



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

Notice of Decision

Decision Date: November 16, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000020255

[REDACTED]

[REDACTED]

On October 23, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's May 4, 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: November 16, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000020255

[REDACTED]

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 [REDACTED] eligibility for and reenrollment in an Essential Plan was effective June 1, 2017?

Procedural History

On December 14, 2016, NYSOH issued a notice of eligibility determination, stating that you were eligible to enroll in the Essential Plan, effective January 1, 2017, for a limited time. Previously you had been eligible to enroll in a qualified health plan (QHP) and to receive advance payments of the premium tax credit (APTC). You were directed to provide income documentation by March 13, 2017.

Also on December 14, 2016, NYSOH issued a notice of enrollment, stating that you were enrolled in an Essential Plan, and that your plan would start January 1, 2017.

On March 20, 2017, you updated your application.

On March 21, 2017, NYSOH issued a notice of eligibility determination, stating that you were eligible to enroll in a QHP and to receive APTC, effective May 1, 2017. That same day, NYSOH issued notices confirming that your enrollment in an Essential Plan would end on April 30, 2017, and you were advised that you would have to select a QHP.

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On April 28, 2017, May 1, 2017, and May 3, 2017, you updated your application. On April 29, 2017, May 2, 2017, and May 4, 2017, NYSOH issued notices stating that you were eligible to enroll in an Essential Plan, with a \$0 or \$20.00 monthly premium, for a limited time, effective June 1, 2017. You were also directed to select a plan and provide income documentation by July 27, 2017.

On May 3, 2017, you updated your application and selected a plan for yourself.

On May 4, 2017, NYSOH redetermined your eligibility, and on May 5, 2017 issued a notice of eligibility determination, stating that you were eligible to enroll in the Essential Plan, effective June 1, 2017, without limitation.

On May 5, 2017, NYSOH issued a notice confirming you had enrolled in an Essential Plan effective June 1, 2017.

On July 5, 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 May 1, 2017.

On October 23, 2017, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. The record was developed during the hearing and closed at the end of the hearing.

Findings of Fact

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

- 1) You receive notices from NYSOH by regular mail. There is no indication in your account that any notices have been returned as undeliverable.
- 2) You testified that the address on your account was correct.
- 3) In December 2016, you were found eligible to enroll in an Essential Plan for a limited time, and directed to provide income documentation by March 13, 2017.
- 4) You testified and your account confirms that you did not produce any income documentation by March 13, 2017. Instead, you updated your account on March 20, 2017, at which time you were found ineligible for the Essential Plan and were found eligible to enroll in a QHP and to receive APTC, based upon attested income of \$45,000.00.
- 5) That same day, NYSOH issued notices confirming that your enrollment in an Essential Plan would end on April 30, 2017, and you were advised that you would have to select a QHP.

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- 6) You testified that you did not receive the disenrollment notice.
- 7) You did not select a QHP. Instead, you updated your application several times in the following months. On each occasion, you were found eligible to enroll in an Essential Plan for a limited time, at either a \$0 or \$20.00 monthly premium, and instructed to select a plan.
- 8) You eventually selected an Essential Plan on May 3, 2017.
- 9) You testified that you wanted your enrollment in an Essential Plan to begin on May 1, 2017 because you had medical bills from May 2017.

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

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 www.medicaid.gov/basic-health-program/downloads/ny-blueprint.pdf).

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 June 1, 2017.

You testified that you did not receive the March 21, 2017 notice advising you that your coverage in your Essential Plan was ending. However, no notices mailed to you by NYSOH have been returned by the postal service as undeliverable, and you also received multiple notices advising you that you needed to select a plan.

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Therefore, the Appeals Unit finds that you received proper notice that your prior coverage was ending, and that you needed to select a new plan.

You selected your new enrollment in the Essential Plan on May 3, 2017, and were enrolled into your plan effective June 1, 2017.

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.

You selected an Essential Plan on May 3, 2017, so your enrollment properly took effect on the first day of the next month following May 2017; that is, on June 1, 2017.

Therefore, the May 4, 2017 enrollment confirmation notice stating that your enrollment in the Essential Plan was effective June 1, 2017 is correct and must be AFFIRMED.

Decision

The May 4, 2017 enrollment confirmation notice is AFFIRMED.

Effective Date of this Decision: November 16, 2017

How this Decision Affects Your Eligibility

This decision does not change the start date of your coverage; the effective date of your Essential Health Plan is June 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

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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 calling the Customer Service Center at 1-855-355-5777
- By mail at:
NY State of Health Appeals
P.O. Box 11729
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- By fax: 1-855-900-5557

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Summary

The May 4, 2017 enrollment confirmation notice is AFFIRMED.
This decision does not change the start date of your coverage; the effective date of your Essential Health Plan is June 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 مجانًا.

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।

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 εho nkyerekyerεmu a, ye srε wo, frε 1-855-355-5777. yεbεtumi ama wo obi a okyerε 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.