



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

## Notice of Decision

Decision Date: February 28, 2017

NY State of Health Account ID: [REDACTED]  
Appeal Identification Number: AP000000011685

[REDACTED]

Dear [REDACTED],

On January 11, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's August 19, 2016 denial of a special enrollment period.

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 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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## Decision

Decision Date: February 28, 2017

NY State of Health Account ID: [REDACTED]  
Appeal Identification Number: AP000000011685

[REDACTED]

## Issue

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

Did NY State of Health (NYSOH) properly determine that you are not eligible to enroll in a plan outside of the open enrollment period?

## Procedural History

On August 18, 2016, NYSOH received your application for health insurance.

On August 19, 2016, NYSOH issued an eligibility redetermination notice, based on your August 18, 2016 application, stating that you are eligible to purchase a qualified health plan at full cost through NYSOH. It further stated that you do not qualify to select a health plan outside of the open enrollment period for 2016.

On August 25, 2016, you spoke to NYSOH's Account Review Unit and appealed that eligibility determination insofar as you were not eligible to enroll in a health plan outside of the open enrollment period.

On January 11, 2017, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. The record was kept open until January 26, 2017 for you to submit proof of the termination date of your employer-sponsored health insurance. You did not provide proof of your termination date of your employer-sponsored health insurance by that date. The record is now closed and this Decision is based on the evidence in the record at the close of the hearing.

## Findings of Fact

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

- 1) According to your NYSOH account, you submitted your non-financial assistance application for 2016 health insurance coverage on August 18, 2016.
- 2) You testified that you requested in April 2016 that your health insurance through NYSOH be terminated because you had received employer sponsored health insurance. You stated this insurance ended on August 31, 2016.
- 3) You testified that although you requested that your health insurance be terminated in April 2016, the health plan continued to bill you for the following month, and they issued a code to NYSOH stating you had not paid the premium for that month. You further testified that you would have been able to obtain coverage when you reapplied to NYSOH in August 2016 but for the non-payment code that came up.
- 4) You testified you would submit a certificate of coverage from your previous health plan to prove the termination date of your employer-sponsored coverage. You did not provide proof this proof.
- 5) You testified that, although you were unemployed from August 2016 to October 2016, you are not interested in seeing if you were eligible for financial assistance during that time period.
- 6) According to your NYSOH account, there were no other changes in your household since your August 18, 2016 application.

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

## Applicable Law and Regulations

### Enrollment in a Qualified Health Plan

NY State of Health (NYSOH) must provide annual open enrollment periods during which time qualified individuals may enroll in a qualified health plan (QHP) and enrollees may change QHPs (45 CFR § 155.410(a)(1)).

For the benefit year beginning on January 1, 2016, the annual open enrollment period began on November 1, 2015, and extended through January 31, 2016 (45 CFR § 155.410(e)(2)).

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## Special Enrollment Periods

After each open enrollment period ends, NYSOH provides special enrollment periods to qualified individuals. During a special enrollment period, a qualified individual may enroll in a QHP, and an enrollee may change their enrollment to another plan. This is generally permitted when one of the following triggering events occur:

- (1) The qualified individual or his or her dependent involuntarily loses certain health insurance coverage:
  - (a) Health insurance considered to be minimum essential coverage;
  - (b) Enrolled in any non-calendar year health insurance policy, even if they have the option to renew the expiring non-calendar year individual health insurance policy; or
  - (c) Pregnancy-related coverage; or
  - (d) Medically needy coverage.
- (2) The qualified individual gains a dependent or becomes a dependent through marriage, birth, adoption, placement for adoption, or placement in foster care; or
- (3) The qualified individual or his or her dependent, who was not previously a citizen, national, or lawfully present individual gains such status; or
- (4) The qualified individual's or his or her dependent's, enrollment or non-enrollment in a QHP is unintentional, inadvertent, or erroneous and is the result of the error, misrepresentation, or inaction of an officer, employee, or agent of the Exchange or HHS, or its instrumentalities as evaluated and determined by the Exchange; or a non-Exchange entity providing enrollment assistance or conducting enrollment activities; or
- (5) The enrollee or dependent adequately demonstrates to the Exchange that the QHP in which he or she is enrolled substantially violated a material provision of its contract in relation to the enrollee; or
- (6) The enrollee or enrollee's dependent is newly eligible or ineligible for advance payments of the premium tax credit, or has a change in eligibility for cost-sharing reductions; or

- (7) The qualified individual, enrollee, or their dependent, gains access to new QHPs as a result of a permanent move; or
- (8) The qualified individual is an Indian, as defined by section 4 of the Indian Health Care Improvement Act, and may enroll in a QHP or change from one QHP to another one time per month; or
- (9) The qualified individual or enrollee, or their dependent, demonstrates to the Exchange, in accordance with guidelines issued by HHS, that the individual meets other exceptional circumstances as the Exchange may provide;

(45 CFR § 155.420(d)).

Generally, if a triggering life event occurs, the qualified individual or enrollee has 60 days from the date of a triggering event to select a QHP (45 CFR § 155.420(c)(1)).

## **Legal Analysis**

The issue under review is whether NYSOH properly denied you a special enrollment period, effective August 18, 2016.

NYSOH provided an open enrollment period from November 1, 2015 until January 31, 2016.

According to your NYSOH account, you submitted a complete application on August 18, 2016. Therefore, the record reflects, you completed your application after the open enrollment period for 2016 had ended.

In some cases, once the annual open enrollment period ends, a health plan enrollee may qualify for a special enrollment period in order to enroll in, or change to another health plan offered in NYSOH. In order to qualify for a special enrollment period, a person must experience a triggering event.

You testified your employer-sponsored health insurance terminated on August 31, 2016, which if involuntary, could be considered a triggering life event. When a triggering life event occurs, the qualified individual has 60 days from the date of that event to select a qualified health plan.

You testified you would submit a certificate of coverage from your previous health plan to prove your employer-sponsored health coverage terminated as of August 31, 2016. The record was kept open until January 26, 2017, to allow you time to submit proof of the termination date of employer-sponsored health coverage. You did not comply and provide the documentary evidence; therefore, it is unclear

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whether that coverage terminated involuntarily or was voluntarily terminated by you. Lacking such evidence, the record is incomplete and this issue cannot be addressed.

You further testified that you were unemployed from August 2016 to October 2016, which if resulted in a change in income could change your eligibility and be a triggering life event. However, you testified that you are not interested in applying for financial assistance, therefore this fact is not considered.

According to your NYSOH account, there were no other changes in your household since your August 18, 2016 application.

The credible evidence of record indicates that, since the open enrollment period closed on January 31, 2016, no other triggering events have occurred that would qualify you for a special enrollment period.

Therefore, NYSOH's August 19, 2016 eligibility redetermination notice that stated you do not qualify to select a health plan outside of the open enrollment period for 2016 is AFFIRMED.

## **Decision**

The August 19, 2016 eligibility redetermination notice is AFFIRMED.

**Effective Date of this Decision:** February 28, 2017

## **How this Decision Affects Your Eligibility**

You do not qualify for a special enrollment period at this time.

## **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.

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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:  
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Albany, NY 12211
- By fax: 1-855-900-5557

### **Summary**

The August 19, 2016 eligibility redetermination notice is AFFIRMED.

You do not qualify for a special enrollment period at this time.

### **Legal Authority**

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



**A Copy of this Decision Has Been Provided To:**

