

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

#### Notice of Decision

Decision Date: November 13, 2017

NY State of Health Account ID: Appeal Identification Number: AP00000021723



On October 31, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's August 10, 2017 eligibility determination 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 NY State of Health 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 P.O. Box 11729 Albany, NY 12211

#### Decision

Decision Date: November 13, 2017

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#### Issues

The issues presented for review by the Appeals Unit of NY State of Health are:

Did NY State of Health (NYSOH) give you proper notice that you had to complete the renewal process by February 15, 2017?

Did NYSOH properly determine that you were not eligible for Retroactive Medicaid for March 2017?

# Procedural History

On December 2, 2016, NYSOH issued a notice stating that you and your daughter's Medicaid coverage would be transitioned from the to NYSOH. The notice also stated that you and Medicaid coverage was ending effective February 28, 2017 and vour that you needed to complete the renewal process by February 15, 2017 in order that your and your health insurance coverage would continue uninterrupted.

The renewal process was not completed by February 15, 2017.

On April 4, 2017, you submitted an application for financial assistance with health insurance and indicated that you were seeking help for paying for medical bills for February 2017 and March 2017.

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On April 5, 2017, NYSOH issued a notice of eligibility determination stating that you were conditionally eligible for Medicaid, effective April 1, 2017. The notice directed you to provide proof of third party health insurance by April 19, 2017. The notice also stated that your daughter was eligible for Medicaid, effective April 1, 2017.

Also on April 5, 2017, NYSOH issued a notice of enrollment confirmation stating that your daughter was enrolled in a Medicaid Managed Care plan, effective May 1, 2017.

On August 10, 2017, NYSOH issued an eligibility determination notice stating that you were not eligible for retroactive Medicaid for March 1, 2017 through March 31, 2017 because the monthly household income you provided of \$2,115.84 was over the allowable monthly income limit of \$1,868.00. The notice also stated that you were eligible for retroactive Medicaid for February 2017 because the monthly household income you provided of \$1,461.78 was below the allowable monthly income limit of \$1,868.00.

On August 22, 2017, you spoke to NYSOH's Account Review Unit and appealed your denial of retroactive Medicaid coverage for March 2017.

On October 31, 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 supports the following findings of fact:

- 1) You testified that you are appealing the denial of Retroactive Medicaid coverage for yourself for the month of March 2017.
- 2) You testified that you did not receive the December 2, 2016 notice from NYSOH advising you that you and your daughter's Medicaid coverage was ending effective February 28, 2017 and that directed you to complete the renewal process by February 15, 2017.
- 3) The renewal process was not completed by February 15, 2017.
- 4) You testified that if you had received the December 2, 2016 notice from NYSOH, you would have timely completed the renewal process and may have been found eligible for Medicaid for the month of March 2017.

- 5) You testified that you receive your notifications from NYSOH by regular mail.
- 6) NYSOH records do not reflect that any notices issued to your address have been returned as undeliverable.
- 7) On April 4, 2017, you submitted an application for financial assistance with health insurance and indicated that you were seeking help for paying for medical bills for February 2017 and March 2017.
- 8) You testified you have a medical bill in the amount of \$600.00 which was incurred in March 2017.
- 9) You testified that your household income in March 2017 was \$2,115.84.
- 10) You provided pay stubs for March 2017 as follows: a pay stub with a pay date of March 2, 2017 in the amount of \$576.18; a pay stub with a pay date of March 16, 2017 in the amount of \$751.23 and a pay stub with a pay date of March 30, 2017 in the amount of \$788.43.
- 11) According to the documentation you provided, your gross income for the month of March 2017 is \$2,115.84.
- 12) You testified you make approximately \$14.00 an hour with an average of 35 hours a week and are paid bi-weekly.
- 13) You testified that you expect to file your 2017 federal income tax return as head of household, and claim one dependent.
- 14) You reside in

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

# **Applicable Law and Regulations**

#### Medicaid for Adults between the Ages of 19 and 65

Medicaid can be provided through NYSOH to adults who: (1) are age 19 or older and under age 65, (2) are not pregnant, (3) are not entitled to or enrolled for Medicare benefits under part A or B of title XVIII of the Act, (4) are not otherwise eligible for and enrolled for mandatory coverage under a State's Medicaid State plan in accordance with subpart B of this part, and (5) have a household modified adjusted gross income (MAGI) that is at or below 138% of the federal poverty

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level (FPL) for the applicable family size (42 CFR § 435.119(b), 42 CFR § 435.911(b)(1), 42 CFR § 435.603(d)(4)), NY Social Services Law § 366(1)(b)).

In an analysis of Medicaid eligibility, the determination is based on the FPL "for the applicable budget period used to determine an individual's eligibility" (42 CFR § 435.4). On the date of your application, that was the 2016 FPL, which is \$16,020.00 for a two-person household (81 Fed. Reg. 4036).

#### Retroactive Medicaid

The Department of Health must make Medicaid coverage start retroactively for up to three months prior to the month of an initial application if the individual received medical services that would have been covered under Medicaid and the individual would have been eligible for Medicaid at the time he received the services if he had applied (42 USCA § 1396A(34); 42 CFR § 435.915(a)). The Department of Health may make eligibility effective for fee-for-service Medicaid on the first day of the month if an individual was eligible any time during that month (42 CFR § 435.915(b)).

# **Legal Analysis**

The first issue under review is whether NYSOH gave you proper notice that you had to complete the renewal process by February 15, 2017.

On December 2, 2016, NYSOH issued a notice stating that you and your daughter's Medicaid coverage would be transitioned from the County Department of Social Services to NYSOH. The notice stated that you and your daughter's Medicaid coverage was ending effective February 28, 2017 and that you needed to complete the renewal process by February 15, 2017. The renewal process was not completed by February 15, 2017.

You testified that you did not receive the December 2, 2016 notice from NYSOH advising you, that you and your daughter's Medicaid coverage was ending effective February 28, 2017 and that directed you to complete the renewal process by February 15, 2017.

You testified that if you had received the December 2, 2016 notice from NYSOH, that you would have timely completed the renewal process and may have been found eligible for Medicaid for the month of March 2017.

You testified that you receive your notifications from NYSOH by regular mail. However, NYSOH records do not reflect that any notices issued to your address have been returned as undeliverable.

Therefore, the Appeals Unit of NYSOH finds that NYSOH did provide you with proper notice that you had to complete the renewal process by February 15, 2017.

The second issue under review is whether NYSOH properly determined that you were not eligible for retroactive Medicaid for March 2017.

You are in a two-person household; you file your taxes with a tax filing status of head of household and claim one dependent on your tax return.

You submitted an application for financial assistance on February 2, 2017 and requested help in paying for medical bills for February 2017 and March 2017.

When an individual files an initial application for Medicaid, his or her eligibility for retroactive Medicaid depends on the date of application. To this end, it does not matter whether that initial application resulted in Medicaid going forward. Instead, an individual who has filed an initial application for Medicaid through NYSOH has the right to be evaluated for Medicaid for each of the three months before the month of his or her application. An individual will be retroactively eligible for assistance for these months if the individual received medical services that would have been covered under Medicaid and if he or she would have been eligible for Medicaid in one of those three months had he or she applied.

Financial eligibility for Medicaid for applicants who are not currently receiving Medicaid benefits is based on current monthly household income and family size.

To be eligible for Medicaid in March 2017, you would have needed to meet the non-financial criteria and you would need an income no greater than 138% of the FPL per month. There is no indication in the record that you would have been ineligible for Medicaid based on any non-financial criteria during the month of March 2017.

In an analysis of a monthly basis for financial eligibility you would have to have an income no greater than \$1,868.00 for yourself, per month.

You provided pay stubs for March 2017 as follows: a pay stub with a pay date of March 2, 2017 in the amount of \$576.18; a pay stub with a pay date of March 16, 2017 in the amount of \$751.23 and a pay stub with a pay date of March 30, 2017 in the amount of \$788.43. According to the documentation you provided, your gross income for the month of March 2017 is \$2,115.84.

Since your monthly gross income of \$2,115.84 was more than the \$1,868.00 monthly Medicaid limit for March 2017, NYSOH properly determined you were not eligible for Medicaid coverage during that month.

Therefore, the August 10, 2017 eligibility determination stating that you were not eligible for Medicaid in the month of March 2017 is AFFIRMED.

#### Decision

The August 10, 2017 eligibility determination notice is AFFIRMED.

Effective Date of this Decision: November 13, 2017

## **How this Decision Affects Your Eligibility**

You are not eligible for Medicaid in the month of March 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 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).

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
- By mail at:

NY State of Health Appeals P.O. Box 11729 Albany, NY 12211

• By fax: 1-855-900-5557

### **Summary**

The August 10, 2017 eligibility determination notice is AFFIRMED.

You are not eligible for Medicaid in the month of March 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。

## <u>ltaliano (Italian)</u>

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.

# (Arabic)العربية

هذه وثيقة مهمة. إذا كنت بحاجة إلى مساعدة لفهم محتواها، يُرجى الاتصال بالرقم 5777-355-455-1. 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 निःश्ल्क 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 महत्त्वपूर्ण कागजात हो। यसलाई बुझ्न तपाईंलाई मद्दत चाहिन्छ भने, कृपया 1-855-355-5777 मा फोन गर्नुहोस्। हामीले तपाईंले बोल्ने भाषामा तपाईंलाई नि:शुल्क 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 yε tow krataa a ho hia. Sε wo hia εho nkyerεkyerεmu a, yε srε wo, frε 1-855-355-5777. yεbεtumi ama wo obi a okyerε kasa a woka no ase ama wo kwa a wontua hwee.

#### اردو(Urdu)

یہ ایک اہم دستاویز ہے۔ اگر آپ کو اسے سمجھنے کے لیے مدد کی ضرورت ہے تو براہ کرم5777-355-855-1 پر کال کریں۔ ہم آپ کو آپ کی مادری زبان میں ایک مفت مترجم فراہم کر سکتے ہیں۔

#### <u>Tiếng Việt (Vietnamese)</u>

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.