



STATE OF NEW YORK
DEPARTMENT OF HEALTH
P.O. Box 11729
Albany, NY 12211

Notice of Decision

Decision Date: August 7, 2015

NY State of Health Number: [REDACTED]
Appeal Identification Number: AP000000001624

[REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED],

On March 3, 2015, you appeared by telephone at a hearing on your appeal of NY State of Health Marketplace’s December 22, 2014 and January 29, 2015 eligibility determinations.

The enclosed Decision, rendered after that hearing, is issued by the Appeals Unit of NY State of Health.

If you have questions about your Decision, you can contact us by:

- Calling the Customer Service Center at 1-855-355-5777
- Sending Mail to:
 - NY State of Health Appeals
 - P.O. Box 11729
 - Albany, NY 12211
- Sending a Fax to 1-855-900-5557

When contacting NY State of Health about your appeal and/or the Decision, please refer to the Appeal Identification Number at the top of this notice.

Legal Authority

We are sending you this notice in accordance with federal regulation 45 CFR § 155.545(b).

If you need this information in a language other than English or you need assistance reading this notice, we can help you. Call 1-855-355-5777 (TTY - English: 1-800-662-1220) (TTY – Spanish: 1-877-662-4886).

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Issues

The issues presented for review by the Appeals Unit of NY State of Health are:

Did the Marketplace properly determine on December 22, 2014 that you were not eligible for financial assistance, effective January 1, 2015, because your renewal period and income data were not available?

Did the Marketplace properly determine on January 29, 2015 that you were eligible to receive an advance premium tax credit of up to \$323.00 per month and cost sharing reductions, effective March 1, 2015?

Procedural History

In 2014, you enrolled for health insurance coverage through the Marketplace with EssentialCare Silver Plan – A Consumer Operated and Oriented Plan (CO-OP) Option effective March 1, 2014 to December 31, 2014.

On November 6, 2014, the Marketplace issued a notice that stated it was time for you to renew your health insurance coverage for 2015. The notice stated that, based on information from federal and state sources, the Marketplace could not make a decision about whether or not you qualified for financial help paying for your health coverage. You were advised that you should update the information in your NY State of Health account by December 15, 2014 or the financial help you were receiving might end.

Your account was not updated by December 15, 2015.

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On December 22, 2014, the Marketplace issued an eligibility redetermination notice that stated you were newly eligible to purchase a qualified health plan at full cost. It also stated you were not eligible to receive advance premium tax credits because “renewal period and income data [was] not available.” You were also not eligible for cost-sharing reductions because you were ineligible to receive advance premium tax credits. This eligibility was effective January 1, 2015.

On December 23, 2014, the Marketplace issued an enrollment confirmation notice, which stated that as of December 22, 2014 you were enrolled in EssentialCare Silver ST INN Dep 25 with a premium responsibility of \$428.64. The notice further stated that your health insurance coverage could start as early as January 1, 2015 if you pay your first month’s premium.

On January 28, 2015, the information in your Marketplace account was updated and the Marketplace made a preliminary determination in your case. It stated that you were eligible to enroll in a qualified health plan through the Marketplace and to receive up to \$323.00 per month in advance premium tax credits. It also stated you were eligible for cost-sharing reductions if you enrolled in a silver level health plan. This eligibility was effective March 1, 2015.

Also on January 28, 2015, you spoke with the Marketplace’s Account Review Unit and appealed that preliminary determination insofar as it began your eligibility for financial assistance on March 1, 2015, and not January 1, 2015.

On January 29, 2015, the Marketplace issued an eligibility determination notice that stated that you were eligible to receive up to \$323.00 per month in advance premium tax credits. It also stated you were eligible for cost-sharing reductions if you enrolled in a silver level health plan. This eligibility was effective March 1, 2015.

On March 3, 2015, you had a telephone hearing with a Hearing Officer from the Marketplace’s Appeals Unit. The record was developed during the hearing and closed at the end of the hearing.

Findings of Fact

A review of the record supports the following findings of fact:

- 1) The record reflects that, as of January 17, 2014, you elected to receive all information from the New York Marketplace electronically.
- 2) You testified, and the record reflects, that you did not update your Marketplace account for 2015 health insurance coverage until January 28, 2015.

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- 3) The record reflects that the Marketplace enrolled you in EssentialCare Silver ST INN Dep 25 on December 22, 2014, with coverage effective January 1, 2015.
- 4) You testified that you did not receive any notices from the Marketplace indicating that it was time to renew your health insurance. You further testified that you did not receive any emails from the Marketplace informing you of the renewal notice in your Marketplace account.
- 5) You testified that when you enrolled in EssentialCare Silver Plan – A Consumer Operated and Oriented Plan (CO-OP) Option in March 2014, you elected the automatic debit feature that would pay your monthly premiums automatically from your bank account.
- 6) You testified that you were not aware of any issue with your financial assistance eligibility until your health insurer automatically debited your account approximately \$800.00 for the January 2015 premium.

Conflicting evidence, if any, was considered and found to be less credible than the evidence noted above.

Applicable Law and Regulations

Annual Eligibility Redetermination

Generally, the Marketplace must conduct annual eligibility redeterminations for qualified individuals who are seeking financial assistance through insurance affordability programs for the upcoming year, such as tax credits and cost-sharing reductions, Medicaid, or Child Health Plus. In such cases, the Marketplace is required to request that the qualified individual provide updated income and family size information for use in an eligibility redetermination for the upcoming year (see 45 CFR § 155.335(a) and (b)).

The Marketplace must send an annual renewal notice that contains the information by which the Marketplace will use to redetermine a qualified individual's eligibility for that year (45 CFR § 155.335(c)(3)). If a qualified individual does not respond to the notice after a 30-day period, the Marketplace must redetermine that individual's eligibility using the information provided in the annual renewal notice (45 CFR § 155.335(g), (h)). The Marketplace must ensure this redetermination is effective on the first day of the coverage year or in accordance with the rules specified in 45 CFR § 155.330(f) regarding effective dates, whichever is later (45 CFR § 155.335(i)). The rules specified in 45 CFR § 155.330(f) are not pertinent here.

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Electronic Notices

Applicants may choose to receive notices and information from the Marketplace by either electronic or regular mail. If the applicant elects to receive electronic notices, the Marketplace must send an email or other electronic communication alerting the individual that a notice has been posted to the applicant's account (45 CFR § 155.230(d); 42 CFR § 435.918(b)(4)).

Legal Analysis

The issues under review are whether the Marketplace properly determined that you were eligible to purchase a qualified health plan at full cost effective January 1, 2015, and whether your eligibility for an advance premium tax credit (APTC) of \$323.00 per month and eligibility for cost-sharing reductions was effective March 1, 2015.

The Marketplace must redetermine a qualified individual's eligibility for health insurance and financial assistance to help pay for that health insurance annually. The Marketplace must issue a renewal notice that contains the information by which the Marketplace will use to determine an individual's eligibility. If an individual does not respond to this notice, the Marketplace must issue an eligibility determination for the upcoming coverage year based on the information contained in the renewal notice.

On November 6, 2014, the Marketplace issued an annual eligibility redetermination notice in your case. This notice stated that based on information from federal and state sources, the Marketplace could not make a decision about whether or not you qualify for financial help paying for your health coverage. You were requested to update the information in your NY State of Health account by December 15, 2014 or the financial help you were receiving might end.

Your information was not updated prior to December 15, 2014 and on December 22, 2014, the Marketplace issued a notice that stated you were newly eligible to purchase a qualified health plan at full cost effective January 1, 2015. You were not eligible to receive APTC or cost-sharing reductions because renewal period and income data was not available at the time of the redetermination.

However, you testified and the record reflects that you elected to receive your notices from the Marketplace via electronic mail. You credibly testified that you did not receive the November 6, 2014 renewal notice asking you to update your information with the Marketplace and you did not receive an email notice advising you that a notice had been issued. You further testified that you were not aware that you needed to renew your application until January when your health insurance provider auto-debited the full premium amount from your bank account.

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Therefore, it is concluded that the Marketplace did not give you the proper notice that you needed to update your account.

You renewed your Marketplace account on January 28, 2015, and therefore we must assume that this is the information that would have been used had you been timely informed of the need to update your account, as stated in the renewal notice.

Therefore, the December 22, 2014 notice of eligibility redetermination is **RESCINDED**. Your case is returned to the Marketplace for a redetermination of your eligibility, effective January 1, 2015, based on the information you provided in your updated, January 28, 2015 application.

The January 29, 2015 eligibility determination is also **MODIFIED** to reflect that the APTC amount you were eligible to receive is tentative and that the amount might change based on the redetermination referenced above.

Decision

The December 22, 2014 notice of eligibility redetermination is **RESCINDED**. Your case is **RETURNED** to the Marketplace for a redetermination of your eligibility, effective January 1, 2015, based on the information you provided in your updated, January 28, 2015 application.

The January 29, 2015 eligibility determination is also **MODIFIED** to reflect that the APTC amount you were eligible to receive is tentative and that the amount might change based on the redetermination referenced above.

Effective Date of this Decision: August 7, 2015

How this Decision Affects Your Eligibility

You continue to be temporarily eligible to receive an advance premium tax credit (APTC) as previously awarded; however, your case will be reevaluated to correct the amount of APTC due to you.

If You Disagree with this Decision (Appeal Rights)

This Decision is final unless you submit an appeal request to U.S. Department of Health and Human Services or bring a lawsuit under New York Civil Practice Law and Rules, Article 78.

You may bring a lawsuit on any Appeals Unit decision in New York State court in accordance with Article 78 of the New York Civil Practice Law and Rules. This must be done within four months after the date of the Decision Date, which appears on the first page of this Decision.

Additionally, Appeals Unit decisions on issues involving eligibility for qualified health plans, advance premium tax credits, and cost-sharing reductions may be appealed to the U.S. Department of Health and Human Services. This must be done within 30 days of the date of the Decision Date, which appears on the first page of this Decision (45 CFR § 155.520(c))

If you wish to be represented by an attorney in bringing an outside appeal and do not know how to go about getting one, you may contact legal resources available to you. You may, for example, contact the local County Bar Association, Legal Aid, or Legal Services.

If You Have Questions about this Decision (Customer Service Resources):

You can contact us in any of the following ways:

- By calling the Customer Service Center at 1-855-355-5777
- By mail at:
NY State of Health Appeals
P.O. Box 11729
Albany, NY 12211
- By fax: 1-855-900-5557

Summary

The December 22, 2014 notice of eligibility redetermination is **RESCINDED**. Your case is **RETURNED** to the Marketplace for a redetermination of your eligibility, effective January 1, 2015, based on the information you provided in your updated, January 28, 2015 application.

The January 29, 2015 eligibility determination is also **MODIFIED** to reflect that the advance premium tax credit (APTC) amount you were eligible to receive is

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tentative and that the amount might change based on the redetermination referenced above.

You continue to be temporarily eligible to receive APTC as previously awarded; however, your case will be reevaluated to correct the amount of APTC due to you.

Legal Authority

We are sending you this notice in accordance with federal regulation 45 CFR § 155.545(a).

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A Copy of this Decision Has Been Provided To:

[REDACTED]
[REDACTED]
[REDACTED]