



NCPDP Health Care Identification Card Fact Sheet Pharmacy and/or Combination ID Card

The National Council for Prescription Drug Programs (NCPDP) is an American National Standards Institute (ANSI)-accredited Standards Development Organization. There are over 1,500 NCPDP members representing chain and community pharmacies, manufacturers, payers and others with a vested interest in the industry such as software vendors. This Fact Sheet relates to the current NCPDP *Health Care Identification Card Pharmacy and/or Combination ID Card Implementation Guide Version 4.0* ("The NCPDP Guide"). Information on obtaining The NCPDP Guide is available at http://www.ncdp.org/standards_purchase.aspx.

The purpose of The NCPDP Guide is to provide parameters for utilizing an ANSI approved health care ID card standard which clearly and consistently defines the information and format required by the pharmacy provider. NCPDP has adopted the ANSI INCITS 284 standard titled *Identification Cards – Health Care Identification Cards* as the basis for a "Pharmacy and/or Combination ID Card Standard." The NCPDP Guide defines the pharmacy information placed on the health ID card that is used to adjudicate claims at the time of service thereby improving service levels for clients and patients. The NCPDP Guide also addresses consolidating information on one card that may have previously required multiple cards.

The NCPDP Guide requires the minimum necessary information that must be included and lists additional information that may be included in specific situations. The NCPDP Guide was designed to reflect available technologies and current industry practices and is updated accordingly. The NCPDP Guide also identifies information that was considered for inclusion on the card, but was intentionally omitted. (See Excluded Data Elements).

I. Mandatory Information for all Cards

A font size of eight (8) points or greater must be used when printing mandatory data; font style should clearly differentiate letters vs. numbers (e.g., alpha "O" vs. numeric "0" and alpha "I" and numeric "1").

II. Pharmacy-only ID Cards

Pharmacy-only ID cards are used solely to provide information about pharmacy benefits.

A. Front of Pharmacy-only ID Card Requirements:

1. **Card issuer name or logo.** The name or logo of the benefit administrator issuing the identification card. This information is to be located at the top of the card.
2. **Insured's identification number.** This element is intended to identify the cardholder and to correspond with the data submitted in a prescription claim-processing transaction. This field should NOT be left blank. The cardholder ID is to be left justified on the ID card. Enumeration of cardholders should follow all appropriate laws and practices regarding the use of the Social Security Number (SSN). Instructions or directions regarding the ID, such as "see member for SSN" are NOT to appear in the essential information window of the ID cards.
3. **Complete electronic transaction routing information.** The routing information must include the ANSI Issuer Identification Number (IIN) or NCPDP issued BIN (RxBIN), and the Processor Control (RxPCN) and Group Numbers (RxGrp) when required by the benefit administrator for proper adjudication of claims. The order of the data must be as indicated and no other data may be interspersed between these data elements when printing

pharmacy ID cards. To conserve vertical space on the ID card, the ANSI IIN or NCPDP issued BIN (RxBIN) and Processor Control Number (RxPCN) may be printed on the same line. This information is left margin justified.


4. **Card Issuer Identifier.** The card issuer identifier is 15 characters in length. The first five characters are always “80840” and are considered to be a prefix. This prefix is printed as part of the label. The INCITS 284 Standard mandates the use of the card issuer ID. Since the NCPDP implementation guide is based on the INCITS 284 Standard, NCPDP has determined that in the absence of an authorized plan assigned card issuer ID, card issuers are to use a default card issuer ID for all pharmacy-only ID cards. On behalf of the pharmacy industry, NCPDP has been assigned the default card issuer identifier **9151014609** to be used on pharmacy-only ID cards. The Issuer ID is left justified and positioned above the insured’s identification number.
5. **Cardholder Name.** The sequence of the name is: first name, middle initial, last name, and name suffix (e.g., Jr or Sr). The name should not contain punctuation such as periods or commas.

B. Back of Pharmacy-only ID Card Requirements:

1. **Name and address of the benefit administrator.** This should be located on the back where non-electronic prescription claims, patient or provider correspondence can be sent. Its placement must be one of the lower-most elements on the back of the card. Additional addresses for member submitted claims or information is situational.
2. **Telephone number.** The number that providers or patients/participants may call for assistance should be clearly labeled, such as, “Patient Customer Service” or “Pharmacist Use Only.” Its placement must be near the pharmacy claim submission name and address as one of the lower-most data elements.

Sample Pharmacy-only ID Card:

FRONT OF CARD

	Plan Name or Other Identifying Information
RxBIN	999999
RxPCN	ABC1234567
RxGrp	ABC123456789
Issuer (80840)	9151014609
ID	123456789
Name	JOHN Q PUBLIC
	Issued 10/30/09

BACK OF CARD

Pharmacy Help Desk: (800) 555-1234

Submit Claims to:
Any Pharmacy Benefits Manager
123 ABC Street
Anytown, MO 00000-0000

Note:

Card Issued Date is recommended. See The NCPDP Guide for further information.

Card Issuer Identifier is the default card issuer identifier **9151014609** assigned to NCPDP to be used on pharmacy-only ID cards.

III. Other Types of Pharmacy ID Cards



The NCPDP Guide also contains information and examples for the following types of ID cards:

- Family ID Cards
- ID Card Containing Two Pharmacy Benefits
- Discount Cards

IV. Machine Readable Technology

The NCPDP Guide recommends the PDF417 machine readable technology for pharmacy benefit information. The PDF417 image may be on the front or back of the card. Please see The NCPDP Guide for additional details.

Sample Pharmacy-only ID Card with PDF417 Image

	Plan Name or Other Identifying Information
RxBIN	999999
RxPCN	ABC1234567
RxGrp	ABC123456789
Issuer (80840)	9151014609
ID	123456789
Name	JOHN Q PUBLIC
	

V. Excluded Data Elements

Pharmacy Copayment Amounts are not on the card for the following reasons:

- ◆ Real time on-line processing systems do not require copayments to be submitted with the prescription claim.
- ◆ This information changes frequently and would require new cards to be printed AND carried by consumers.
- ◆ Many managed care plans include multiple levels of copayment amounts that would not fit on a card.

Date(s) of Birth is NOT on the card for the following reasons:

- ◆ The primary reason for excluding the date(s) of birth from the list of mandatory and situational data elements is that there is not enough room if a card issuer elects to print dependents on the ID card.
- ◆ Additionally, printing a cardholder's date of birth on the card would present security issues related to identify theft. Many payers check the submitted date of birth on prescription claims but purposely do not print it on the ID cards to help guard against fraudulent use.

Benefit Effective Date and Expiration Date are NOT on the card for the following reasons:

- ◆ An individual may have coverage terminated for any number of reasons prior to the date printed, leading to confusion at the time of service.
- ◆ The requirement of the expiration date would require massive reprinting of ID cards. Many plans offer eligibility on a monthly or yearly basis. Effective and expiration dates would require that ID cards be reprinted upon each renewal. The additional card printing costs would be passed along to the cardholders, probably through higher premiums.
- ◆ NCPDP recommends the use of the card issued date. This date benefits both the member and provider in identifying the most current benefit ID card.

VI. Implementation of Combination ID Cards

To reduce the number of printed ID cards, a number of card issuers print health benefit cards containing information for both medical and pharmacy benefits. Information and identifiers related to other health benefit plans such as dental, vision, workers compensation, etc. may be included on the ID card, but must comply with the requirements. Further, nothing prohibits a card issuer from producing combination ID

cards that include financial identification for plans such as debit cards for health savings accounts, flexible spending accounts, etc.

Prior releases of The NCPDP Guide included detailed requirements and guidelines for printing combined medical and pharmacy ID cards. However, effective with version 4 release 0 of the NCPDP *Pharmacy and/or Combination ID Card Implementation Guide*, the guide refers readers to the current release of the WEDI *Health Care Identification Card Implementation Guide*. NCPDP and WEDI have collaborated on the requirements and guidelines for combined benefit ID cards and both organizations will continue to work together. Those who are interested in combination medical and pharmacy ID cards should refer to the WEDI implementation guide which is available via www.wedi.org.

The information provided in the **NCPDP Health Care Identification Card Fact Sheet** is only intended to be a general summary. It is not intended to take the place of the **NCPDP Health Care Identification Card Pharmacy and/or Combination ID Card Implementation Guide Version 4.0**.