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DEPARTMENT OF INSURANCE

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Fake Medicare accounts created, NDOI urges review of mail

Lincoln, NE (July 11, 2025) - The Nebraska Department of Insurance (NDOI) is calling attention to a letter distributed by the federal Centers for Medicare and Medicaid Services (CMS). The letter is legitimate, warning recipients of fake Medicare.gov accounts that were created using personal information.

It is unclear if or how many of those accounts might affect Nebraskans. It's estimated that around 103,000 Medicare beneficiaries could be impacted nationwide. Notifications are being sent by CMS to those thought to be affected, providing information about steps that should be taken to protect their information.

A sample letter follows:

Dear _____,

We're writing to inform you of an incident involving your personal information related to your Medicare.gov account. To help make sure your privacy is protected, we will mail you a new Medicare card with a new Medicare Number in the coming weeks.

The incident involved currently unknown bad actors who accessed your data from an unknown source to fraudulently create Medicare.gov accounts.

We're sending you this letter so you understand this incident, how we're addressing it, and additional steps you can take to protect your privacy. Your current Medicare benefits or coverage aren't affected by this incident.

It's believed the fraudulent accounts were created between 2023 and 2025 utilizing information including Medicare Beneficiary Identifiers, coverage start date, last name, date of birth, and zip code. While CMS is aware the fraudulent accounts were created, it knows of no criminal activity resulting from the fake accounts.

Jonathan Burlison, administrator for the Nebraska State Health Insurance Assistance Program (SHIP) and the Senior Medicare Patrol (SMP), said if anyone receives a letter from CMS like the one above, to take it seriously.

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"It's important to be proactive in these situations," said Burlison. "If you receive a letter about a Medicare.gov account you did not create, don't ignore it. It could be a sign your information was used without your awareness. Make sure to take steps now to protect yourself before any damage is done."

CMS says all fraudulently created accounts have been deactivated, and it is mailing new cards as needed. It continues to monitor claims for any suspicious activity.

Medicare beneficiaries can request a letter of entitlement from Medicare if they need to use their Medicare before receiving a new card. The letter can be used in lieu of the card and will usually arrive within 10 days of the request.

Beneficiaries are encouraged to review their Medicare Summary Notices and Explanation of Benefits for unfamiliar charges and report any suspicious activity to the Nebraska SHIP & SMP at 1-800-234-7119 or directly to Medicare at 1-800-633-4227.