



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

Notice of Decision

Decision Date: August 21, 2015

NY State of Health Number: [REDACTED]
Appeal Identification Number: AP000000001994

[REDACTED]

Dear [REDACTED],

On April 13, 2015, you appeared by telephone at a hearing on your appeal of NY State of Health Marketplace's March 10, 2015 eligibility determination.

The attached 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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NY State of Health Number: [REDACTED]
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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 that you were eligible for up to \$229.00 per month in advanced premium tax credits, effective April 1, 2015?

Did the Marketplace properly determine that you were eligible for cost-sharing reductions, effective April 1, 2015?

Procedural History

On March 10, 2015, the Marketplace issued a notice of eligibility determination that stated that you were eligible to enroll in a qualified health plan (QHP); eligible to receive an advance premium tax credit (APTC) of up to \$229.00 per month; and, if you selected a silver-level plan, eligible for cost-sharing reductions (CSR), effective April 1, 2015. This determination was based, in part, on an annual household income of \$25,000.00.

You appealed this determination insofar as you were found eligible to receive an APTC no greater than \$229.00 per month.

On April 13, 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) You testified that you are divorced and have no children living with you.
- 2) You testified that you are seeking health insurance coverage only for yourself through your Marketplace account.
- 3) You testified, and your application indicates, that you expect to file your 2015 taxes with a tax filing status of "single" and will claim no dependents on that tax return.
- 4) You live in New York County, New York.
- 5) In your application, you attested that you expect to receive \$25,000.00 from your employer, [REDACTED] during 2015. You testified that this remained an accurate projection of your income during 2015.
- 6) You testified that you would like to enroll in a plan through the Marketplace, but even with the maximum tax credit of \$229.00 per month, the plans available through the Marketplace are prohibitively expensive.

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

Applicable Law and Regulations

Advance Premium Tax Credit

The advance premium tax credit (APTC) is available to a person who is eligible to enroll in a qualified health plan (QHP) and (1) expects to have a household income between 138% and 400% of the applicable federal poverty level (FPL), (2) expects to file a tax return and claim a personal exemption deduction for a person who meets the eligibility requirements to enroll in a QHP, and (3) is not otherwise eligible for minimum essential coverage except through the individual market (see 45 CFR § 155.305(f), 42 CFR § 435.119(b), 42 CFR § 435.911(b)(1), 42 CFR § 435.603(d)(4)).

The maximum amount of APTC that can be authorized equals:

- 1) the cost of the health insurance premium for the taxpayer's coverage family in the second lowest cost silver plan offered through NY State of Health in the county where the taxpayer resides

minus

- 2) the taxpayer's expected contribution amount

(see 26 USC § 36B, 26 CFR § 1.36B-3).

The taxpayer's expected contribution amount is the amount that the taxpayer is expected to spend on health insurance premiums. The expected contribution for 2015 is set by federal law at 2.01% to 9.56% of household income (26 USC § 36B(b)(3)(A), 26 CFR § 1.36B-3T(g)(1), IRS Rev. Proc. 2014-37).

In an analysis of APTC eligibility, the determination is based on the FPL for the first day of the open enrollment period of the benefit year for which coverage is requested (45 CFR §§ 155.300(a), 155.305(f)(1)(i)). On the date of your application, that was the 2014 FPL, which is \$11,760.00 for a one-person household (79 Fed. Reg. 3593, 3593).

For annual household income in the range of at least 200% but less than 250% of the 2014 FPL, the expected contribution is between 8.10% and 6.34% of the household income (26 CFR § 1.36B-3T(g)(1), 45 CFR § 155.300(a), IRS Rev. Proc. 2014-37).

Cost-Sharing Reductions

Cost-sharing reductions (CSR) are available to a person who (1) is eligible to enroll in a QHP through the Marketplace, (2) meets the requirements to receive APTC, (3) is expected to have an annual household income that does not exceed 250% of the FPL for the first day of the open enrollment period of the benefit year for which coverage is requested, and (4) is enrolled in a silver-level QHP (45 CFR § 155.300(a), 45 CFR § 155.305(g)(1)).

Legal Analysis

The first issue is whether the Marketplace properly determined that you were eligible for an advance premium tax credit (APTC) of up to \$229.00 per month.

In the application that was submitted on March 9, 2015, you attested to an expected yearly income of \$25,000.00, and the eligibility determination relied upon that information.

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According to the record you are the only person in your tax household.

You reside in New York County, where the second lowest cost silver plan available for an individual through the Marketplace costs \$371.75 per month.

An annual income of \$25,000.00 is 214.22% of the 2014 Federal Poverty Level (FPL) for a one-person household. At 214.22% of the FPL, the expected contribution to the cost of the health insurance premium is 6.84% of income, or \$142.51 per month.

The maximum amount of APTC that can be approved equals the cost of the second lowest cost silver plan available through the Marketplace for an individual in your county (\$371.75 per month) minus your expected contribution (\$142.51 per month), which equals \$229.24 per month. Therefore, rounding to the nearest dollar, the Marketplace correctly determined your APTC to be \$229.00 per month.

The final issue is whether the Marketplace properly determined that you were eligible for cost-sharing reductions (CSRs).

CSRs are available to a person who has a household income no greater than 250% of the FPL. Since a household income of \$25,000.00 is 214.22% of the 2014 FPL, the Marketplace correctly found you to be eligible for CSRs.

Since the March 10, 2015 eligibility determination properly stated that, based on the information you provided, you were eligible for APTC of up to \$229.00 per month and eligible for CSRs, it is correct and is AFFIRMED.

Decision

The March 10, 2015 eligibility determination is AFFIRMED.

Effective Date of this Decision: August 21, 2015

How this Decision Affects Your Eligibility

You continue to be eligible for an advance premium tax credit (APTC) of up to \$229.00 per month, and if you selected a silver-level plan, (CSR).

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 March 10, 2015 eligibility determination is AFFIRMED.

You continue to be eligible for an APTC of up to \$229.00 per month, and if you selected a silver-level plan, CSR.

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Legal Authority

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A Copy of this Decision Has Been Provided To:

