



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

Notice of Decision

Decision Date: April 12, 2018

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000028450

[REDACTED]

[REDACTED]

On April 4, 2018, you appeared by telephone at a hearing on your appeal of NY State of Health's February 1, 2018 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 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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DEPARTMENT OF HEALTH
P.O. Box 11729
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Decision

Decision Date: April 12, 2018

NY State of Health Account ID: [REDACTED]
Appeal Identification Number: AP000000028450



Issue

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

Did NY State of Health properly determine that you were not eligible for the Medicaid Premium Assistance Program?

Procedural History

On December 13, 2017, NY State of Health (NYSOH) received your updated application for financial assistance with health insurance.

On December 14, 2017, NYSOH issued a notice of eligibility determination stating you were eligible for Medicaid, effective December 1, 2017. The notice further stated that its information showed that you have other health insurance and that you may be able to get health insurance premiums paid by Medicaid.

On January 12, 2018, NYSOH received your request for Premium Assistance.

On January 31, 2018, you uploaded your employer-sponsored health insurance information, consisting of your proof of premium amount and a copy of the front and back of your healthcare card.

On February 1, 2018, NYSOH issued a notice of eligibility determination stating you were not eligible for payment of health insurance premiums by NYSOH. The notice stated this was because it was not cost-effective to pay the health insurance premiums. This notice was uploaded into your account on February 22, 2018.

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).

On February 5, 2018, you spoke to NYSOH's Account Review Unit and appealed insofar as you were determined not eligible for Medicaid Premium Assistance payments.

On March 26, 2018, in lieu of appearing at your telephone hearing, NY State Department of Health's (NYSDOH) Third Party Liability Unit submitted a copy of an evidence packet and documentation relied on in making the February 1, 2018 determination. The evidence packet was uploaded to your NYSOH account on March 27, 2018 and incorporated into the record as NYSDOH's Exhibit #1.

On April 4, 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 supports the following findings of fact:

- 1) You testified that you are seeking assistance with the cost of your premiums with your health insurance.
- 2) You testified and provided documentation that you are enrolled in employer-sponsored health insurance. You testified that your enrollment in this plan began between around the end of 2004 and the beginning of 2005.
- 3) The NYSDOH Third Party Liability Unit evidence packet summary on pg. 3 indicates the unit contacted your insurance carrier. Staff from the Third Party Liability Unit verified that the policy was an active, individual policy with a deductible of \$2,700.00.
- 4) The NYSDOH Third Party Liability Unit evidence packet summary on pg. 3 indicates that your insurance policy does not meet the criteria to be considered for reimbursement as it exceeds the definition by law of a high deductible plan.
- 5) Your application states that you live in Suffolk County.

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

Applicable Law and Regulations

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Medicaid Premium Reimbursement

The state or local agency administering Medicaid programs must take all reasonable measures to ascertain the legal liability of third parties (Social Security Act § 1902(a)(25); 42 USC. § 1396(a)). Third parties include health insurers, self-insured plans, group health plans, service benefit plans, managed care plans, etc., that are legally responsible for payment of a claim for a health care item or service (42 USC. § 1396(a)).

The Medicaid assistance program will pay the health insurance premiums for personal health insurance covering care and other medical benefits which are authorized under the Medicaid program for cost-effective, employer-sponsored group health insurance benefits. Such premiums can also be paid for the benefit of the recipient's spouse and dependent children (18 NYCRR §360-7.5(g)(1)).

The cost-benefit analysis for premiums that is to be relied upon by NY State of Health is performed by the Department of Health's Third-Party Resource Unit (13 ADM 03 [Medicaid Eligibility Changes under the Affordable Care Act (ACA) of 2010], Section III, Subsection I). The unit performs this analysis using a programmed calculator known as HIPP calculator (GIS 13 MA/012 (May 1, 2013)).

A high deductible health plan without regard to whether the plan is purchased in conjunction with a health savings account is not considered to be qualified employer-sponsored coverage which would be cost-effective and eligible for the premium assistance subsidy (Social Security Laws §1906a(2)(B)).

A high deductible plan is defined as a 2018 deductible of \$1,350.00 for an individual or \$2,700.00 for a family (26 U.S.C. §223 (C)(2)).

Legal Analysis

The issue is whether NYSOH properly determined that you were not eligible for the Medicaid Premium Assistance Program.

You were found eligible for Medicaid effective December 1, 2017. The record indicates that you have insurance coverage through your employer-sponsored insurance plan.

The record reflects that on January 12, 2018, you requested Premium Assistance. The record further reflects that on January 31, 2018 you uploaded your employer-sponsored health insurance information.

On February 1, 2018, NYSOH issued a notice of eligibility determination stating that you were not eligible for payment of health insurance premiums by NYSOH.

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The notice stated this was because it was not cost-effective to pay the health insurance premiums.

The Medicaid Premium Assistance Program will pay the health insurance premiums for personal health insurance covering care and other medical benefits which are authorized under the Medicaid program for cost-effective, employer-sponsored group health insurance benefits. Such premiums can also be paid for the benefit of the recipient's spouse and dependent children.

The NYSDOH Third Party Liability Unit evidence packet summary on pg. 3 indicates that your insurance policy does not meet the criteria to be considered for reimbursement as it exceeds the definition by law of a high deductible plan.

For an employer-sponsored insurance plan to be determined cost-effective for the purposes of the Medicaid Premium Assistance Program, it must not be considered a high deductible plan. A high deductible plan, as defined by regulation, is any plan with a 2018 deductible that is higher than \$1,350.00 for an individual plan.

On February 1, 2018 staff from NYSDOH Third Party Liability Unit contacted your insurance provider and verified that you had an active, individual policy with a deductible of \$2,700.00 per year.

Therefore, the employer-sponsored insurance policy with which you are enrolled in is a high deductible plan since your deductible cost of \$2,700.00 exceeds the \$1,350.00 limit.

Since the plan you are currently enrolled in is a high deductible plan, it cannot be considered as cost-effective for the Medicaid Premium Assistance Program to pay your premium. Accordingly, the February 1, 2018 eligibility determination properly states that you were not eligible for payment of health insurance premiums by NYSDOH because it was not cost-effective, and is AFFIRMED.

Decision

The February 1, 2018 eligibility determination is AFFIRMED.

Effective Date of this Decision: April 12, 2018

How this Decision Affects Your Eligibility

Your employer-sponsored insurance policy is ineligible for participation in the Medicaid Premium Assistance Program because it is a high deductible plan.

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).

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:

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NY State of Health Appeals
P.O. Box 11729
Albany, NY 12211

- By fax: 1-855-900-5557

Summary

The February 1, 2018 eligibility determination is AFFIRMED.

Your employer-sponsored insurance policy is ineligible for participation in the Medicaid Premium Assistance Program because it is a high deductible plan.

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 مجاناً.

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 महत्वपूर्ण कागजात हो। यसलाई बुझ्न तपाईंलाई मद्दत चाहिन्छ भने, कृपया 1-855-355-5777 मा फोन गर्नुहोस्। हामीले तपाईंले बोल्ने भाषामा तपाईंलाई निःशुल्क 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 srε wo, frε 1-855-355-5777. ye&εtumi ama wo obi a okyerε kasa a woka no ase ama wo kwa a wontua hwee.

(Urdu) اردو

یہ ایک اہم دستاویز ہے۔ اگر آپ کو اسے سمجھنے کے لیے مدد کی ضرورت ہے تو براہ کرم 1-855-355-5777 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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