



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

Notice of Decision

Decision Date: April 26, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000018076

[REDACTED]

Dear [REDACTED],

On April 26, 2017, you appeared by telephone at an expedited hearing on your appeal of NY State of Health’s March 17, 2017 eligibility determination and March 18, 2017 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: April 26, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000018076

[REDACTED]

Issue

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

Did NY State of Health (NYSOH) provide you proper and adequate notice that your child's eligibility for and enrollment in Child Health Plus would end as of March 31, 2017?

Procedural History

On February 14, 2016, NYSOH issued an eligibility determination notice stating, in relevant part, that your child was enrolled in a Child Health Plus for a cost of \$45.00 per month, effective as of March 1, 2016.

Also, on February 14, 2016, NYSOH issued an enrollment notice confirming, that as of February 13, 2016, your child was enrolled in a Child Health Plus plan with an enrollment start date of March 1, 2016.

On February 3, 2017, NYSOH issued a notice stating that it was time to renew your child's health insurance for the next coverage year. That notice stated that NYSOH did not have enough information from state and federal data sources to determine whether your child qualified for financial help paying for their coverage. The notice directed you to update the information in your account by March 15, 2017 or the financial assistance your child was receiving may end.

No updates were made to your account by March 15, 2017.

On March 17, 2017, NYSOH issued an eligibility determination notice stating that, effective April 1, 2017, your child was no longer eligible for financial

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assistance or to enroll in health insurance through NYSOH because you did not complete the renewal in the required time frame.

On March 18, 2017, NYSOH issued a disenrollment notice stating that your child's coverage through their Child Health Plus plan would end March 31, 2017 because they were no longer eligible to enroll in health insurance.

On April 17, 2017, your NYSOH account was updated.

Also on April 17, 2017, you spoke to NYSOH's Account Review Unit and requested an appeal insofar as your child not having coverage for the months of April and May 2017.

On April 18, 2017, NYSOH issued an eligibility determination stating, in relevant part, that your child was eligible for Child Health Plus with a monthly premium of \$45.00 per month, effective June 1, 2017.

On April 18, 2017, NYSOH issued an enrollment notice confirming, in relevant part, that your child was enrolled in a Child Health Plus plan with an enrollment start date of June 1, 2017.

Also on April 18, 2017, you faxed a letter from your child's physician in support of your request for an expedited hearing [REDACTED]

On April 26, 2017, you had an expedited telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. You waived formal notice of the telephone hearing, and your testimony was taken. The record is complete and closed.

Findings of Fact

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

- 1) You testified that you are appealing the fact that your child was not enrolled in a Child Health Plus plan for the months of April and May 2017.
- 2) According to your NYSOH account, you opted to receive notices from NYSOH electronically.
- 3) You testified that you never received a disenrollment notice from NYSOH or UnitedHealthcare stating that your child's plan would be discontinued.
- 4) You testified that you contacted NYSOH in December 2016 and was informed by a representative that your child would be enrolled in health insurance coverage through the end of 2017.

- 5) You testified that you paid your child's health insurance premiums in advance to ensure your child would not have a lapse in health insurance coverage.
- 6) The February 3, 2017 renewal notice does not indicate that your child's Child Health Plus plan enrollment would be terminated if you failed to respond (see [REDACTED]).
- 7) You testified that you became aware that your child had been disenrolled from their Child Health Plus plan at doctor's appointment on [REDACTED].
- 8) According to your NYSOH account, you re-enrolled your child on April 17, 2017, with an enrollment start date of June 1, 2017.
- 9) You testified that you have incurred medical bills because your child was not enrolled in health insurance coverage in April and May 2017.

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) (NY Public Health Law § 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

(NY Public Health Law § 2511(2)(a)-(e)).

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,” including for periodic renewals (42 CFR § 457.340(f); 42 CFR §457.343).

In general, a child eligible for Child Health Plus must recertify their eligibility for enrollment through NYSOH once every twelve months (42 CFR § 457.343; 42 CFR § 435.916(a)(1), (d)). NYSOH must make its “redetermination of eligibility without requiring information from the individual if able to do so based on reliable information contained in the individual's account or other more current information available to the agency, including but not limited to information accessed through any data bases accessed by the agency” (NY Public Health Law § 2511(2)(f)(ii)).42 CFR § 435.916(a)(2)).

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)(1)(D); 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).

Legal Analysis

The issue under review is whether NYSOH provided you proper and adequate notice that your child's eligibility for and enrollment in Child Health Plus terminated as of March 31, 2017.

Generally, NYSOH must redetermine a qualified child's eligibility for Child Health Plus once every twelve months without requiring information from the individual if able to do so based on reliable information contained in the individual's account or other more current information available to the agency. NYSOH's February 3, 2017 renewal notice stated that NYSOH did not have enough information from

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state and federal data sources to determine whether your child qualified for financial help paying for her coverage. The notice directed you to update the information in your account by March 15, 2017 or the financial assistance your child was receiving might end.

No updates were made to your NYSOH account prior to March 15, 2017.

On March 18, 2017, NYSOH issued a disenrollment notice stating that your child's coverage in her Child Health Plus plan would end effective March 31, 2017. According to the eligibility determination issued on March 17, 2017, this was because you did not respond to the renewal notice and did not complete the renewal in the required time frame.

When NYSOH denies, terminates, or suspends a child's Child Health Plus 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. The February 3, 2017 renewal notice does not indicate that your child's Child Health Plus plan enrollment would be terminated if you failed to respond. You were first informed that your child's coverage through her Child Health Plus plan would end in the March 17, 2017 eligibility determination notice.

The record indicates that on April 17, 2017, you updated your NYSOH account and re-enrolled your child in health insurance coverage. You testified that you updated the account as soon as you found out that your child's coverage had been discontinued.

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 Child Health Plus eligibility after the 15th of the month, any changes you would have made to your account would not have been effective until May 1, 2017, resulting a gap in coverage.

Therefore, NYSOH failed to provide you with proper and adequate notice that would have allowed you update your account and prevent a gap in your child's coverage for the months of April and May 2017. Therefore, the March 17, 2017 eligibility determination and March 18, 2017 disenrollment notices are **RESCINDED**.

Your case is **RETURNED** to NYSOH to reinstate your child's Child Health Plus coverage for the months of April and May 2017.

Decision

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).

The March 17, 2017 eligibility determination notice is RESCINDED.

The March 18, 2017 disenrollment notice is RESCINDED.

Your case is RETURNED to NYSOH to reinstate your child's Child Health Plus coverage for the months April and May 2017 and to notify you accordingly.

Effective Date of this Decision: April 26, 2017

How this Decision Affects Your Eligibility

NYSOH improperly ended your child's Child Health Plus coverage effective March 31, 2017.

Your case is being sent back to NYSOH to reinstate your child's Child Health Plus coverage for the months of April and May 2017.

If applicable, you will be responsible for any health insurance premiums in order to effectuate this coverage.

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

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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 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 March 17, 2017 eligibility determination notice is RESCINDED.

The March 18, 2017 disenrollment notice is RESCINDED.

NYSOH improperly ended your child's Child Health Plus coverage effective March 31, 2017.

Your case is being sent back to NYSOH to reinstate your child's Child Health Plus coverage for the months of April and May 2017.

If applicable, you will be responsible for any health insurance premiums in order to effectuate this coverage.

Legal Authority

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

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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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