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

Notice of Decision

Decision Date: April 24, 2018

NY State of Health Account ID: [redacted]
Appeal Identification Number: AP000000027643

[redacted]

[redacted]

On March 15, 2018, you appeared by telephone at a hearing on your appeal of NY State of Health's January 19, 2018 disenrollment 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.

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
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Decision

Decision Date: April 24, 2018

NY State of Health Account ID: [redacted]
Appeal Identification Number: AP000000027643

[redacted]

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 enrollment in your gold-level qualified health plan ended effective February 28, 2018?

Procedural History

On January 10, 2017, NYSOH issued an eligibility determination notice stating that you were eligible to receive up to $121.00 per month in advance payments of the premium tax credit (APTC), effective February 1, 2017. You were subsequently enrolled into a Healthfirst gold level qualified health plan, and your APTC was applied to your monthly premium, beginning February 1, 2017.

On October 28, 2017, NYSOH issued a renewal notice stating that you were eligible to receive up to $188.08 per month in APTC, effective January 1, 2018. The notice also stated that you were being re-enrolled into your same Healthfirst gold level qualified health plan, beginning January 1, 2018. The notice stated that if you wanted to make a change, you must do so between November 16, 2017 and December 15, 2017.

On November 18, 2017, NYSOH issued an enrollment notice, confirming the system re-enrolled you in a Healthfirst gold level qualified health plan, with $121.00 in APTC applied to your monthly premium as of January 1, 2018.

On January 19, 2018, NYSOH issued a disenrollment notice indicating that coverage in your Healthfirst gold level qualified health plan would end effective

February 28, 2018. This was because you asked NYSOH to end your coverage on January 18, 2018.

On January 23, 2018, you contacted the NYSOH Account Review Unit and appealed the date you were disenrolled from your Healthfirst gold level qualified health plan, requesting the disenrollment be made effective January 1, 2018.

On March 15, 2018, you had a telephone hearing with a Hearing Officer from the NYSOH's Appeals Unit. The record was developed during the hearing and closed at the end of the proceeding.

Findings of Fact

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

1) Your NYSOH account reflects that on January 9, 2017 you were enrolled in a Healthfirst gold level qualified health plan with a monthly premium of $435.70, after the application of your $121.00 APTC.

2) According to your NYSOH account, the January 9, 2017 application indicates that you elected to have automatic renewal of coverage for the next 5 years.

3) According to your NYSOH account, you receive your notices from NYSOH by regular mail.

4) According to your NYSOH account, no notices sent to you at the mailing address listed on your NYSOH account have been returned as undeliverable.

5) You testified that the address listed in your NYSOH account is correct.

6) You testified that you did not receive the October 28, 2017 or November 18, 2017 notices stating that your health plan was being renewed for 2018.

7) You testified that you were out of the country during the last couple weeks of 2017.

8) You testified that when you returned from vacation, you saw the bill for the health plan premium for January 2018 that was substantially more than you had been paying.

9) You testified that you contacted the health plan and they told you to contact NYSOH.

10) According to your NYSOH account and your testimony, on January 18, 2018 you contacted NYSOH to disenroll yourself from your Healthfirst gold level qualified health plan through NYSOH.

11) According to your NYSOH account and your testimony, you switched to a bronze level qualified health plan with Healthfirst with a March 1, 2018 start date.

12) You testified that you did not have any medical services in the months of January 2018 and February 2018.

13) You testified that you did not pay the premiums due for the months of January 2018 and February 2018.

14) You testified that you are seeking retroactive disenrollment from your Healthfirst gold level qualified health plan effective January 1, 2018.

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

Applicable Law and Regulations

Termination of a Qualified Health Plan

NYSOH must permit an enrollee to terminate his or her coverage with a qualified health plan coverage, with appropriate notice to the NYSOH or qualified health plan (45 CFR § 155.430(b)(1)(i)).

For enrollee-initiated terminations, the last day of coverage is either:

1) The termination date specified by the enrollee, if the enrollee provides reasonable notice (at least 14 days before the requested termination date);

2) Fourteen days after the enrollee requests the termination, if they do not provide reasonable notice; or

3) On a date on or after the date the enrollee requests the termination, if the enrollee's qualified health plan issuer and the enrollee agree to such a date

(45 CFR § 155.430(d)(2)(i)-(iii)).

NYSOH must permit an enrollee to retroactively terminate or cancel their enrollment in a qualified health plan if:

1) The enrollee demonstrates that they attempted to terminate their coverage and experienced a technical error that did not allow the coverage to be terminated, and requests retroactive termination within 60 days after they discovered the technical error.

2) The enrollment in the qualified health plan was unintentional, inadvertent, or erroneous and was the result of the error or misconduct of an officer, employee, or agent of NYSOH or HHS, its instrumentalities, or a non-NYSOH entity providing enrollment assistance or conducting enrollment activities. Such enrollee must request cancellation within 60 days of discovering the unintentional, inadvertent, or erroneous enrollment.

3) The enrollee was enrolled in a qualified health plan without their knowledge or consent by any third party, including third parties who have no connection with the Exchange, and requests cancellation within 60 days of discovering of the enrollment.

(45 CFR § 155.430(b)(2)(iv)(A-C)).

NYSOH permits a qualified health plan to terminate an individual's coverage if (1) the enrollee is no longer eligible for coverage or (2) non-payment of the premiums by the enrollee (45 CFR § 155.430(b)(2)(i)-(ii)).

Legal Analysis

The issue under review is whether NYSOH properly determined that your enrollment in your Healthfirst gold level qualified health plan ended effective February 28, 2018.

On January 10, 2017, NYSOH issued an eligibility determination notice stating that you were eligible to purchase a qualified health plan with APTC in the amount of $121.00 per month, effective February 1, 2017. You were subsequently enrolled into a Healthfirst gold level qualified health plan as of February 1, 2017.

On October 28, 2017, NYSOH issued a renewal notice stating that you were eligible to receive up to $188.08 per month in APTC, effective January 1, 2018. The notice also stated that you were being re-enrolled into your same Healthfirst gold level qualified health plan, beginning January 1, 2018. The notice stated that if you want to make a change, you must do so between November 16, 2017 and December 15, 2017. On November 18, 2017, NYSOH issued an enrollment notice, confirming the system re-enrolled you in a Healthfirst gold level qualified health plan, with $121.00 in APTC applied to your monthly premium as of January 1, 2018.

According to your NYSOH account, you had requested automatically renewal of your coverage for 5 years. You testified that you did not receive the October 28, 2017 or November 18, 2017 notices regarding your renewal in your Healthfirst gold level qualified health plan. You testified that you were out of the country during the last couple of weeks of 2017 on vacation.

Your account indicates that NYSOH sends all your notices by regular mail. There is no indication in your NYSOH account that any notices sent to you were returned by the U.S. post office. Therefore, the record reflects that NYSOH properly notified you of your annual renewal and your re-enrollment in your Healthfirst gold level qualified health plan effective January 1, 2018.

According to your NYSOH account, on January 18, 2018 you contacted NYSOH to disenroll yourself from your gold level qualified health plan. On January 19, 2018, NYSOH issue a disenrollment notice indicating you would be disenrolled from your Healthfirst gold level qualified health plan effective February 28, 2018.

You testified that you are seeking retroactive disenrollment from your gold level qualified health plan effective January 1, 2018.

NYSOH must permit an enrollee to be retroactively disenrolled from their qualified health plan if the enrollee demonstrates that there was a technical error that should have allowed them to terminate coverage earlier, or if their enrollment in the plan was unintentional, inadvertent, or erroneous and was the result of the error or misconduct of an officer, employee, or agent of NYSOH, its instrumentalities, or a non-NYSOH entity providing enrollment assistance or conducting enrollment activities, or the enrollee was enrolled into a qualified health plan without their knowledge or consent by a third party.

There is no indication in the record that your enrollment in the Healthfirst gold level qualified health plan as confirmed in the November 18, 2017 enrollment notice was unintentional, inadvertent, or erroneous, nor was your enrollment in a qualified health plan the result of the error or misconduct of an officer, employee, or agent of NYSOH, its instrumentalities, or a non-NYSOH entity providing enrollment assistance or conducting enrollment activities. Furthermore, there is no indication that your enrollment in the gold level qualified health plan as confirmed in the November 18, 2017 enrollment notice was without your knowledge or consent as your January 9, 2017 application indicates that you had requested automatic renewal of coverage for the next 5 years.

Therefore, there is no basis to find that NYSOH must permit you to retroactively terminate or cancel your enrollment in a qualified health plan.

The record reflects that on January 18, 2018 you contacted NYSOH and requested that you be disenrolled from your gold level qualified health plan as you no longer wanted to remain enrolled in that plan. You requested to be

enrolled in a Healthfirst bronze level qualified health plan and your enrollment in that plan started March 1, 2018.

Enrollees must be allowed to terminate their coverage with a qualified health plan at the date they specify if they provide reasonable notice to NYSOH or to their health plan. Reasonable notice is defined as at least 14 days prior to the requested termination date.

NYSOH terminated your insurance coverage with your gold level qualified health plan effective February 28, 2018, which is the last day of the month following your request.

Since you do not qualify to be retroactively disenrolled from your coverage and you did not provide reasonable notice to NYSOH, NYSOH properly determined that your disenrollment in your gold level qualified health plan was effective February 28, 2018.

Therefore, the January 19, 2018 disenrollment notice is AFFIRMED.

Decision

The January 19, 2018 disenrollment notice is AFFIRMED.

Effective Date of this Decision: April 24, 2018

How this Decision Affects Your Eligibility

This decision does not change your disenrollment date. Your enrollment in your gold level qualified health plan ended as of February 28, 2018.

Your enrollment in your bronze level qualified health plan started March 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
  P.O. Box 11729
  Albany, NY 12211

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 fax: 1-855-900-5557

Summary

The January 19, 2018 disenrollment notice is AFFIRMED.

This decision does not change your disenrollment date. Your enrollment in your gold level qualified health plan ended as of February 28, 2018.

Your enrollment in your bronze level qualified health plan started March 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:

[redacted]

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).

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.

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 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।

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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 yɛ tow krataa a ho hia. Sɛ wo hia ɛho nkyerɛkyerɛmu a, yɛ srɛ wo, frɛ 1-855-355-5777. yƐbƐtumi ama wo obi a ɔkyerƐ 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 کرم1-855-355-5777 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.

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