

STATE OF NEW YORK DEPARTMENT OF HEALTH PO Box 11729 Albany, NY 12211

#### Notice of Decision

Decision Date: March 13, 2018

NY State of Health Account ID:

Appeal Identification Number: AP00000026269





On February 23, 2018, you appeared by telephone at a hearing on your appeal of NY State of Health's December 24, 2017 enrollment confirmation 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 PO 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.



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Decision

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Appeal Identification Number: AP00000026269



#### 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 your spouse's enrollment in a Medicaid Managed Care (MMC) plan was effective February 1, 2018?

## **Procedural History**

On December 16, 2017, you filed an application for financial assistance with health insurance on behalf of yourself, your spouse, and your child, and uploaded documentation to your NYSOH account.

On December 17, 2017, NYSOH issued a notice of eligibility determination stating that your spouse was conditionally eligible for Medicaid coverage for all outpatient prenatal Medicaid services, effective December 1, 2017. The notice also stated that you needed to provide additional information to confirm her eligibility, but did not state specifically what information was needed. Finally, the notice stated that your spouse was not allowed to enroll in an MMC plan, based on the type of Medicaid coverage for which she was eligible.

On December 19, 2017, NYSOH issued a notice stating that the income documentation you provided did not confirm the information in your application. The notice directed you to submit documentation of your household income by January 15, 2018.

Also on December 19, 2017, you uploaded more documentation to your NYSOH account.

On December 21, 2017, NYSOH issued a notice stating that the income documentation you provided did not confirm the information in your application. The notice directed you to submit documentation of your household income by January 4, 2018.

Also on December 21, 2017, NYSOH issued a notice stating that your spouse remained eligible for Medicaid, effective December 1, 2017. The notice also directed your spouse to select a health plan for enrollment.

On December 23, 2017, an MMC plan was selected for enrollment on behalf of your spouse.

Also on December 23, 2017, you spoke to NYSOH's Account Review Unit and appealed the start date of your spouse's enrollment in her MMC plan, insofar as it did not begin on January 1, 2018.

On December 24, 2017, NYSOH issued a notice of enrollment in the plan selected on behalf of your spouse on December 23, 2017, stating that your spouse's coverage under that plan would start on February 1, 2018.

On February 23, 2018, 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 support the following findings of fact:

- 1) You first applied to NYSOH for financial assistance with your household's health insurance on December 16, 2017.
- 2) You testified that your spouse previously had coverage outside of NYSOH through an employer, and that this coverage ended on December 31, 2017.
- You testified that your spouse is pregnant, and that you filed this appeal because you were concerned about finding a doctor who would accept feefor-service coverage.
- 4) You testified that, so far, it appears that your spouse's medical bills from January 2018 have been covered by her fee-for-service Medicaid, but that you are proceeding with this appeal in case there are any that were not covered.

5) The record reflects that an MMC plan was selected on behalf of your spouse on December 23, 2017, and that her enrollment was effective on February 1, 2018.

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

### **Applicable Law and Regulations**

#### <u>Medicaid</u>

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)).

MMC 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 issue under review is whether NYSOH properly determined that your spouse's enrollment in her MMC plan was effective February 1, 2018.

Your NYSOH account reflects that you filed your initial application for coverage through NYSOH on behalf of yourself, your spouse, and your child on December 16, 2017. The record further reflects that, initially, NYSOH issued a notice of eligibility determination stating that your spouse was not eligible to enroll in an MMC plan. However, on December 21, 2017, NYSOH issued an eligibility determination stating that your spouse was eligible for Medicaid and that she should enroll in an MMC plan. On December 23, 2017, you contacted NYSOH and enrolled your spouse into an MMC plan.

The date on which an MMC 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.

On December 23, 2017, you selected an MMC plan for your spouse, so it properly took effect on the first day of the second month following December: that is, on February 1, 2018.

It is noted that, even if you had been able to select an MMC plan for your spouse on the day of your initial application for coverage through NYSOH (December 16, 2017), your spouse's MMC plan enrollment would still have started on February 1, 2018.

Therefore, the December 24, 2017 notice, stating that your spouse's enrollment in her MMC plan would be effective February 1, 2018, was correct and must be AFFIRMED.

#### Decision

The December 24, 2017 enrollment confirmation notice is AFFIRMED.

Effective Date of this Decision: March 13, 2018

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

This decision does not change your spouse's eligibility.

The effective date of your spouse's enrollment in her MMC plan is February 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 appeal 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 PO Box 11729 Albany, NY 12211

• By fax: 1-855-900-5557

## **Summary**

The December 24, 2017 enrollment confirmation notice is AFFIRMED.

This decision does not change your spouse's eligibility.

The effective date of your spouse's enrollment in her MMC plan is February 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.

#### 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 محانًا.

#### 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 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 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 ɔkyerε 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.