

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

#### **Notice of Decision**

Decision Date: February 15, 2018

NY State of Health Account ID: Appeal Identification Number: AP00000024819



On February 2, 2018, you appeared by telephone at a hearing on your appeal of NY State of Health's November 28, 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.



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

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#### Issues

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

Did you provide a valid appeal request of the type of coverage your Medicaid Managed Care plan provides?

Did NY State of Health (NYSOH) properly determine that your enrollment in your Medicaid Managed Care plan was effective January 1, 2018?

# **Procedural History**

On September 15, 2017, NYSOH issued an eligibility determination notice stating you were eligible to enroll in the Essential Plan with a \$20.00 per month premium for a limited time, effective October 1, 2017. The notice directed you to provide proof of your income by December 13, 2017, so your eligibility could be confirmed.

On September 15, 2017, NYSOH issued a plan enrollment notice confirming your enrollment in an Essential Plan, effective October 1, 2017.

On October 13, 2017, NYSOH issued a disenrollment notice stating your Essential Plan 1 was ending on October 1, 2017. The notice stated this was because you did not pay your insurance bill by the payment deadline.

On November 17, 2017, NYSOH issued an eligibility determination notice, based on your November 16, 2017 application, stating that you were eligible for Medicaid, effective November 1, 2017.

On November 27, 2017, NYSOH issued a plan enrollment notice based on the plan you selected on November 26, 2017, that confirmed your enrollment in a Medicaid Managed Care plan, with an effective start date of January 1, 2018.

On November 27, 2017, you spoke to NYSOH's Account Review Unit and appealed the start date of your enrollment in your Medicaid Managed Care plan, insofar as it did not begin November 1, 2017.

On November 28, 2017, NYSOH issued a plan enrollment notice confirming your enrollment in a Medicaid Managed Care plan, effective January 1, 2018.

On February 2, 2018, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. During your hearing you testified you are also appealing the preauthorization of dental work which was started under your Essential Plan, requesting that your Medicaid Managed Care plan cover it. 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 you are appealing the fact that you had preauthorized dental work submitted under your Essential Plan coverage approved in November by your dentist, which preauthorization you are now seeking to be transferred to your new Medicaid Managed Care coverage.
- You testified you did not have any medical procedures done for which you are seeking reimbursement in the months of October 2017 or November 2017.
- 3) You testified your dentist has not resubmitted authorization for the dental procedure under your new Medicaid Managed Care plan, and you were waiting for your telephone hearing to do so.
- 4) You submitted an application to NYSOH for financial assistance on November 16, 2017.
- 5) You testified you had a loss of income when you updated your application on November 16, 2017.
- 6) You were determined eligible for Medicaid based on your application submitted on November 16, 2017, effective November 1, 2017.

- 7) According to your NYSOH account and your testimony, you selected your Medicaid Managed Care Plan on November 27, 2017, with enrollment effective on January 1, 2018.
- 8) Your application states you reside in Westchester County, NY.

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

# Applicable Law and Regulations

#### **Invalid Appeal Requests**

An applicant has the right to appeal: (1) an eligibility determination, including the amount of advance payments of the premium tax credit and level of cost-sharing reductions, (2) a redetermination of eligibility, including the amount of advance payments of the premium tax credit and level of cost-sharing reductions, (3) an eligibility determination for an exemption, (4) a failure by the Exchange to provide timely notice of an eligibility determination and (5) a denial of a request to vacate dismissal made by the NY State of Health Appeals Unit (45 CFR § 155.505).

#### **Medicaid Effective Dates**

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)).

Medicaid Managed Care 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)).

# Legal Analysis

The first issue under review is whether you provided a valid appeal request of the type of coverage your Medicaid Managed Care plan provides

You testified that, when you were initially set to be enrolled in the Essential Plan effective October 1, 2017, you visited your dentist in October 2017 and had a procedure pre-authorized in November 2017. The procedure was only pre-

authorized and did not take place. The record shows you were disenrolled from your Essential Plan for non-payment of premium, effective October 1, 2017. Therefore, your plan was never in effect for purposes of submitting medical or dental procedures for the months of October 2017 or November 2017. It is noted that disenrollments from health plans for the non-payment of premiums is not an appealable issue with which NYSOH has authority to review.

You further testified you are seeking to have the preauthorization for dental work submitted and approved in November 2017 under your Essential Plan transferred to your new Medicaid Managed Care plan.

The particulars of the terms of coverage regarding covered medical services, treatment, prescriptions, and the amount of co-pays, deductibles, and out of pocket costs for which you are responsible for are set by the individual plans and are not based on an eligibility determination made by NYSOH. Therefore, your issue regarding preauthorization is not something that the New York State of Health Appeals Unit can review such that your appeal is DISMISSED as a non-appealable issue.

The second issue under review is whether NYSOH properly determined that your enrollment in a Medicaid Managed Care plan was effective January 1, 2018.

You testified that you contacted NYSOH on November 27, 2017, and selected and enrolled into a Medicaid Managed Care plan.

The date on which a Medicaid Managed Care 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 will go into effect on the first day of the following month. A plan that is selected on or after the sixteenth day of the month will go into effect on the first day of the second following month.

Since you selected a Medicaid Managed Care plan on November 27, 2017, it properly took effect on the first day of the second month after November 2017; that is, on January 1, 2018.

Therefore, the November 28, 2017 plan enrollment notice stating that your enrollment in your Medicaid Managed Care plan would be effective January 1, 2018, was correct and must be AFFIRMED.

#### **Decision**

Your request to have your preauthorized dental work transferred from your Essential Plan dental coverage to your Medicaid Managed Care plan is a non-appealable issue and is DISMISSED.

The November 28, 2017 plan enrollment notice is AFFIRMED.

Effective Date of this Decision: February 15, 2018

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

This Decision does not change your prior enrollments or eligibility for financial assistance.

The effective date of your Medicaid Managed Care plan is January 1, 2018.

## If You Disagree with this Decision (Appeal Rights)

If applicable, if you think a portion of your appeal should not be dismissed, you can ask us to vacate, or cancel, this dismissal. You must ask us in writing within 30 days after the date on this notice, showing good cause as to why the dismissal should be vacated. NYSOH's Appeals Unit will review your request. If your request is approved, another hearing will be scheduled for you. If your request is denied, NYSOH will tell you in writing. If you do not respond to the dismissed portion of your appeal within 30 days, your appeal will remain dismissed, and NYSOH will take no further action on your appeal.

Insofar as your case was decided, the 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**

Your request to have your preauthorized dental work transferred from your Essential Plan dental coverage to your Medicaid Managed Care plan is a non-appealable issue and is DISMISSED.

The November 28, 2017 plan enrollment notice is AFFIRMED. This decision does not change your prior enrollments or eligibility for financial assistance.

The effective date of your Medicaid Managed Care plan is January 1, 2018.

# **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.

#### <u>한국어 (Korean)</u>

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 নিখি। এটি বুঝতে আপনার যদি সাহায্যের প্রয়োজন হয় তাহলে, অনুগ্রহ করে 1-855-355-5777 নম্বরে কল করুন। আপনি যে ভাষায় কখা 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 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 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)

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.