

Medi-Cal Identification Cards Magnetic Stripe Formats

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Section 1 - Overview

Each Medi-Cal or Denti-Cal subscriber receives a plastic identification card (Benefits Identification Card [BIC]), which contains a three-track magnetic stripe. The magnetic stripe format is based on standards endorsed by the American National Standards Institute (ANSI) and the International Standards Organization (ISO). Additional information about these standards is contained in the following publications:

- ANSI/ISO 7811/2-1985: *Identification Cards – Recording Technique* (part 2: magnetic stripe)
- ANSI/ISO 7811/4-1985: *Identification Cards – Recording Technique* (part 4: location of read-only magnetic tracks 1 and 2)
- ANSI/ISO 7811/5-1985: *Identification Cards – Recording Technique* (part 5: location of read-write magnetic track 3)
- ISO 7813-1987(E): *Identification Cards – Financial Transaction Cards*

There are currently two formats for the information contained on the BIC magnetic stripe. Section 2 of this document details the 10-character ID format, which will be replaced by the 14-character ID format outlined in Section 3. Information about the Health Access Programs (HAP) Card Format is outlined in Section 4.

MEDI-CAL IDENTIFICATION CARDS MAGNETIC STRIPE FORMATS

Section 2 - 10-Character ID Format

TRACK 1

Track 1 has a maximum of 79 alphanumeric characters, including the sentinels and the Longitudinal Redundancy Check (LRC). The Medi-Cal Benefits Identification Card (BIC) uses 69 characters on track 1. The field formats on track 1 are alphanumeric (A/N), alphabetic (A) or numeric (N).

Position	Length	Format	Value	Description
1	1	A/N	"%"	Start Sentinel
2	1	A	"B"	Format Code
3	6	A/N	"610442"	Issuer Identification Number
9	1	A/N	0x5E "^"	Element Separator
10	10	A/N		Client Index Number
20	1	A/N	0x5E "^"	Element Separator
21	2	A/N	" /"	Name
23	1	A/N	0x5E "^"	Element Separator
24	1	A/N	0x5E "^"	Element Separator Indicates no Expiration Date
25	1	A/N	0x5E "^"	Element Separator Indicates no Interchange Indicator
26	1	A/N	0x5E "^"	Element Separator Indicates no Service Code
27	1	A		Gender M - Denotes Male F - Denotes Female
28	1	A/N	0x5E "^"	Element Separator
29	10	A/N		MEDS ID
39	1	A/N	0x5E "^"	Element Separator
40	12	A/N		HIC Number
52	1	A/N	0x5E "^"	Element Separator
53	8	N		Date of Birth - CCYYMMDD
61	1	A/N	0x5E "^"	Element Separator
62	6	N		Date of Issue - YYMMDD
68	1	A/N	"?"	End Sentinel
69	1	N		Longitudinal Redundancy Check (LRC)

MEDI-CAL IDENTIFICATION CARDS MAGNETIC STRIPE FORMATS

TRACK 2

Track 2 has a maximum of 40 numeric characters, including the sentinels and the LRC. The Medi-Cal BIC uses 10 characters on track 2. All field formats on track 2 are Binary Coded Decimal (BCD), except the account number.

Position	Length	Format	Value	Description
1	1	BCD	","	Start Sentinel
2	6	N		Account Number Sequential number used in the card production process
8	1	BCD	"="	Element Separator
9	1	BCD	"?"	End Sentinel
10	1	BCD		LRC

TRACK 3

Track 3 usage is currently undefined.

Section 3 - 14-Character ID Format

TRACK 1

Track 1 has a maximum of 79 alphanumeric characters, including the sentinels and the Longitudinal Redundancy Check (LRC). The Medi-Cal Benefits Identification Card (BIC) uses 73 characters on track 1. The field formats on track 1 are alphanumeric (A/N), alphabetic (A) or numeric (N).

Position	Length	Format	Value	Description
1	1	A/N	"%"	Start Sentinel
2	1	A	"B"	Format Code
3	6	A/N	"610442"	Issuer Identification Number
9	1	A/N	0x5E "^"	Element Separator
10	14	A/N		Beneficiary Identification Card Number
24	1	A/N	0x5E "^"	Element Separator
25	2	A/N	"/"	Name
27	1	A/N	0x5E "^"	Element Separator
28	1	A/N	0x5E "^"	Element Separator Indicates no Expiration Date
29	1	A/N	0x5E "^"	Element Separator Indicates no Interchange Indicator
30	1	A/N	0x5E "^"	Element Separator Indicates no Service Code
31	1	A		Gender M - Denotes Male F - Denotes Female
32	1	A/N	0x5E "^"	Element Separator
33	10	A/N		MEDS ID (No data)
43	1	A/N	0x5E "^"	Element Separator
44	12	A/N		HIC Number (No data)
56	1	A/N	0x5E "^"	Element Separator
57	8	N		Subscriber Birth Date - CCYYMMDD
65	1	A/N	0x5E "^"	Element Separator
66	6	N		Issue Date - YYMMDD
72	1	A/N	"?"	End Sentinel
73	1	N		LRC

MEDI-CAL IDENTIFICATION CARDS MAGNETIC STRIPE FORMATS

TRACK 2

Track 2 has a maximum of 40 numeric characters, including the sentinels and the LRC. The Medi-Cal BIC uses 10 characters on track 2. All field formats on track 2 are Binary Coded Decimal (BCD), except the account number.

Position	Length	Format	Value	Description
1	1	BCD	","	Start Sentinel
2	6	N		Account Number Sequential number used in the card production process
8	1	BCD	"="	Element Separator
9	1	BCD	"?"	End Sentinel
10	1	BCD		LRC

TRACK 3

Track 3 usage is currently undefined.

Section 4 - Health Access Programs (HAP) Card Format

Each Family Planning, Access, Care and Treatment (Family PACT) client receives a plastic HAP card that contains a three-track magnetic stripe. The magnetic stripe format is based on standards endorsed by the American National Standards Institute (ANSI) and the International Standards Organization (ISO). The following publications contain additional information about these standards:

- ANSI/ISO 7811/2-1985: *Identification Cards – Recording Technique* (part 2: magnetic stripe)
- ANSI/ISO 7811/4-1985: *Identification Cards – Recording Technique* (part 4: location of read-only magnetic tracks 1 and 2)
- ANSI/ISO 7811/5-1985: *Identification Cards – Recording Technique* (part 5: location of read-write magnetic track 3)
- ISO 7813-1987(E): *Identification Cards – Financial Transaction Cards*

The format of the tracks on the magnetic stripe is detailed on the following pages.

MEDI-CAL IDENTIFICATION CARDS MAGNETIC STRIPE FORMATS

TRACK 1

Track 1 has a maximum of 79 alphanumeric characters, including the sentinels and the Longitudinal Redundancy Check (LRC). The Medi-Cal Family PACT HAP card uses 69 characters on track 1. The field formats on track 1 are alphanumeric (A/N), alphabetic (A) or numeric (N).

Position	Length	Format	Value	Description
1	1	A/N	"%"	Track 1 Start Sentinel
2	1	A	"B"	HAP Format Code
3	6	A/N	"610442"	HAP Issuer Identification Number
9	1	A/N	0x5E "^"	Element Separator
10	10	A/N		HAP Mag Client Index Number
20	1	A/N	0x5E "^"	Element Separator
21	2	A/N	" /"	HAP Mag Name
23	1	A/N	0x5E "^"	Element Separator
24	1	A/N	0x5E "^"	Element Separator Indicates no Expiration Date
25	1	A/N	0x5E "^"	Element Separator Indicates no Interchange Indicator
26	1	A/N	0x5E "^"	Element Separator Indicates no Service Code
27	1	A	0x20 " "	Gender Card is set to spaces
28	1	A/N	0x5E "^"	Element Separator
29	10	A/N		MEDS ID Card is set to spaces
39	1	A/N	0x5E "^"	Element Separator
40	12	A/N		HIC Number Card is set to spaces
52	1	A/N	0x5E "^"	Element Separator
53	8	N	CCYYMMDD	Date of Birth - CCYYMMDD
61	1	A/N	0x5E "^"	Element Separator
62	6	N	"970106"	Date of Issue - YYMMDD
68	1	A/N	"?"	Track 1 End Sentinel
69	1	N		LRC

MEDI-CAL IDENTIFICATION CARDS MAGNETIC STRIPE FORMATS

TRACK 2

Track 2 has a maximum of 40 numeric characters, including the sentinels and the LRC. The Medi-Cal HAP card uses 10 characters on track 2. All field formats on track 2 are Binary Coded Decimal (BCD), except the account number.

Position	Length	Format	Value	Description
1	1	BCD	","	Start Sentinel
2	6	N		Account Number Sequential number used in the card production process
8	1	BCD	"="	Element Separator
9	1	BCD	"?"	End Sentinel
10	1	BCD		LRC

TRACK 3

Track 3 usage is currently undefined.