

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

#### **Notice of Decision**

Decision Date: December 14, 2017

NY State of Health Account ID: Appeal Identification Number: AP00000023340



On December 11, 2017, you appeared by telephone at a hearing on your appeal of NY State of Health's failure to determine you eligible for retroactive Medicaid for the month of May 2017.

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.



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

#### **Decision**

Decision Date: December 14, 2017

NY State of Health Account ID:

Appeal Identification Number: AP000000023340



#### Issue

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

Did NY State of Health (NYSOH) fail to properly determine you eligible for retroactive Medicaid for the month of May 2017?

## **Procedural History**

On May 10, 2017, NYSOH issued an eligibility determination notice stating that you were eligible to enroll in the Essential Plan, with a \$20.00 premium per month, effective June 1, 2017.

Also on May 10, 2017, NYSOH issued a plan enrollment notice confirming that as of May 9, 2017, you were enrolled in an Essential Plan with an enrollment start date of June 1, 2017.

On June 23, 2017, NYSOH issued a disenrollment notice stating that your Essential Plan coverage ended on June 1, 2017, because you did not pay your insurance bill by the payment deadline.

On September 25, 2017, your NYSOH account was updated.

On September 26, 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 proof of your household income by October 10, 2017, to confirm your eligibility.

On October 5, 2017, you uploaded additional documentation to your account

On October 6, 2017, your NYSOH account was systemically updated.

On October 7, 2017, NYSOH issued an eligibility determination notice stating that you were eligible for Medicaid, effective October 1, 2017.

Also on October 7, 2017, NYSOH issued a notice stating that you were eligible for Medicaid from June 1, 2017 through June 30, 2017; however, additional income documentation was needed to confirm your eligibility for the period of July 1, 2017 to August 31, 2017. The notice directed you to submit additional income documentation by October 21, 2017, to confirm your eligibility.

On October 13, 2017, NYSOH issued a plan enrollment notice confirming that as of October 12, 2017, you were enrolled in a Medicaid Managed Care (MMC) plan with an enrollment start date of November 1, 2017.

Also on October 13, 2017, you spoke with NYSOH's Account Review Unit and requested an appeal insofar as your eligibility for retroactive Medicaid coverage for the month of May 2017 had not been determined.

On December 11, 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 seeking retroactive Medicaid coverage for the month of May 2017.
- 2) According to your NYSOH account, you were enrolled in an Essential Plan with an enrollment start date of June 1, 2017; however, your coverage was terminated on June 1, 2017, because you did not pay your health insurance premiums.
- 3) According to your NYSOH account, you contacted NYSOH on September 25, 2017, and submitted an application for financial assistance.
- 4) According to your September 25, 2017 application, you requested help paying for medical bills for the last three months.

- According to your September 25, 2017 application, you attested that you were no longer employed as June 13, 2017, and your only source of income was
- 6) On October 5, 2017, you submitted a copy of your
- 7) You testified that you incurred medical expenses in the month of May 2017 and want to be enrolled in Medicaid coverage to cover those expenses.

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

## **Applicable Law and Regulations**

#### De Novo Review

NYSOH Appeals Unit must review each appeal de novo and "consider all relevant facts and evidence adduced during the appeals process" (45 CFR § 155.535(f)). "De novo review means a review of an appeal without deference to prior decisions in the case" (45 CFR § 155.500).

#### 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 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)).

NYSOH 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)).

#### 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 issue under review is whether NYSOH failed to determine that you were eligible for Medicaid for the month of May 2017.

You testified that you are appealing the fact that you were not determined eligible for Medicaid coverage for the month of May 2017. The record does not contain an eligibility determination notice regarding the issue of your eligibility for retroactive Medicaid coverage for the month of May 2017.

The lack of an eligibility determination notice on the issue of retroactive Medicaid coverage for May 2017 does not prevent the Appeals Unit from reaching the merits of the case or constitute material error. Under 45 CFR § 155.505(b), you are as entitled to appeal NYSOH's failure to timely issue a notice of eligibility determination.

Your testimony regarding the relief that you are seeking permits an inference that NYSOH did deny your request for retroactive Medicaid coverage for the month of May 2017. Since the Appeals Unit review of NYSOH determinations is performed on a de novo basis, no deference would have been granted to the eligibility determination notice had it been issued.

The record reflects that you were determined eligible for and enrolled in an Essential Plan on June 1, 2017; however, your coverage was terminated on June 1, 2017, because you did not pay your insurance bill by the payment deadline.

Subsequent to the termination of your Essential Plan, on September 25, 2017, you submitted an application for financial assistance. In that application, you requested help paying for medical bills for the last three months.

When individuals file an application for Medicaid, their eligibility for retroactive Medicaid is contingent on the date of their application. Medicaid coverage can be effectuated retroactively for up to three months prior to an individual's initial application, if they would have been eligible for Medicaid in those three months had they applied.

The record reflects that your application was submitted on September 25, 2017, such that the applicable retroactive period could only be for the period of June 1, 2017 through August 31, 2017. Therefore, NYSOH did not fail to determine you eligible for retroactive Medicaid for the month of May 2017.

#### **Decision**

NYSOH did not fail to determine you eligible for retroactive Medicaid for the month of May 2017.

Effective Date of this Decision: December 14, 2017

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

You were ineligible for retroactive Medicaid coverage for the month of May 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
- 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 determine you eligible for retroactive Medicaid for the month of May 2017.

You were ineligible for retroactive Medicaid coverage for the month of May 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.

#### (Arabic)العربية

هذه وثيقة مهمة. إذا كنت بحاجة إلى مساعدة لفهم محتواها، يُرجى الاتصال بالرقم 5777-355-855-1. 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 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 महत्त्वपूर्ण कागजात हो। यसलाई बुझ तपाईंलाई मद्दत चाहिन्छ भने, कृपया 1-855-355-5777 मा फोन गर्नुहोस्। हामीले तपाईंले बोल्ने भाषामा तपाईंलाई नि:शुल्क दोभाषे उपलब्ध गराउन सक्छों।

#### 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. yebetumi ama wo obi a okyere 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 کرم5777-355-485-1 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)

ן, ביטע רופט 3-355-355. מיר קענען אייך	דאס איז א וויכטיגער דאקומענט. אויב איר דארפט הילף עס צו פארשטיי געבן א דאלמעטשער פריי פון אפצאל אין די שפראך וואס איר רעדט.