



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

Notice of Decision

Decision Date: October 2, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000019481

[REDACTED]

Dear [REDACTED],

On August 31, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's June 2, 2017 plan enrollment 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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DEPARTMENT OF HEALTH
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Decision

Decision Date: October 2, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000019481



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 your Medicaid Managed Care (MMC) plan was effective July 1, 2017?

Procedural History

On December 3, 2016, NYSOH issued a renewal notice, based on a December 2, 2016 system update, stating that you were auto-enrolled in an MMC plan, effective February 1, 2017.

On March 29, 2017, NYSOH issued an eligibility determination notice, based on a March 28, 2017 system update, stating you remained eligible for Medicaid, effective May 1, 2017. That notice further stated the type of Medicaid coverage you are eligible for does not require or allow you to enroll in a health plan.

Also on March 29, 2017, NYSOH issued a disenrollment notice stating in part that your MMC plan would be terminated, effective April 30, 2017, because you had other (full benefit) health insurance.

On May 24, 2017, you submitted a letter, dated March 18, 2017, which in part stated your employer-sponsored health insurance terminated effective January 31, 2017 (see Document [REDACTED]).

On May 26, 2017, NYSOH issued a notice of eligibility determination stating you were eligible for Medicaid, effective May 1, 2017. That notice further stated that must pick a health plan.

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On June 2, 2017, NYSOH issued a plan enrollment notice, based on your June 1, 2017 plan selection, stating that you were enrolled in an MMC plan, effective July 1, 2017.

Also on June 2, 2017, you spoke to NYSOH's Account Review Unit and appealed that plan enrollment notice insofar as your MMC plan did not begin on June 1, 2017.

On August 31, 2017, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. During the hearing, you and your spouse testified. 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) According to your NYSOH account, on December 2, 2016, you were determined eligible for Medicaid and auto-enrolled in an MMC plan, with an effective start date of January 1, 2017.
- 2) According to your NYSOH account, when NYSOH reran your application for health insurance on March 28, 2017, you were terminated from your MMC plan as of April 30, 2017, because the system showed that you were covered by employer-sponsored health insurance.
- 3) Your application for health insurance and all your notices list your last name as [REDACTED]. You testified that your last name has changed to [REDACTED] because you are married.
- 4) According to your NYSOH account, you are married with a tax filing status of single. Your spouse is not listed in the application.
- 5) On May 24, 2017, you submitted a letter, dated March 18, 2017, from your employer-sponsored health plan that states that your health coverage terminated on January 31, 2017. This letter identifies you utilizing your married name.
- 6) According to your NYSOH account, upon receipt and validation of the March 18, 2017 letter, NYSOH removed the third-party health insurance information from your account and redetermined your eligibility.
- 7) According to your NYSOH account, on June 1, 2017, you selected an MMC plan, which began effective July 1, 2017.

- 8) Your spouse testified that you want your MMC plan reinstated for the month of June 2017, because you have medical bills due that are not covered by Medicaid Fee-For Service.

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 an individual was eligible 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)).

MMC 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 42 USC § 1315; § 364-j(1)(c); 18 NYCRR § 360-10.3(h), Medicaid Eligibility Changes under the Affordable Care Act (ACA) of 2010, 13ADM-03(III)(F)).

An individual will be enrolled or remain in their Medicaid plan with limited exceptions, including entering prison or another facility that provides medical care, lack of state residence, failing to provide a valid social security number, or having third party health insurance (NY Social Services Law § 366(4)(c)).

A Medicaid recipient who has primary medical or health care coverage available from a Third-Party payor may be required to enroll with a managed care program when the payment of the premium or cost sharing amounts would be cost-effective, as determined by the local social services district (NY Soc. Serv. Law § 364-j(3)(e)(xx)).

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 MMC 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, having active third-party health insurance or failing to provide a valid social security number (NY SSL § 366(4)(c)).

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Legal Analysis

The issue under review is whether NYSOH properly determined that your enrollment in an MMC plan was effective July 1, 2017.

According to your NYSOH account, on December 2, 2016, you were determined eligible for Medicaid and auto-enrolled in a MMC plan that same day, effective January 1, 2017, as stated in the December 3, 2016 renewal notice.

Generally, when an individual is eligible for Medicaid through NYSOH they are required to enroll in a MMC 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, having active third-party health insurance or failing to provide a valid Social Security number.

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 MMC plan.

On March 28, 2017, NYSOH redetermined your eligibility for financial assistance with health insurance and the system showed that you had full benefit employer-sponsored health insurance. Since this constitutes a disqualifying event, on March 29, 2017, NYSOH issued a disenrollment notice advising that your coverage in your MMC plan would be terminated as of April 30, 2017.

On May 24, 2017, you submitted to NYSOH a letter, dated March 18, 2017, from your employer-sponsored health plan as proof that your health coverage terminated on January 31, 2017.

Upon receipt and validation of the March 18, 2017 letter, NYSOH removed the third-party health insurance information from your account and redetermined your eligibility. As such, you were then able to re-select your MMC plan.

According to your NYSOH account, on June 1, 2017, you were re-enrolled into your MMC plan with an effective start date of July 1, 2017.

Generally, the date on which a MMC plan can take effect depends on the day a person selects the plan for enrollment.

However, as noted above, you were unable to re-enroll into a plan prior to May 25, 2017, due to there being third-party health insurance information on your account, which was in error. Had this misinformation not been reflected in your NYSOH account, you would not have been terminated from your MMC plan on April 30, 2017.

Therefore, the June 2, 2017 plan enrollment notice stating that your enrollment in your MMC plan was effective July 1, 2017, is MODIFIED to stated that your enrollment in your MMC plan was effective May 1, 2017.

Your case is being RETURNED to NYSOH to reinstate you in your MMC plan as of May 1, 2017. NYSOH will effectuate the change and notify you accordingly.

You testified that you are married; however, your NYSOH account does not include your spouse's information, nor does it reflect his income. You are required to report any relevant changes in your NYSOH account, such as changes in household size and income as in your case, to NYSOH within 30 days of such change.

Decision

The June 2, 2017 plan enrollment notice stating that your enrollment in your MMC plan was effective July 1, 2017, is MODIFIED to stated that your enrollment in your MMC plan was effective May 1, 2017.

Your case is being RETURNED to NYSOH to reinstate you in your MMC plan as of May 1, 2017. NYSOH will effectuate the change and notify you accordingly.

This decision has not effect on any subsequent determinations or plan enrollments made by NYSOH.

Effective Date of this Decision: October 2, 2017

How this Decision Affects Your Eligibility

The effective date of your MMC plan is being changed to May 1, 2017 by this Decision.

Your case is being sent back to NYSOH to change the start date of your MMC plan from July 1, 2017 to May 1, 2017. NYSOH will notify you once this change has been made.

Once reinstated in your MMC plan, you will have coverage in that plan for the months of May 2017 and June 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 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

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).

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

Summary

The June 2, 2017 plan enrollment notice stating that your enrollment in your MMC plan was effective July 1, 2017, is MODIFIED to stated that your enrollment in your MMC plan was effective May 1, 2017.

Your case is being RETURNED to NYSOH to reinstate you in your MMC plan as of May 1, 2017. NYSOH will effectuate the change and notify you accordingly.

This decision has not effect on any subsequent determinations or plan enrollments made by NYSOH.

The effective date of your MMC plan is being changed to May 1, 2017 by this Decision.

Your case is being sent back to NYSOH to change the start date of your MMC plan from July 1, 2017 to May 1, 2017. NYSOH will notify you once this change has been made.

Once reinstated in your MMC plan, you will have coverage in that plan for the months of May 2017 and June 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.

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).

(Bengali)

1-855-355-5777

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.

Twí (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.

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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.