



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

Notice of Decision

Decision Date: April, 08 2016

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000005959

[REDACTED]

Dear [REDACTED],

On March 31, 2016 you appeared by telephone at a hearing on your appeal of NY State of Health Marketplace's January 5, 2016 eligibility determination and enrollment confirmation notices.

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 and the NY State of Health Account ID at the top of this notice.

Legal Authority

We are sending you this notice in accordance with 45 Code of Federal Regulations § 155.545.

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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Decision

Decision Date: April, 08 2016

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000005959



Issue

The issue presented for review by the Appeals Unit of NY State of Health is:

Did the Marketplace properly determine that your children's eligibility for and enrollment in their Child Health Plus plan was effective February 1, 2016?

Procedural History

On October 24, 2015 the Marketplace issued a notice stating that it was time to renew your children's health insurance for 2016. That notice stated that, based on information from federal and state sources, the Marketplace could not make a decision about whether your children would qualify for financial help paying for their health coverage, and that you needed to update your account by December 15, 2015 or your children might lose the financial assistance they were currently receiving.

No updates were made to your account by December 15, 2015.

On December 21, 2015 the Marketplace issued an eligibility determination notice stating that your children were not eligible for Medicaid, Child Health Plus, or to receive tax credits or cost-sharing reductions to help pay for the cost of insurance. Your children also could not enroll in a qualified health plan at full cost. This was because you had not responded to the renewal notice and had not completed the renewal within the required time frame. Your children's eligibility ended December 31, 2015.

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On December 22, 2015 the Marketplace issued a disenrollment notice stating that your children's coverage in their Child Health Plus plan would end effective December 31, 2015.

On January 4, 2016, the Marketplace received your children's updated application for health insurance. That day, you also reenrolled your children into a Child Health Plus plan.

Also on January 4, 2016 you spoke to the Marketplace's Account Review Unit and appealed the disenrollment of your children from their Child Health Plus plan for the month of January 2016.

On January 5, 2016 the Marketplace issued a notice of eligibility determination, based on your January 4, 2016 application, stating that your children were eligible to enroll in Child Health Plus with a \$9.00 monthly premium, effective February 1, 2016.

Also on January 5, 2016 the Marketplace issued a notice of enrollment, based on your plan selection on January 4, 2016, stating that your children were enrolled in a Child Health Plus plan and that coverage would start on February 1, 2016.

On March 31, 2016, 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 support the following findings of fact:

- 1) You testified that you were told by a Marketplace representative that the October 24, 2015 renewal notice was sent to you via electronic mail.
- 2) You testified that you did not receive any electronic alerts regarding any notice in your Marketplace account telling you that you needed to update your application in order to renew your children's coverage. You further testified that the email account listed on your Marketplace account is not a valid email address.
- 3) There is no supporting evidence in the record that the Marketplace sent a notice via mail or an electronic alert notifying you of a notice in your Marketplace inbox.

- 4) The record reflects that on January 4, 2016 the Marketplace received your children's updated application for health insurance and a they were reenrolled into their Child Health Plus plan that day.

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, when the Marketplace conducts annual eligibility redeterminations for qualified individuals who are seeking financial assistance through insurance affordability programs for the upcoming year, 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 Code of Federal Regulations (CFR) § 155.335(a), (b)).

The Marketplace must send an annual renewal notice that contains the individual's projected eligibility for the upcoming 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 and projected eligibility 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)).

Child Health Plus

The "period of eligibility" for Child Health Plus is "that period commencing on the first day of the month during which a child is an eligible child and enrolled or recertified for enrollment on an annual basis based on all required information and documentation and ending on the last day of the twelfth month following such date," unless the CHP premiums are not timely paid, or the child no longer resides in New York State, gains access to or obtains other health insurance coverage, or becomes eligible for Medicaid (NY Public Health Law § 2510(6)).

"A State must specify a method for determining the effective date of eligibility for [Child Health Plus], which can be determined based on the date of application or through any other reasonable method that ensures coordinated transition of children between [Child Health Plus] and other insurance affordability programs

as family circumstances change and avoids gaps or overlaps in coverage” (42 CFR § 457.340(f)).

The State of New York has provided that a child’s period of eligibility for Child Health Plus begins on the first day of the month during which a child is eligible. A child will become eligible on the first day of the next month, if the application is received by the 15th of the month; applications received after the 15th day of the month will be processed for the first day of the second following month (see State Plan Amendment (SPA) NY-14-0005, approved February 3, 2015 and effective January 1, 2014).

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 issue under review is whether the Marketplace properly determined that your children’s enrollment in their Child Health Plus plan was effective February 1, 2016.

Generally, the Marketplace must redetermine a qualified child’s eligibility for Child Health Plus once every 12 months without requiring information from the individual, if it is able to do so based on reliable information contained in the individual’s account or other more current information available to the agency. The Marketplace’s October 24, 2015 renewal notice stated that there was not enough information to determine whether your children were eligible to continue to receive financial assistance for health insurance, and that you needed to supply additional information by December 15, 2015, or any such financial assistance might end.

Because there was no timely response to this notice, your children were terminated from their Child Health Plus plan, effective December 31, 2015.

However, you testified that you were told by a Marketplace representative that the October 24, 2015 renewal notice was sent to you via electronic mail. You testified that you did not receive any electronic alerts regarding any notice in your Marketplace account telling you that you needed to update your application in order to renew your children’s coverage. You further testified that the email account listed on your Marketplace account is not a valid email address.

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Since there is no supporting evidence in the record that the Marketplace sent a notice via mail or an electronic alert notifying you of a notice in your Marketplace inbox, it is concluded that the Marketplace did not give you the proper notice that you needed to update your account on your children's behalf.

You first renewed your child's eligibility for financial assistance through the Marketplace for the new coverage year on January 4, 2016, 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 January 5, 2016 notice of eligibility redetermination is MODIFIED to state that, effective January 1, 2016, your children are eligible to enroll in Child Health Plus with a \$9.00 premium per month, and the January 5, 2016 notice of enrollment confirmation is MODIFIED to state that your children's enrollment in their Child Health Plus plan is effective January 1, 2016.

Decision

The January 5, 2016 notice of eligibility redetermination is MODIFIED to state that, effective January 1, 2016, your children are eligible to enroll in Child Health Plus with a \$9.00 premium per month.

The January 5, 2016 notice of enrollment confirmation is MODIFIED to state that your children's enrollment in their Child Health Plus plan is effective January 1, 2016.

Your case is RETURNED to the Marketplace to effectuate the changes listed above.

Effective Date of this Decision: April, 08 2016

How this Decision Affects Your Eligibility

Your children's eligibility for and enrollment in their Child Health Plus plan should have been effective as of January 1, 2016.

Your case is being sent back to the Marketplace to reinstate your children in their Child Health Plus plan as of January 1, 2016.

If You Disagree with this Decision (Appeal Rights)

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).

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 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 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 January 5, 2016 notice of eligibility redetermination is MODIFIED to state that, effective January 1, 2016, your children are eligible to enroll in Child Health Plus with a \$9.00 premium per month.

The January 5, 2016 notice of enrollment confirmation is MODIFIED to state that your children's enrollment in their Child Health Plus plan is effective January 1, 2016.

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Your case is being sent back to the Marketplace to reinstate your children in their Child Health Plus plan as of January 1, 2016.

Legal Authority

We are issuing this determination in accordance with 45 CFR § 155.545.

A Copy of this Decision Has Been Provided To:

