



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

Notice of Decision

Decision Date: December 27, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000022773

[REDACTED]

Dear [REDACTED],

On December 4, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's failure to issue a timely eligibility determination.

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).

This page intentionally left blank.



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

Decision

Decision Date: December 27, 2017

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000022773

[REDACTED]

Issue

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

Did NY State of Health (NYSOH) fail to provide you with a timely eligibility determination?

Procedural History

On June 20, 2017, NYSOH issued an eligibility determination notice stating that you were eligible to enroll in the Essential Plan with a \$20.00 monthly premium for a limited time, effective August 1, 2017. The notice instructed you to provide proof of income by September 17, 2017, to confirm your eligibility.

Also on June 20, 2017, NYSOH issued a plan enrollment notice confirming that as of June 19, 2017, you were enrolled in an Essential Plan with an enrollment start date of August 1, 2017. The notice instructed you to provide proof of income by September 17, 2017, to confirm your eligibility.

On August 1, 2017, you uploaded documentation to your NYSOH account [REDACTED]

On August 2, 2017, your NYSOH account was updated.

On August 3, 2017, NYSOH issued three notices:

- (1) An eligibility determination notice stating that you were eligible to enroll in the Essential Plan with a \$20.00 premium per month for a limited time,

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).

effective September 1, 2017. The notice instructed you to provide proof of income by September 17, 2017, to confirm your eligibility;

- (2) A notice issued, stating that the documentation you submitted was reviewed and did not confirm the information in your application. The notice instructed you to provide proof of income by September 17, 2017, to confirm your eligibility.
- (3) A plan enrollment notice confirming that as of August 2, 2017, you were enrolled in an Essential Plan with an enrollment start date of August 1, 2017. The notice instructed you to provide proof of income by September 17, 2017, to confirm your eligibility.

On September 12, 2017, your NYSOH account was updated.

On September 13, 2017, NYSOH issued an eligibility determination notice stating that you were eligible for a tax credit up to \$204.00 per month, effective as of October 1, 2017.

Also on September 13, 2017, NYSOH issued a disenrollment notice stating that your Essential Plan coverage would end on September 30, 2017, because you were no longer eligible to enroll in the Essential Plan.

On September 14, 2017, your NYSOH account was updated.

Also on September 14, 2017, you uploaded documentation to your NYSOH account [REDACTED]

On September 15, 2017, NYSOH issued a notice stating that the income information in your application did not match what NYSOH received from state and federal data sources. The notice directed you to provide additional proof of your household income by September 29, 2017, to confirm your eligibility.

On September 16, 2017, NYSOH issued a notice stating that the documentation reviewed did not confirm the information in your application. The notice instructed you to provide proof of income by October 29, 2017, to confirm your eligibility.

On September 25, 2017, you spoke to NYSOH's Account Review Unit and requested an appeal insofar as insofar as you contend that NYSOH failed to provide a timely eligibility determination.

Also on September 25, 2017 and September 26, 2017, you uploaded documentation to your NYSOH account [REDACTED].

On October 4, 2017, NYSOH issued an eligibility determination notice stating that you were eligible for the Essential Plan with a \$20.00 premium for a limited time, effective October 1, 2017. You had been granted Aid to Continue until a decision was made on your appeal.

Also on October 4, 2017, NYSOH issued a plan enrollment notice confirming that as of October 3, 2017, you were enrolled in an Essential Plan with an enrollment start date of October 1, 2017.

On December 4, 2017, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. Testimony was taken during the hearing, and the record was left open to allow you to submit additional income documentation to NYSOH's Appeals Unit.

On December 18, 2017, you uploaded a one-page document to your account [REDACTED]. That documentation was made part of the record as [REDACTED]. The record is complete and closed.

Findings of Fact

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

- 1) According to your NYSOH account and testimony, you are applying for health insurance for yourself.
- 2) According to your NYSOH account and testimony, you expect to file a 2017 federal income tax return with the tax status of single, and do not expect to claim any dependents on that return.
- 3) According to your NYSOH account and testimony, you are self-employed.
- 4) According to your September 14, 2017 application, you attested to an expected yearly income of \$9,128.04 in 2017.
- 5) On September 14, 2017 and September 26, 2017, you submitted Business Profit and Loss Statements for the months of March 2017, April 2017, and May 2017

- [REDACTED]
- 6) On September 15, 2017, NYSOH issued a notice instructing you to provide one the following documentation to prove your income:

- (a) Records of detailed earnings and expenses (e.g. business bank account records, invoices and checks) for the last 3 months;

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).

- (b) Business pay rolls and records (e.g. balance sheets from accounting software or Excel or Word documents detailing income/expenses) for the last 3 months; or
- (c) Filed tax return from the previous year if representative of attested income. Tax return must be signed and dated

[REDACTED]

- 7) According to your NYSOH account, on September 15, 2017 and September 27, 2017, NYSOH determined that the documentation you submitted was invalid because the Business Profit and Loss Statements were not for the last three months.
- 8) According to your NYSOH account, you reside in [REDACTED] New York.
- 9) On December 18, 2017, you submitted a Business Profit-Loss Statement for the months of August 2017, September 2017, and October 2017. The statement reflects:
 - (a) In August 2017, your income was \$4,394.00 and your expenses were \$1,795.00;
 - (b) In September 2017, your income was \$7,883.00 and your expenses were \$1,755.00;
 - (c) In October 2017, your income was \$8,906.00 and your expenses were \$2,740.00

[REDACTED]

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

Applicable Law and Regulations

Modified Adjusted Gross Income

NYSOH bases its eligibility determinations on modified adjusted gross income as defined in the federal tax code (45 CFR § 155.300(a)). The term “modified adjusted gross income” means adjusted gross income increased by (1) any income that was excluded under 26 USC § 911 for United States citizens or residents living abroad, (2) tax-exempt interest received or accrued, and (3) Social Security benefits that were excluded from gross income under 26 USC § 86 (see 26 USC § 36B(d)(2)(B), 26 CFR § 1.36B-1(e)(2)).

“Adjusted gross income” means, in the case of an individual taxpayer, gross federal taxable income minus certain specific deductions, such as expenses

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).

reimbursed by an employer, losses from sale or exchange of property, losses from premature withdrawal of funds from time savings accounts, deductions attributable to royalties, and certain retirement savings (26 USC § 62(a)). Living expenses, such as rent and utilities are not an allowable deduction in computing adjusted gross income.

Medicaid – Verification Process

NYSOH may accept self-attestation of information needed to determine the income eligibility of an individual for Medicaid (42 CFR § 435.945(a)). NYSOH must request information relating to financial eligibility from other agencies in the State, other States, and Federal programs to the extent NYSOH determines such information is useful to verifying the financial eligibility for an individual (42 CFR § 435.948(a)).

An individual must not be required to provide additional information or documentation unless information needed by NYSOH cannot be obtained electronically or the information obtained electronically is not reasonably compatible with information provided by or on behalf of the individual (42 CFR § 435.952(c)).

Timely Notice of Medicaid Eligibility

When an individual applies for insurance through NYSOH, NYSOH must determine that person's eligibility promptly and without undue delay (45 CFR § 155.310(e)(1); 42 CFR § 435.1200(b)(3)(iii)).

To assess whether an eligibility determination was untimely, NYSOH must base the time-period from the date of application to the date NYSOH notifies the applicant of its decision (45 CFR § 155.310(e)(2)). However, if the applicant submits an incomplete application or there is not sufficient information for NYSOH to make an eligibility determination, then NYSOH must notify that applicant that more information is needed to complete the application (45 CFR § 155.310(k)(1)).

NYSOH must provide Medicaid applicants notice of their eligibility determination within 45 days from the date of the application (42 CFR § 435.912).

Legal Analysis

The issue under review is whether NYSOH failed to provide you with a timely eligibility determination following your September 14, 2017, application for financial assistance.

For all individuals whose income is needed to calculate a household's eligibility, NYSOH must request data that will allow NYSOH to verify the household's income. If NYSOH cannot verify the income information required to determine eligibility, they must attempt to resolve the inconsistency by giving the applicant the opportunity to submit satisfactory documentary evidence.

On September 14, 2017, you applied for financial assistance through NYSOH. In that application, you attested that you were self-employed with an expected yearly income of \$9,128.04. The income that you attested to in that application did not match the federal and state data sources. As a result, NYSOH issued you a notice on September 15, 2017, instructing you to submit additional proof of income to NYSOH to confirm your eligibility for financial assistance. The notice provided an acceptable documentation list including: records of detailed earnings and expenses for the last 3 months; business pay rolls and records for the last 3 months; or a filed tax return from the previous year, if representative of attested income [REDACTED]

On September 14, 2017 and September 26, 2017, you submitted Business Profit and Loss Statements for the months of March 2017, April 2017, and May 2017 [REDACTED]. On September 15, 2017 and September 27, 2017, NYSOH determined that the documentation submitted was invalid because the Business Profit and Loss Statements were not for the last three months.

The record reflects that you did not submit the required documentation as listed in the notices that were issued by NYSOH. Without proper documentation, NYSOH was unable to compute your monthly or expected yearly income.

NYSOH must provide adult applicants notice of their eligibility determination within 45 days from the date of the completed application. To assess whether an eligibility determination was untimely, the time period begins on the date of the completed application and ends on the date NYSOH notifies the applicant of its decision.

The income documentation you submitted was insufficient to satisfy NYSOH's request for additional income documentation. Therefore, it is concluded that NYSOH did not fail to issue you a timely eligibility determination.

During the hearing, you were instructed to submit a Business Profit-Loss Statement for the last three months. On December 18, 2017, you submitted a Business Profit-Loss Statement for the months of August 2017, September 2017, and October 2017. The statement reflects your net income was: \$2,599.00 in August 2017; \$6,128.00 in September 2017, and \$6,166.00 in October 2017 [REDACTED]. Based on the documentation submitted, your expected yearly income is $(\$2,599.00 + \$6,128.00 + \$6,166.00) \times 4$ quarterly periods) \$59,572.00.

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).

Therefore, your case is RETURNED to NYSOH to calculate your eligibility for financial assistance based on a one-person household, with an expected household income of \$59,572.00, for an individual residing in [REDACTED], New York.

Decision

NYSOH did not fail to issue you a timely eligibility determination.

Your case is RETURNED to NYSOH to calculate your eligibility for financial assistance based on a one-person household, with an expected household income of \$59,572.00, for an individual residing in [REDACTED], New York.

Effective Date of this Decision: December 27, 2017

How this Decision Affects Your Eligibility

NYSOH did not fail to issue a timely notice of eligibility determination since the documentation you submitted was insufficient to calculate your eligibility for financial assistance.

Your case has been returned to NYSOH to determine your eligibility for financial assistance and issue an eligibility determination notice. NYSOH will notify you once this has been done.

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:

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

Summary

NYSOH did not fail to issue you a timely eligibility determination.

Your case is RETURNED to NYSOH to calculate your eligibility for financial assistance based on a one-person household, with an expected household income of \$59,572.00, for an individual residing in [REDACTED], New York.

NYSOH did not fail to issue a timely notice of eligibility determination since the documentation you submitted was insufficient to calculate your eligibility for financial assistance.

Your case has been returned to NYSOH to determine your eligibility for financial assistance and issue an eligibility determination notice. NYSOH will notify you once this has been done.

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).

Legal Authority

We are issuing this determination in accordance with 45 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).

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।

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).

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&btumi ama wo obi a okyer& 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.

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).