

# Medicare.gov Accounts

## Creating and Using Medicare.gov Accounts in SHIP/SMP/MIPPA Programs

### Overview

Medicare.gov is Medicare's free, secure, online service for managing personal information regarding Original Medicare benefits and services. Medicare beneficiaries can create an account with Medicare.gov and use it to check information about their coverage, enrollment status, and Medicare claims (if they have Original Medicare). The Medicare.gov account keeps all Medicare information private and only accessible to the beneficiary.

Medicare.gov allows beneficiaries in Original Medicare to access important billing and claims information in almost real time, giving them much better insight into their health benefit costs than relying on the quarterly hard copies of the Medicare Summary Notices (MSN) that were traditionally mailed.

In addition, the Centers for Medicare & Medicaid Services (CMS) Medicare Plan Finder (MPF) works with Medicare.gov log in credentials (username and password) to populate beneficiary information into the MPF, allowing the completion of a personalized plan search for a Medicare beneficiary. General MPF searches can be completed without logging into Medicare.gov.

Starting in September 2025, CMS requires an email address to create a new Medicare.gov account. Existing account holders are not required to an email address at this time.

### Using Medicare.gov Accounts in SHIP/SMP/MIPPA

Beneficiaries who work with trusted team members with the SHIP, SMP, and MIPPA programs have always needed to share some sensitive personal information if they want help conducting a personalized MPF plan search, enrolling in a plan, troubleshooting issues with their Medicare benefits, or sorting out billing questions. Team members are expected to uphold their program's required practices for ensuring that personal information is kept safe and secure, is used appropriately, and is used only for the purpose that it was offered and intended. The same expectation holds true for Medicare.gov account information and details.

SHIP, SMP, and MIPPA grantees may access Medicare.gov credentials and/or accounts to assist with troubleshooting Medicare beneficiary questions or concerns; however, they **may do so only with explicit Medicare beneficiary permission and only when necessary**. Examples include:

- Using Medicare.gov credentials to conduct a Medicare Plan Finder personalized search to assist with finding Medicare Advantage and/or Part D plan options;
- Using Medicare.gov credentials to review current and future Extra Help subsidy status;

- Using Medicare.gov credentials to review current or future Medicare Advantage, Medigap, or Part D enrollment;
- Logging into Medicare.gov to review Medicare claims to assist with billing issues and questions; and
- Using Medicare.gov credentials to assist with appeals.

## Things to know:

1. In conducting SHIP, SMP, or MIPPA work, team members may request information from beneficiaries and their caregivers to create Medicare.gov accounts and/or use Medicare.gov credentials to log-in to assist beneficiaries with questions/issues. ACL requires that SHIP/SMP/MIPPA team members, at a minimum, do the following:
  - Obtain verbal consent to request this information or to create an email address and Medicare.gov user account. *NOTE: SHIP/SMP/MIPPA directors may choose to require a signed authorization to gather this information or create a user account if they deem it necessary.*
  - Do not use a team member personal or work email address to create Medicare.gov accounts to avoid risk including:
    - Medicare.gov contains Personally Identifiable Information (PII) and Personal Health Information (PHI) protected under by federal law (HIPAA). The email address on file at Medicare.gov may receive PII or PHI. You should not assume the risk of a HIPAA violation. *NOTE: If you have the formal designation of Authorized Representative or Power of Attorney this may be appropriate, however, it is usually reserved for caregivers.*
    - All email communications from Medicare.gov will be sent to the email on file. If you use your email address, you would be responsible for receiving and managing all Medicare communications and relaying them to the beneficiary. If an important message is missed or delayed, it could affect their coverage, claims, or medical care. And, if you no longer help the Medicare beneficiary, the beneficiary could lose access to their information.
2. SHIP/SMP/MIPPA team members must guard Medicare.gov credentials carefully and not store them in STARS or SIRS. When determining state-level policies regarding whether or how to store this information, programs must carefully consider their agency's existing policies and procedures, level of comfort, potential safeguards, and risks.
3. When a counseling session ends, log out of the Medicare.gov account.

## Resources and Troubleshooting:

- CMS has created a tip sheet called Create an Account for a Personalized Medicare Plan Finder Experience, which assists with account setup and recovery of usernames and passwords as needed. Note - An email address isn't required for password recovery.

- CMS tip sheet: <https://irp-cdn.multiscreensite.com/a8a8e955/files/uploaded/Create%20Your%20Medicare%20Personal%20Account.pdf>
4. SHIP/SMP team members with CMS Unique IDs can contact 1-800-Medicare using the designated CMS Unique ID line (1-888-647-6701) to troubleshoot issues in assisting beneficiaries with logging into Medicare.gov.
  5. Privacy and Confidentiality training materials are available from the SHIP National Technical Assistance Center (SHIP TA Center) and the SMP National Resource Center (SMP Center). They are:
    - Self-paced online “Privacy and Confidentiality” course with 10-question test
    - Archived “Protecting Client Privacy and Confidentiality” webinars
    - PowerPoint template titled “Protecting Client Privacy and Confidentiality” that can be customized with state-specific information and used locally
      - SHIP and MIPPA users of the SHIP TA Center’s website should visit <https://www.shiphelp.org/>, click SHIP Login, and enter their credentials. They should click the green “Training and Certification (OCCT)” button to get to the online course. For other materials, go to the Resource Library and conduct a keyword search for “Privacy.”
      - For the SMPs, training is located in the [Login - Senior Medicare Patrol](#) library in TRAX: TRAX > Available Training > Curriculum > Privacy & Confidentiality Training
  6. Volunteer Risk and Program Management (VRPM) policies and procedures for SMPs and SHIPs address information technology and security. See VRPM Policies 4.1 – 4.5 and see the VRPM Information Technology resources package.
    - SHIP and MIPPA users of the SHIP TA Center’s website should visit <https://www.shiphelp.org/>, click SHIP Login, and enter their credentials. They should visit the Resource Library and conduct a keyword search for “Information Technology,” “Security,” or “VRPM Resources Kit.”
    - SMPs should visit [www.smpresource.org](http://www.smpresource.org), log into the Resource Library, and conduct a keyword search for VRPM Resources.
  7. Data System guidance (STARS for SHIPs and SIRS for SMPs) is also provided by and/or housed by the national SHIP and SMP Centers. This guidance includes references to what information can and/or should be housed in ACL’s national data systems.
    - SHIP and MIPPA users should log into <https://www.shiphelp.org/> and see the STARS menu.
    - SMP users should log into [www.smpresource.org](http://www.smpresource.org) and search for “SIRS” resources.