



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

Notice of Decision

Decision Date: August 7, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000018232

[REDACTED]

Dear [REDACTED],

On August 2, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's April 15, 2017 eligibility determination and April 15, 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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STATE OF NEW YORK
DEPARTMENT OF HEALTH
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Decision

Decision Date: August 7, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000018232

[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 you and your spouse’s eligibility for and enrollment in a Medicaid Managed Care plan terminated effective April 30, 2017?

Procedural History

On February 15, 2017, NY State of Health (NYSOH) issued an eligibility determination notice stating that you and your spouse were eligible for Medicaid effective January 1, 2017.

On February 17, 2017, NYSOH issued a notice of enrollment confirming your and your spouse’s enrollment in a Medicaid Managed Care plan, with a plan enrollment start date of April 1, 2017.

On April 14, 2017, NYSOH redetermined your household’s eligibility for financial assistance with health insurance.

On April 15, 2017, NYSOH issued a notice of eligibility redetermination stating that you and your spouse would remain eligible for Medicaid, effective May 1, 2017, however, you and your spouse were unable to select a Medicaid Managed Care plan as the system was showing that you and your spouse had other full benefit health insurance or Medicare.

Also, on April 15, 2017, NYSOH issued a disenrollment notice stating that you and your spouse's coverage in your Medicaid Managed Care plan would end on April 30, 2017. This was because NYSOH's records show that you and your spouse have other health insurance or Medicare and individuals who have health insurance or Medicare cannot be enrolled in a Medicaid Managed Care plan.

On April 20, 2017, you spoke to NYSOH's Account Review Unit and appealed insofar as you and your spouse had been determined ineligible for and disenrolled from your Medicaid Managed Care plan.

Also on April 20, 2017, you uploaded a letter from Cigna Healthcare showing that your and your spouse's coverage through them was cancelled as of July 31, 2016.

On April 27, 2017, NYSOH issued an eligibility determination notice stating that you and your spouse were eligible for Medicaid effective May 1, 2017.

Also on April 27, 2017, NYSOH issued a notice of enrollment confirming your enrollment in a Medicaid Managed Care plan, with a plan enrollment start date of June 1, 2017.

On August 2, 2017, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. Your spouse was also present at the hearing. The record was developed during the hearing and closed at the end of the hearing.

Findings of Fact

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

- 1) You testified, and your account confirms, that you and your spouse were determined eligible for Medicaid effective January 1, 2017.
- 2) You selected a Medicaid Managed Care plan for yourself and your spouse on February 16, 2017.
- 3) Your NYSOH account reflects, that on April 30, 2017 you and your spouse were disenrolled from your Medicaid Managed Care plan because the system determined that you and your spouse had active third-party health insurance.
- 4) You testified that you and your spouse had insurance through Cigna until July 31, 2016.

- 5) On April 20, 2017 you uploaded a letter from Cigna Healthcare stating that you and your spouse had coverage through them from June 25, 2013 through July 31, 2016 (Doc. ID # [REDACTED]).
- 6) The record indicates that the third-party health insurance was removed from the system on April 24, 2017.
- 7) The record does not contain any information from NYSOH regarding where they obtained the information that you were enrolled in third party health insurance.
- 8) The record indicates that you and your spouse were reenrolled into a Medicaid Managed Care plan as of June 1, 2017.
- 9) You testified that neither you nor your spouse have had coverage outside of NYSOH since July 31, 2016.
- 10) You testified that neither you nor your spouse have had coverage through your local Department of Social Services or the [REDACTED] since July 31, 2016.
- 11) You testified that neither you nor your spouse were incarcerated or in a residential care facility in 2017.
- 12) You testified that you and your spouse have maintained residence in [REDACTED] throughout 2017.
- 13) You testified that neither you nor your spouse are eligible for or receiving Medicare.
- 14) You submitted a ten-page brief (Doc. ID # [REDACTED]) which contains your legal argument.

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

Applicable Law and Regulations

Medicaid

An individual is eligible for fee-for-service Medicaid effective on the first day of the month if that individual was eligible at any time during that month (42 CFR § 435.915(b); Medicaid Eligibility Changes under the Affordable Care Act (ACA) of 2010, 13ADM-03(III)(F)).

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Medicaid Managed Care plan enrollments received on or before the fifteenth day of the month are effective the first day of the following month. Enrollments received after the fifteenth day of the month are effective the first day of the second following month (Medicaid Managed Care Model Contract (Appendix H-6(b)(ii) & (iii), effective 3/1/2014 – 2/28/2019; see 18 NYCRR § 360-10.3(h); Medicaid Eligibility Changes under the Affordable Care Act (ACA) of 2010, 13 ADM-03(III)(F)).

Continuous Coverage

Most applicants determined eligible for Medicaid are guaranteed 12 months of Medicaid coverage offered through Medicaid Managed Care, even if the adult loses Medicaid eligibility because of any changes or updates they make to their Marketplace account. For example, even if income increases above the Medicaid limit allowed for the household size, the insured will remain covered under Medicaid for a 12-month period. This 12-month period is referred to as “continuous coverage,” and is set based on the start date of the original Medicaid eligibility determination or the date of any subsequent Medicaid eligibility determination based on modified adjusted gross income (see 42 CFR § 435.916; NY Social Services Law (NY SSL) § 366(4)(c)).

Third Party Health Insurance

A person who has primary medical or health care coverage available from or under a third-party insurance provider is not permitted to enroll into a Medicaid Managed Care plan (NY SSL § 364-j(3)(e)(xx); Medicaid Managed Care Model Contract (Appendix H-6), effective 3/1/2014 – 2/28/2019). However, they will remain eligible for fee-for-service Medicaid with limited exceptions, including entering prison or another facility that provides medical care, lack of state residence, or failing to provide a valid social security number (NY SSL § 366(4)(c)).

Legal Analysis

The issue for review is whether NYSOH properly determined that you and your spouse’s eligibility for and enrollment in a Medicaid Managed Care plan terminated effective April 30, 2017.

In the February 15, 2017 notice of eligibility determination, you and your spouse were found eligible for Medicaid, effective January 1, 2017. On February 16, 2017, you selected a Medicaid Managed Care plan for yourself and your spouse, effective April 1, 2017, as is documented by the February 17, 2017 notice of enrollment confirmation.

Generally, when an individual is eligible for Medicaid through NYSOH they are required to enroll in a Medicaid Managed Care plan. Applicants determined eligible will be enrolled or remain in their Medicaid plan with limited exceptions, including entering prison or another facility that provides medical care, moving out of state, or failing to provide a valid Social Security number.

On April 14, 2017, NYSOH redetermined your household's eligibility for financial assistance with health insurance. On April 15, 2017, NYSOH issued a notice of eligibility determination stating that you and your spouse were not eligible to enroll in a Medicaid Managed Care plan. Also on April 15, 2017, NYSOH issued a disenrollment notice advising that your and your spouse's coverage in your Medicaid Managed Care plan would be terminated as of April 30, 2017, because you and your spouse had full benefit health insurance or Medicare.

When NYSOH determines that a person has active coverage in a health insurance plan outside of NYSOH, that person is not eligible to enroll or remain enrolled in a Medicaid Managed Care plan.

However, you credibly testified that your and your spouse's coverage under your third-party health insurance ended on July 31, 2016 and submitted documentation from your third-party health insurance confirming that your and your spouse's coverage ended July 31, 2016.

Therefore, when NYSOH cancelled your and your spouse's coverage in a Medicaid Managed Care plan due to you and your spouse having third-party health insurance, you and your spouse did not, in fact, have third-party health insurance and the information relied upon by NYSOH in making the determination to terminate your and your spouse's coverage under your Medicaid Managed Care plan was incorrect.

Accordingly, the February 15, 2017 eligibility determination notice and the February 15, 2017 disenrollment notice terminating your and your spouse's coverage under your Medicaid Managed Care plan, effective April 30, 2017 are **RESCINDED**.

Decision

The February 15, 2017 eligibility determination notice is **RESCINDED**.

The February 15, 2017 disenrollment notice is **RESCINDED**.

Your case is **RETURNED** to NYSOH to reinstate your Medicaid Managed Care plan effective May 1, 2017.

Effective Date of this Decision: August 7, 2017

How this Decision Affects Your Eligibility

NYSOH improperly disenrolled you and your spouse from your Medicaid Managed Care plan.

Your case is being sent back to reinstate your and your spouse's Medicaid Managed Care plan as of May 1, 2017.

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

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).

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

Summary

The February 15, 2017 eligibility determination notice is RESCINDED.

The February 15, 2017 disenrollment notice is RESCINDED.

NYSOH improperly disenrolled you and your spouse from your Medicaid Managed Care plan.

Your case is RETURNED to NYSOH to reinstate your Medicaid Managed Care plan effective May 1, 2017.

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 مجاناً.

বাংলা (Bengali)

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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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. y&b&tumi 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.

שׂוֹדִישׁ (Yiddish)

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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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