

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

#### **Notice of Decision**

Decision Date: January 23, 2018

NY State of Health Account ID: Appeal Identification Number: AP00000024974



On January 4, 2018, you appeared by telephone at a hearing on your appeal of NY State of Health's June 15, 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: January 23, 2018

NY State of Health Account ID: Appeal Identification Number: AP00000024974



#### 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 you were not eligible for Medicaid for April 1, 2017 through April 30, 2017?

## **Procedural History**

On May 25, 2017, a navigator submitted an application for financial assistance with health insurance on your behalf and indicated that you were seeking help for paying for medical bills for the months of February 2017, March 2017, and April 2017.

On May 26, 2017, NYSOH issued a notice stating that the income information in your application did not match what NYSOH had received from state and federal data sources and that additional information was needed to confirm the information in your application. This notice directed you to submit proof of your household income by June 9, 2017 in order for your eligibility for financial assistance to be determined.

On May 30, 2017, income documentation was uploaded to your NYSOH account.

Also on May 30, 2017, NYSOH reviewed the income documentation you submitted, recalculated your income based on this documentation, and submitted an application on your behalf.

On May 31, 2017, NYSOH issued a notice of eligibility determination stating that you were eligible for advance payments of the premium tax credit of up to \$21.00 per month, effective July 1, 2017.

Also on May 31, 2017, NYSOH issued a notice of eligibility determination stating that you were not eligible for Medicaid for February 1, 2017 through April 30, 2017 because the monthly household income of \$3,822.00 is over the allowable monthly income limit of \$1,387.00.

On June 6, 2017, additional income documentation was uploaded to your NYSOH account.

Also on June 6, 2017, NYSOH reviewed the income documentation you submitted, recalculated your income based on this documentation, and submitted an application on your behalf.

On June 7, 2017, NYSOH issued a notice of eligibility determination stating that you were eligible for Medicaid, effective June 1, 2017.

On June 14, 2017, a navigator submitted an application for financial assistance with health insurance on your behalf and indicated that you were seeking help for paying for medical bills for the month of May 2017.

On June 15, 2017, NYSOH issued a notice of eligibility determination stating that you would remain eligible for Medicaid, effective June 1, 2017.

Also on June 15, 2017, NYSOH issued a notice of eligibility determination stating that you were eligible for Medicaid for May 1, 2017 through May 31, 2017 because your monthly household income of \$1,013.18 is at or below the allowable monthly income limit of \$1,387.00.

On August 17, 2017, you submitted a written appeal and appealed that eligibility determination notice insofar as you were not found eligible for retroactive Medicaid for the month of April 2017.

On January 4, 2018, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. The record was developed during the hearing held open until January 18, 2017, to allow you time to submit supporting documents.

On January 18, 2018, the NYSOH Appeals Unit received via fax a letter from the NYS Department of Labor indicating dated April 16, 2017 regarding the termination of your Unemployment Insurance Benefits and a payment history showing your Unemployment Insurance Benefit payments from September 25, 2016 through April 16, 2017. These documents were marked as Appellant's Exhibit #1 and incorporated into the record. The record is now closed.

## **Findings of Fact**

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

- 1) You testified that you are seeking Medicaid from April 1, 2017 to April 30, 2017.
- 2) You testified that you expect to file your 2017 federal income tax return as single and you will not claim any dependents on that return.
- 3) You testified that you first contacted a navigator to submit an application for health insurance in April 2017.
- 4) Your NYSOH account reflects that a navigator created your NYSOH account and submitted an application on your behalf on May 25, 2017.
- 5) You testified that you are a property and receive jobs through the the control of the control
- You testified that you were laid off for the beginning of 2017 and returned to work for for thirty-six hours over the course of four days in April 2017. You explained that because the work was performed on a Thursday, Friday, Monday, and Tuesday, you were paid for this work in two separate paychecks.
- 7) You testified that you were receiving Unemployment Insurance Benefits in April 2017, however, your unemployment ran out in April 2017.
- You submitted two paystubs from the state of the first is for pay date April 28, 2017 and shows a gross pay amount of \$252.00 and a gross year to date amount of \$252.00; the second is for pay date May 11, 2017 and shows a gross pay amount of \$882.00 and a gross year to date amount of \$1,134.00.
- 9) You submitted a letter from the NYS Department of Labor dated April 16, 2017. This letter indicates that you had received all regular Unemployment Insurance Benefits and had exhausted your twenty-six weeks of benefits and that you cannot receive any more regular Unemployment Insurance Benefits on your claim.
- 10) You submitted a payment history of your Unemployment Insurance Benefits, showing that you received a gross payment of \$424.00 on April 2, 2017, April 9, 2017, and April 16, 2017.

- 11) You testified that you do not plan on taking any deductions on your 2017 tax return.
- 12) You testified that you reside in Yates County.

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 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 2017 FPL, which is \$12,060.00 for a one-person household (82 Fed. Reg. 8831).

#### 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 properly determined that you were not eligible for Medicaid for April 1, 2017 through April 30, 2017

You expect to file your 2017 tax return with a tax filing status of single and will not claim any dependents on that return, therefore, you are in a one-person household.

You submitted an application for financial assistance on May 25, 2017 and requested help in paying for medical bills for February 2017, March 2017, and April 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 or not 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 the three months before the month of his or her application.

Medicaid coverage can be made effective retroactively for up to three months prior to an individual's initial application if the individual received medical services that would have been covered under Medicaid and if they would have been eligible for Medicaid in those three months had they applied.

You testified that you are seeking Medicaid from April 1, 2017 to April 30, 2017.

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 April 2017, you would have needed to meet the non-financial criteria and have an income no greater than 138% of the FPL, which is \$1,387.00 per month. There is no indication in the record that you would have been ineligible for Medicaid based on non-financial criteria during April 2017.

You uploaded your Unemployment Insurance Benefits payment history showing you received gross payments of \$424.00 on April 2, 2017, April 9, 2017, and April 16, 2017, as well as a paystub dated April 28, 2017 for a gross pay amount of \$252.00. Therefore, the record indicates that in the month of April 2017, you had a monthly household income of \$1,524.00.

Since your income of \$1,524.00 was more than the \$1,387.00 monthly Medicaid limit for April 2017, NYSOH properly determined that you were not eligible for Medicaid coverage during that month. Therefore, the June 15, 2017 eligibility determination notice stating that you were eligible for Medicaid in the month of May 2017 and not April 2017, is correct and is AFFIRMED.

#### Decision

The June 15, 2017 eligibility determination notice is AFFIRMED.

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 Date of this Decision: January 23, 2018

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

You are not eligible for Medicaid in the month of April 2017.

Your eligibility for Medicaid was effective as of May 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 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

The June 15, 2017 eligibility determination notice is AFFIRMED.

You are not eligible for Medicaid in the month of April 2017.

Your eligibility for Medicaid was effective as of May 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.

### <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।

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 महत्त्वपूर्ण कागजात हो। यसलाई बुझ्न तपाईंलाई मद्दत चाहिन्छ भने, कृपया 1-855-355-5777 मा फोन गर्नुहोस्। हामीले तपाईंले बोल्ने भाषामा तपाईंलाई नि:श्ल्क 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.