Z)
Position 7 – numeric values 0 thru 9
Position 8 – alphabetic values A thru Z (minus S, L, O, I, B, Z)
Position 9 – alphabetic values A thru Z (minus S, L, O, I, B, Z)
Position 10 – numeric values 0 thru 9
Position 11 – numeric values 0 thru 9

How will the MBI fit on forms?
MBIs will fit on forms the same way HICNs do. You don’t need spaces for dashes.

Who will get a new MBI?
Each person with Medicare will get their own randomly-generated MBI. Spouses or dependents who may have had similar HICNs will each get their own different MBI.