



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

Notice of Decision

Decision Date: July 25, 2016

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000006418

[REDACTED]

Dear [REDACTED]

On July 11, 2016, you appeared by telephone at a hearing on your appeal of NY State of Health's January 24, 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 (CFR) § 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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Issue

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

Did the NY State of Health properly determine that your child's enrollment in his Child Health Plus plan was effective March 1, 2016?

Procedural History

On December 22, 2015, NY State of Health (NYSOH) issued a renewal notice stating that based on the information from state and federal data sources, a decision could not be made about whether or not your eldest child qualified for financial assistance. You were asked to update the information in your account by January 15, 2016 or the financial assistance you were now receiving could end.

No updates were made to your account by January 15, 2016.

On January 23, 2016, NYSOH received your initial application for financial assistance with your child's health insurance.

Also on January 23, 2016, you spoke to NYSOH's Account Review Unit and appealed a preliminary determination for your Child Health Plus plan insofar as it did not begin February 1, 2016.

On January 24, 2016, NYSOH issued a notice of eligibility determination, based on your January 23, 2016 application, stating that your child was newly eligible to enroll in Child Health Plus, effective March 1, 2016. This determination was

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because your household income of \$31,200.00 was within the limit for that program.

Also on January 24, 2016, NYSOH issued an enrollment confirmation notice confirming your child's enrollment in a Child Health Plus plan would begin March 1, 2016.

On July 11, 2016, you had a telephone hearing with a Hearing Officer from NYSOH'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 are appealing only your oldest child's eligibility.
- 2) The record shows you submitted an application to NYSOH for financial assistance on January 23, 2016.
- 3) You testified, and the record supports you enrolled your eldest child into a Child Health Plus plan on January 23, 2016.
- 4) You testified that you would like your child's plan to begin February 1, 2016 so as not to have a gap in coverage.
- 5) You testified that your eldest child did not incur medical expenses the month of February 2016.
- 6) You testified that your child was eligible for Medicaid from your local Department of Social Services, and that coverage would be ending January 31, 2016.
- 7) The record supports that your child was receiving Medicaid from April 2, 2015 to January 31, 2016.

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

Applicable Law and Regulations

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 e.g. State Plan Amendment (SPA) NY-14-0005, approved February 3, 2015 and effective January 1, 2014).

Legal Analysis

The issue is whether NY State of Health (NYSOH) properly determined that your child’s enrollment in his Child Health Plus plan was effective March 1, 2016.

You testified that you contacted NYSOH on January 23, 2016 and enrolled your child into a Child Health Plus plan that day after he was found eligible effective March 1, 2016.

The date on which a Child Health Plus plan can take effect depends on the day a person selects the plan for enrollment. A plan that is selected between the first day and fifteenth day of a month goes into effect on the first day of the following month. A plan that is selected from the sixteenth day of the month and the end of the month goes into effect on the first day of the second following month.

Because your application was completed on January 23, 2016, and enrollment was submitted on that day, your son’s Child Health Plus plan would take effect on the first day of the second following month, which is March 1, 2016.

Therefore, January 24, 2016, eligibility determination, and enrollment confirmation notice finding your child eligible for Child Health Plus, and

enrollment confirmation notice stating that your child's enrollment in his Child Health Plus plan was effective March 1, 2016, is AFFIRMED.

Decision

The January 24, 2016 eligibility determination notice is AFFIRMED.

The January 24, 2016 enrollment confirmation notice is AFFIRMED.

Effective Date of this Decision: July 25, 2016

How this Decision Affects Your Eligibility

This decision does not change your child's eligibility.

The effective date of your child's Child Health Plus plan is March 1, 2016.

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 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):

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Summary

The January 24, 2016 eligibility determination notice is AFFIRMED.

The January 24, 2016 enrollment confirmation notice is AFFIRMED.

This decision does not change your child's eligibility.

The effective date of your child's Child Health Plus plan is March 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:

