



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

Notice of Decision

Decision Date: July 7, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000016331

[REDACTED]

Dear [REDACTED],

On June 9, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's January 20, 2017 eligibility determination and disenrollment 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 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: July 7, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000016331

[REDACTED]

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 [REDACTED] child's eligibility for and enrollment in Child Health Plus terminated effective January 31, 2017?

Procedural History

On October 15, 2016, your [REDACTED] child (child) was added to your NY State of Health (NYSOH) account and an application was submitted on [REDACTED] behalf.

On October 16, 2016, NYSOH issued an eligibility determination notice stating that your child was conditionally eligible to enroll in Child Health Plus (CHP) with a \$45.00 per month premium, effective November 1, 2016. The notice requested that you provide documentation confirming [REDACTED] citizenship status and Social Security number before January 13, 2017.

Also on October 16, 2016, NYSOH issued a plan enrollment notice confirming your child's enrollment in a CHP plan, effective November 1, 2016.

As of January 13, 2017, documentation confirming your child's citizenship status and Social Security number was not provided to NYSOH.

On January 20, 2017, NYSOH issued an eligibility determination notice stating that your child was not eligible for Medicaid, CHP, the Essential Plan or to receive tax credits or cost-sharing reductions to help pay for the cost of

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insurance. [REDACTED] also could not enroll in a qualified health plan at full cost because you had not confirmed [REDACTED] citizenship status and Social Security number within the required timeframe.

Also on January 20, 2017, NYSOH issued a disenrollment notice stating that your child's coverage in [REDACTED] CHP plan would end effective January 31, 2017, because [REDACTED] was no longer eligible to enroll in health insurance through NYSOH.

On January 27, 2017, you updated your NYSOH account.

On January 28, 2017, NYSOH issued an eligibility determination notice stating in part that your child was eligible to enroll in CHP with a \$45.00 per month premium, effective March 1, 2017.

Also on January 28, 2017, NYSOH issued a plan enrollment notice confirming your child's enrollment in a CHP plan with start date of March 1, 2017.

On February 11, 2017, your child's Social Security number was added to your NYSOH account.

On February 28, 2017, you spoke to NYSOH's Account Review Unit and appealed your child's disenrollment from [REDACTED] CHP plan in the month of February 2017.

On June 9, 2017, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. The record was developed during the hearing and held open until June 26, 2017 to allow you to submit supporting documentation.

As of June 26, 2017, the Appeals Unit did not receive any documents from you and none were viewable in your NYSOH account. Therefore, the record was closed that same day and this decision is based on the record as developed at the time of the hearing.

Findings of Fact

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

- 1) You testified that you are only appealing your [REDACTED] child's disenrollment from [REDACTED] CHP plan for the month of February 2017.
- 2) The record indicates that your child was added to your NYSOH account on October 15, 2016. The application that was submitted that day indicates that [REDACTED] was a U.S Citizen but [REDACTED] did not have a Social Security number because you were in the process of applying for one.

- 3) You testified that a certified application counselor (CAC) from the hospital came to your home in November 2016 and took electronic pictures of your child's birth certificate and Social Security card and was supposed to upload those documents to your account. There is no record in your NYSOH account that these documents were uploaded at that time.
- 4) You testified that you received the January 20, 2017 notice stating that your child would be disenrolled from [REDACTED] CHP plan effective January 31, 2017, because NYSOH did not receive proof of [REDACTED] citizenship or Social Security number by the deadline. You testified that it was too late to do anything to prevent your child's coverage from ending on January 31, 2017.
- 5) You testified that the CAC came to your house on [REDACTED] and again took electronic pictures of your child's birth certificate and Social Security card. According to your NYSOH account, these documents were uploaded to your account that day.
- 6) The record indicates that, on February 22, 2017, NYSOH verified your child's Social Security number.
- 7) You testified that you need to have CHP coverage for February 2017 for your child because [REDACTED] was ill and you have uncovered medical bills during that month.

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

Applicable Law and Regulations

Child Health Plus

A child who meets the eligibility requirements for Child Health Plus may be eligible to receive a subsidy payment if the child resides in a household with a household income at or below 400% of the federal poverty level (FPL) (New York Public Health Law (PHL) § 2511(2)(a)(iii)).

To be eligible for Child Health Plus, the child:

- Must be under 19 years of age;
- Must be a New York State Resident;
- Must not have other health insurance coverage; and
- Must not be eligible for, or enrolled in, Medicaid

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(N.Y. Pub. Health Law. § 2511(2)(a)-(e)).

As a condition of eligibility for Child Health Plus, an individual, including children, must furnish their Social Security Number and evidence of their citizenship or status as a qualified immigrant or PRUCOL alien to NY State of Health for verification purposes (42 CFR § 435.910(a) and (b)(3); 42 CFR § 457.340(b); 18 NYCRR § 360-3.2(j)(2) and (3); see *generally* 18 NYCRR § 360-3.2(j)).

NYSOH must require an applicant who has a Social Security Number to provide the number but does not require an applicant's Social Security Number as a condition of enrollment for Child Health Plus if the applicant is not eligible to receive one or his or her number is not yet available (42 CFR § 457.340(b), 42 CFR § 435.910(h)(1); Model State Children's Health Insurance Program Plan, Section 4.1.9).

If an applicant attests to citizenship, status as a national, or lawful presence, and NYSOH is unable to verify such attestation, NY State of Health must then provide the applicant with 90 days to provide satisfactory documentary evidence. Notice is considered received 5 days after the date on the notice, unless the applicant demonstrates that he or she did not receive the notice within the 5 day period (45 CFR § 155.315(c)(3), (f)(2)(i)).

If NYSOH remains unable to verify the citizenship attestation after the 90-day period ends, it must determine the applicant's eligibility based on the information available (45 CFR § 155.315(f)(5)).

NYSOH is required to provide proper written notice to an applicant of any decision effecting an enrollee's Child Health Plus eligibility (42 CFR § 457.340(e)). When Child Health Plus coverage is denied, suspended or terminated NYSOH must provide sufficient notice to enable the child's parent or caretaker relative to take appropriate actions in order to allow Child Health Plus coverage to continue without interruption (42 CFR § 457.340(e)(2); 42 CFR § 457.1130(a)(3)).

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).

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Legal Analysis

The issue under review is whether NYSOH properly determined that your child's eligibility for and enrollment in CHP ended effective January 31, 2017.

NYSOH is required to determine whether individuals are eligible to enroll in coverage through NYSOH, and must confirm, among other things, their citizenship status and Social Security number.

If NYSOH cannot verify an individual's citizenship status or Social Security number, it must provide the individual with notice of the inconsistency. NYSOH must then provide the individual with a period of 90 days from the date notice is received to resolve the inconsistency.

The record indicates that your child, a newborn, was added to your NYSOH account on [REDACTED]. The application that was submitted that day indicates that [REDACTED] was a U.S Citizen but [REDACTED] did not have a Social Security number because you were in the process of applying for one.

In the eligibility determination notice issued on October 16, 2016, you were advised that your child's eligibility for CHP was only conditional, and that you needed to confirm [REDACTED] citizenship status and Social Security number before January 13, 2017.

On January 20, 2017, NYSOH issued a disenrollment notice stating that your child's coverage in her CHP plan would end effective January 31, 2017, because [REDACTED] was no longer eligible to enroll in health insurance through NYSOH. According to the eligibility determination issued on that day, this was because NYSOH did not receive documentation of [REDACTED] citizenship status and Social Security number by the January 13, 2017 deadline.

Although you credibly testified that a CAC from the hospital came to your home in November 2016 and took electronic pictures of your child's birth certificate and Social Security card to upload to your NYSOH account, there is no record in your NYSOH account that these documents were uploaded at that time.

Notwithstanding, you also credibly testified that you received the January 20, 2017 notice stating that your child would be disenrolled from [REDACTED] CHP plan effective January 31, 2017, because NYSOH did not receive proof of [REDACTED] citizenship or Social Security number. You testified that it was too late to do anything to prevent your [REDACTED] child's coverage from ending. You testified that the CAC came to your house on [REDACTED] and again took electronic pictures of your child's birth certificate and Social Security card. According to your NYSOH account these documents were uploaded to your account that day and verified on February 22, 2017.

When NYSOH denies, terminates, or suspends a child's CHP coverage, they are required to provide sufficient notice so that a child's parent is able to take action to prevent a gap in coverage for the child. Notice is considered received five days after the date on the notice. In this case, the notice formally disenrolling your child from [REDACTED] CHP plan was dated January 20, 2017. Therefore, the notice terminating your child's enrollment would be considered received as of January 25, 2017.

When changes are made to an individual's application after the 15th of any month, NYSOH must make the redetermination that results from a change effective the first day of the second following month. Since you would have received NYSOH's notice terminating your child's CHP eligibility on or about January 25, 2017, which is after the 15th of the month, any changes you would have made at that time to your account to prevent a gap in coverage could not have become effective until March 1, 2017.

Therefore, NYSOH failed to provide you with sufficient notice that would have allowed you to take action in order to prevent a gap in your child's CHP coverage for the month of February 2017, and the January 20, 2017 eligibility determination and disenrollment notices must be RESCINDED.

Your case is RETURNED to NYSOH to reinstate your child into [REDACTED] CHP plan for the months of February 2017 and to notify you accordingly.

Decision

The January 20, 2017 eligibility determination and disenrollment notices are RESCINDED.

Your case is RETURNED to NYSOH to reinstate your child into [REDACTED] CHP plan for the month of February 2017 and to notify you accordingly.

Effective Date of this Decision: July 7, 2017

How this Decision Affects Your Eligibility

Since it is determined that NYSOH did not provide you with sufficient notice to allow you to take action to prevent a gap in your child's coverage for the month of February, 2017, [REDACTED] should not have been terminated from [REDACTED] CHP plan in February 2017 for failure to submit proof of [REDACTED] citizenship status and Social Security number.

Your case is being sent back to NYSOH to reinstate your child into [REDACTED] CHP plan for the month of February 2017. NYSOH will notify you once this has been done.

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 will be responsible for paying the monthly premium for February 2017 directly to the CHP plan for coverage to resume that month, if applicable.

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.

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):

You can contact us in any of the following ways:

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- 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 20, 2017 eligibility determination and disenrollment notices are RESCINDED.

Your case is RETURNED to NYSOH to reinstate your child into [REDACTED] CHP plan for the month of February 2017 and to notify you accordingly.

Since it is determined that NYSOH did not provide you with sufficient notice to allow you to take action to prevent a gap in your child's coverage for the month of February, 2017, [REDACTED] should not have been terminated from [REDACTED] CHP plan in February 2017 for failure to submit proof of [REDACTED] citizenship status and Social Security number.

Your case is being sent back to NYSOH to reinstate your child into [REDACTED] CHP plan for the month of February 2017. NYSOH will notify you once this has been done.

You will be responsible for paying the monthly premium for February 2017 directly to the CHP plan for coverage to resume that month, if applicable.

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。我们可以为您免费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 مجانًا.

বাংলা (Bengali)

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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।

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 bɛtumi ama wo obi a okyerɛ 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 איר געבן א דאלמענטשער פריי פון אפצאל אין די שפראך וואס איר רעדט.

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