



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

Notice of Decision

Decision Date: March 29, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000014738

[REDACTED]

Dear [REDACTED]

On March 22, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's January 7, 2017 enrollment confirmation notice.

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: March 29, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000014738

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Issue

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

Did NY State of Health properly determine that your enrollment in an Essential Plan was effective February 1, 2017?

Procedural History

On December 7, 2016, NY State of Health (NYSOH) issued a notice of eligibility determination, based on your December 6, 2016 application, stating that you were eligible to enroll in the Essential Plan, effective January 1, 2017.

On January 7, 2017, NYSOH issued a notice of enrollment, based on your plan selection on December 12, 2016, stating that you were enrolled in an Essential Plan, and that your plan would start February 1, 2017.

On January 10, 2017, you spoke to NYSOH's Account Review Unit and appealed the start date of your enrollment in the Essential insofar as it did not begin January 1, 2017.

On March 21, 2017, you had a scheduled telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. You requested that the hearing be adjourned to March 22, 2017.

On March 22, 2017, a Hearing Officer from NYSOH's Appeals Unit called you for your adjourned telephone hearing. During the hearing, you waived your right to formal notice of the adjourned hearing. The record was developed during the

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hearing and you gave the Hearing Officer permission to listen to phone recordings of conversations you had with NYSOH representatives. The Hearing Officer reviewed two phone calls that you had with NYSOH in December 2016. The record is now closed.

Findings of Fact

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

- 1) You were previously enrolled in Medicaid through NYSOH.
- 2) You testified that in December 2016 you got a letter stating that you had been disenrolled from your Medicaid coverage.
- 3) You submitted an application to NYSOH for financial assistance on December 6, 2016.
- 4) You testified that you called NYSOH and requested to enroll in an Essential Plan through Healthfirst on December 6, 2016 but that you would call back to select a vision and dental plan.
- 5) On December 6, 2016, you placed a phone call to NYSOH. During that phone call you submitted an application for health insurance but when asked if you wanted to select a health plan you stated that you would select a plan on your own by going online.
- 6) On December 12, 2016, you placed a phone call to NYSOH. During that phone call you discussed with the representative your plan enrollment. You requested to enroll in an Essential Plan with Healthfirst for your medical coverage. A representative advised you that your plan would start January 1, 2017. At the time, you were not sure what vision and dental plan you wanted. The representative confirmed your Healthfirst enrollment and that if you wanted vision and dental you would need to select those plans before the 15th of the month in order to have a January 1, 2017 start date.
- 7) On January 6, 2017, a NYSOH representative enrolled you into an Essential Plan

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

Applicable Law and Regulations

Essential Plan Effective Date

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).

For individuals seeking enrollment in an Essential Plan, New York State has elected to follow the same rules that NYSOH uses in determining effective dates for individuals seeking enrollment in qualified health plans (NY Social Services Law § 369-gg(4)(c); New York's Basic Health Plan Blueprint, p. 16, as approved January 2016; see <https://www.medicaid.gov/basic-health-program/basic-health-program.html>).

The effective date of coverage by an Essential Plan is determined by the date on which an applicant selects a plan for enrollment. For individuals who are eligible for enrollment, NYSOH must generally ensure that coverage is effective the first day of the following month for selections received by NYSOH from the first to the fifteenth of any month (45 CFR §§ 155.410(f)(2), 155.420(b)(1)(i); *see also* 42 CFR § 600.320). For selections received by NYSOH from the sixteenth to the last day of any month, NYSOH must ensure coverage is effective the first day of the second following month (45 CFR §§ 155.410(f)(2), 155.420(b)(1)(ii)).

Legal Analysis

The issue is whether NYSOH properly determined that your enrollment in the Essential Plan was effective February 1, 2017.

You were previously enrolled in Medicaid through NYSOH. You testified that in December 2016 you got a letter stating that you had been disenrolled from your Medicaid coverage.

You testified, and the record indicates, that you updated your NYSOH application on December 6, 2016. As a result, you were found eligible for the Essential Plan as of January 1, 2017. You testified that you called NYSOH and requested to enroll in an Essential Plan through Healthfirst on December 6, 2016 but that you would call back to select a vision and dental plan.

A review of the December 6, 2016, phone call indicates that when you were asked if you wanted to select a health plan you stated that you would select a plan on your own on by going online.

However, on December 12, 2016 you placed another phone call to NYSOH. During that phone call you requested to enroll in an Essential Plan with Healthfirst for your medical coverage. A representative advised you that your plan would start January 1, 2017. At that time, you were not sure what vision and dental plan you wanted. The representative confirmed your Healthfirst enrollment and that if you wanted vision and dental you would need to select those plans before the 15th of the month.

The date on which enrollment in an Essential Plan can take effect depends on the day a person selects the plan for enrollment.

A plan that is selected from the first day to and including the 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 to the end of the month goes into effect on the first day of the second following month.

On December 12, 2016, you selected an Essential Plan while on the phone with an NYSOH representative, so your enrollment should have taken effect on the first day of the first month following December; that is, on January 1, 2017.

Therefore, the January 7, 2017 enrollment confirmation notice stating that your enrollment in the Essential Plan was effective February 1, 2017 is incorrect, and MODIFIED to state that your enrollment in the Essential Plan is effective January 1, 2017.

Decision

The January 7, 2017 enrollment confirmation notice is MODIFIED to state that your enrollment in the Essential Plan is effective January 1, 2017.

Your case is RETURNED to NYSOH to enroll you in the Essential Plan, effective January 1, 2017.

Effective Date of this Decision: March 29, 2017

How this Decision Affects Your Eligibility

The effective date of your Essential Plan is January 1, 2017.

You will be responsible for any premium payments that you owe for your coverage to be effective as of that date.

If You Disagree with this Decision (Appeal Rights)

This Decision is final unless you submit an appeal request to the Federal Marketplace or bring a lawsuit under New York Civil Practice Law and Rules, Article 78.

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).

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 Federal Marketplace. 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 have questions about appealing to the Federal Marketplace, you can contact them in any of the following ways:

- By calling the Customer Service Center at 1-800-318-2596
- By mail at:
Health Insurance Marketplace
Attn: Appeals
465 Industrial Blvd.
London, KY 40750-0061
- By fax: 1-877-369-0129

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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- By mail at:
NY State of Health Appeals
P.O. Box 11729
Albany, NY 12211
- By fax: 1-855-900-5557

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The January 7, 2017 enrollment confirmation notice is MODIFIED to state that your enrollment in the Essential Plan is effective January 1, 2017.

Your case is RETURNED to NYSOH to enroll you in the Essential Plan, effective January 1, 2017.

The effective date of your Essential Plan is January 1, 2017.

You will be responsible for any premium payments that you owe for your coverage to be effective as of that date.

Legal Authority

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

A Copy of this Decision Has Been Provided To:



Getting Help in a Language Other than English

This is an important document. If you need help to understand it, please call 1-855-355-5777. We can give you an interpreter for free in the language you speak.

Español (Spanish)

Este es un documento importante. Si necesita ayuda para entenderlo, llame al 1-855-355-5777. Le proporcionaremos un intérprete sin ningún costo.

中文 (Traditional Chinese)

這是重要的文件。如果您需要獲得關於瞭解文件內容方面的協助，請致電 1-855-355-5777。我們可以為您免費提供您所使用語言的翻譯人員。

Kreyòl Ayisyen (Haitian Creole)

Sa a se yon dokiman ki enpòtan. Si ou bezwen èd pou konprann li, tanpri rele nimewo 1-855-355-5777. Nou kapab ba ou yon entèprèt gratis nan lang ou pale a.

中文 (Simplified Chinese)

这是一份重要的文件。如果您需要帮助理解此文件，请打电话至 1-855-355-5777。我们可以为您提供相应语种的口译服务。

Italiano (Italian)

Questo è un documento importante. Per qualsiasi chiarimento può chiamare il numero 1-855-355-5777. Possiamo metterle a disposizione un interprete nella sua lingua.

한국어 (Korean)

중요한 서류입니다. 이해하는 데 도움이 필요하시면 1-855-355-5777 번으로 연락해 주십시오. 귀하의 언어에 대한 무료 통역 서비스가 제공됩니다.

Русский (Russian)

Это важный документ. Если Вам нужна помощь для понимания этого документа, позвоните по телефону 1-855-355-5777. Мы можем бесплатно предоставить Вам переводчика Вашего языка.

العربية (Arabic)

هذه وثيقة مهمة. إذا كنت بحاجة إلى مساعدة لفهم محتواها، يُرجى الاتصال بالرقم 1-855-355-5777. يُمكننا توفير مترجم فوري لك باللغة التي تتحدثها مجاناً.

বাংলা (Bengali)

এটি এক গুরুত্বপূর্ণ নথি। এটি বুঝতে আপনার যদি সাহায্যের প্রয়োজন হয় তাহলে, অনুগ্রহ করে 1-855-355-5777 নম্বরে কল করুন। আপনি যে ভাষায় কথা বলেন বিনামূল্যে আমরা আপনাকে একজন দোভাষী দিতে পারি।

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Français (French)

Ceci est un document important. Si vous avez besoin d'aide pour en comprendre le contenu, appelez le 1-855-355-5777. Nous pouvons mettre gratuitement à votre disposition un interprète dans votre langue.

हिंदी (Hindi)

यह एक महत्वपूर्ण दस्तावेज़ है। अगर आपको इसे समझने में सहायता चाहिए, तो कृपया 1-855-355-5777 पर कॉल करें। हम आपकी भाषा बोलने वाला एक दुभाषिया निःशुल्क उपलब्ध करवा सकते हैं।

日本語 (Japanese)

これは重要な書類です。理解するために支援が必要な場合は、1-855-355-5777 にお電話ください。通訳を無料で提供いたします。

नेपाली (Nepali)

यो एउटा महत्वपूर्ण कागजात हो। यसलाई बुझ्न तपाईंलाई मद्दत चाहिन्छ भने, कृपया 1-855-355-5777 मा फोन गर्नुहोस्। हामीले तपाईंले बोल्ने भाषामा तपाईंलाई निःशुल्क दोभाषे उपलब्ध गराउन सक्छौं।

Polski (Polish)

To jest ważny dokument. W przypadku konieczności skorzystania z pomocy w celu zrozumienia jego treści należy zadzwonić pod numer 1-855-355-5777. Istnieje możliwość uzyskania bezpłatnej usługi tłumacza języka, którym się posługujesz.

Twi (Twi)

Krataa yi ye tow krataa a ho hia. Se wo hia eho nkyerekyeremu a, ye sre wo, fre 1-855-355-5777. ye&etumi ama wo obi a okyerE kasa a woka no ase ama wo kwa a wontua hwee.

(Urdu) اردو

یہ ایک اہم دستاویز ہے۔ اگر آپ کو اسے سمجھنے کے لیے مدد کی ضرورت ہے تو براہ کرم 1-855-355-5777 پر کال کریں۔ ہم آپ کو آپ کی مادری زبان میں ایک مفت مترجم فراہم کر سکتے ہیں۔

Tiếng Việt (Vietnamese)

Đây là tài liệu quan trọng. Nếu quý vị cần trợ giúp để hiểu tài liệu này, vui lòng gọi 1-855-355-5777. Chúng tôi có thể cung cấp thông dịch viên miễn phí nói ngôn ngữ của quý vị.

אידיש (Yiddish)

דאס איז א וויכטיגער דאקומענט. אויב איר דארפט הילף עס צו פארשטיין, ביטע רופט 1-855-355-5777. מיר קענען אייך געבן א דאלמעטשער פריי פון אפצאל אין די שפראך וואס איר רעדט.

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