

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

Notice of Decision

Decision Date: May 10, 2018

NY State of Health Account ID:

Appeal Identification Number: AP00000029070



Dear

On May 7, 2018, you appeared by telephone at a hearing on your appeal of NY State of Health's January 8, 2018 eligibility determination; January 8, 2018 disenrollment, and February 1, 2018 plan enrollment notices.

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.



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Issues

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

Did NY State of Health (NYSOH) properly determine that your youngest child (child) was no longer eligible for Child Health Plus and properly end their coverage effective January 31, 2018?

Did NYSOH properly enroll your child in a Child Health Plus plan with an enrollment start date of March 1, 2018?

Procedural History

On October 4, 2017, NYSOH issued an eligibility determination notice stating, in relevant part, that your child was eligible to enroll in Child Health Plus for a limited time, with a \$15.00 monthly premium, effective September 1, 2017. The notice requested that you submit documentation confirming your child's citizenship status and Social Security number by January 1, 2018.

On October 4, 2017, NYSOH issued a plan enrollment notice confirming that as of October 3, 2017, your child was enrolled in a Child Health Plus plan with an enrollment start date of September 1, 2017. The notice requested that you submit documentation confirming your child's citizenship status and Social Security number by January 1, 2018.

On January 7, 2018, your account was systemically updated.

On January 8, 2018, NYSOH issued an eligibility determination notice stating that your child was no longer eligible for health insurance, effective February 1, 2018, because you did not provide proof of their citizenship status and Social Security number.

Also on January 8, 2018, NYSOH issued a disenrollment notice stating that your child's Child Health Plus coverage would end, effective January 31, 2018, because they were no longer eligible to enroll in health insurance through NYSOH.

On February 1, 2018, NYSOH issued an eligibility determination notice stating, in relevant part, that your child was eligible to enroll in Child Health Plus, with a \$15.00 monthly premium, effective March 1, 2018.

Also on February 1, 2018, NYSOH issued a plan enrollment notice confirming that as of January 31, 2018, your child was enrolled in a Child Health Plus plan with an enrollment start date of March 1, 2018.

On February 20, 2018, you spoke with NYSOH's Account Review Unit and requested an appeal insofar as your child's health insurance coverage ended as of January 31, 2018, and their enrollment in Child Health plus did not start until March 1, 2018.

On May 7, 2018, you had a telephone hearing with a Hearing Officer from NYSOH's Appeals Unit. Testimony was taken during the hearing, and the record was 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 appealing that your child was not enrolled in a Child Health Plus plan for the month of February 2018.
- 2) According to your NYSOH account and testimony, your child was born on
- 3) According to your NYSOH account, on October 3, 2017, your child was added to your account and an application was submitted on their behalf.
- 4) According to your October 3, 2017 application, your child was a U.S. citizen, and you were in the process of applying for their Social Security number (SSN).

- 5) According to your NYSOH account and testimony, you receive notices from NYSOH by the United States Postal Service.
- 6) According to your NYSOH account, the October 4, 2017 notices were not returned to NYSOH as undeliverable.
- 7) According to your NYSOH account, on January 31, 2018, your child's SSN was provided to NYSOH.
- 8) According to your NYSOH account, on January 31, 2018, your child was reenrolled in a Child Health Plus, effective March 1, 2018.

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

Applicable Law and Regulations

Child Health Plus - Eligibility

A child who meets the eligibility requirements for Child Health Plus may be eligible to receive a subsidy payment if the child resides in a household with a household income at or below 400% of the federal poverty level (FPL) (New York Public Health Law (PHL) § 2511(2)(a)(iii)).

To be eligible for Child Health Plus, the child:

- Must be under 19 years of age;
- Must be a New York State Resident;
- Must not have other health insurance coverage; and
- Must not be eligible for, or enrolled in, Medicaid

(N.Y. Pub. Health Law. § 2511(2)(a)-(e)).

Child Health Plus – Social Security Number

NYSOH must request, as a condition of eligibility, that each individual, including children, furnish their Social Security Number (SSN) for verification purposes (42 CFR § 457.340(b), 42 CFR § 435.910(a) and (b)(3)).

New York does not require an applicant's social security number as a condition of enrollment but does request the social security number if available or their number is not yet available (42 CFR § 457.340(b), 42 CFR § 435.910(h)(1); Model State Children's Health Insurance Program Plan, Section 4.1.9).

Child Health Plus - Citizenship

All individuals seeking Child Health Plus must make a declaration of their U.S. citizenship or satisfactory immigration status. Such declaration may be made by an adult member of the individual's household, authorized representative, or someone acting responsibly for the individual provided that such individual attests to having knowledge of the individual's status (42 CFR § 457.320(d)).

NYSOH must electronically verify the citizenship or immigration status of each applicant. If NYSOH cannot promptly verify the citizenship or immigration status of an individual, NYSOH must provide a reasonable opportunity to resolve the inconsistency. During the reasonable opportunity period, NYSOH must continue efforts to complete the verification or request documentation, if necessary. The reasonable opportunity period begins on the date on which the notice is received by the individual. The period ends on the earlier of the date NYSOH verifies the applicant's citizenship or immigration status or 90 days after the receipt of the notice (42 CFR § 457.380(b), 42 CFR § 435.956(a)(1), (2)). 42 CFR § 435.956(b)(1), (2); see e.g. State Plan Amendment (SPA) NY-14-0005, approved February 3, 2015 and effective January 1, 2014).

Child Health Pus - Notice Requirement

NYSOH is required to provide proper written notice to an applicant of any decision effecting an enrollee's Child Health Plus eligibility (42 CFR § 457.340(e)). When Child Health Plus coverage is denied, suspended or terminated NYSOH must provide sufficient notice to enable the child's parent or caretaker relative to take appropriate actions to allow Child Health Plus coverage to continue without interruption (42 CFR § 457.340(e)(1)(D)(ii), (iii)).

Child Health Plus – Effective Date

The "period of eligibility" for Child Health Plus is "that period commencing on the first day of the month during which a child is an eligible child and enrolled or recertified for enrollment on an annual basis based on all required information and documentation and ending on the last day of the twelfth month following such date," unless the CHP premiums are not timely paid or the child no longer resides in New York State, gains access to or obtains other health insurance coverage, or becomes eligible for Medicaid (NY Public Health Law § 2510(6)).

"A State must specify a method for determining the effective date of eligibility for [Child Health Plus], which can be determined based on the date of application or through any other reasonable method that ensures coordinated transition of children between [Child Health Plus] and other insurance affordability programs as family circumstances change and avoids gaps or overlaps in coverage" (42 CFR § 457.340(f)).

The State of New York has provided that a child's period of eligibility for Child Health Plus begins on the first day of the month during which a child is eligible. A child will become eligible on the first day of the next month, if the application is received by the 15th of the month; applications received after the 15th day of the month will be processed for the first day of the second following month (see e.g. State Plan Amendment (SPA) NY-14-0005, approved February 3, 2015 and effective January 1, 2014).

Legal Analysis

The first issue under review is whether NYSOH properly determined that your child was no longer eligible for health insurance and properly ended their Child Health Plus coverage effective January 31, 2018.

NYSOH must request that everyone provide their SSN and attest to their citizenship or immigration status.

If NYSOH is unable to verify an individual's citizenship or immigration status or SSN, they must issue the individual with notice of the inconsistency and provide the individual with a period of 90 days to resolve the inconsistency.

The record indicates that on October 3, 2017, your child was added to your NYSOH account and an application was submitted on their behalf. The application that was submitted indicates that they are U.S Citizen, and you were in the process of applying for a SSN for your youngest child. Based on that application, on October 4, 2017, NYSOH issued notices instructing you to submit proof of your child's citizenship status and their SSN by January 1, 2018.

The record reflects that you did not provide NYSOH with any additional information or documentation by the January 1, 2018 deadline.

The record reflects that you receive notices from NYSOH by the United States Postal Service, and the October 4, 2017 notices were issued to your current mailing address. The January 8, 2018 eligibility determination and disenrollment notices gave you enough notice to correct your child's status to avoid a gap in coverage for the month of February 2018. None of the notices that were issued by NYSOH have been returned as undeliverable. Therefore, it is determined NYSOH provided you with adequate notice instructing you to submit proof of your child's citizenship status and SSN by January 1, 2018, and of their pending disnerollment as of January 31, 2018.

The January 8, 2018 eligibility determination and disenrollment notices are AFFIRMED.

The second issue under review is whether NYSOH properly enrolled your child in a Child Health Plus with an enrollment start date of March 1, 2018.

The record reflects that your child was reenrolled in a Child Health Plus on January 31, 2018.

The date on which enrollment in a Child Health Plus 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 goes into effect on the first day of the following month. A plan that is selected from the sixteenth day of the month to the end of the month goes into effect on the first day of the second following month.

The record reflects that you selected the Child Health Plus plan on January 31, 2018. Therefore, coverage in the plan properly began on the first day of the second following month; that is, on March 1, 2018.

The February 1, 2018 plan enrollment notice is AFFIRMED.

Decision

The January 8, 2018 eligibility determination notice is AFFIRMED.

The January 8, 2018 disenrollment notice is AFFIRMED.

The February 1, 2018 enrollment notice is AFFIRMED.

Effective Date of this Decision: May 10, 2018

How this Decision Affects Your Eligibility

This decision does not change your child's eligibility for or enrollment in health insurance coverage through NYSOH.

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 January 8, 2018 eligibility determination notice is AFFIRMED.

The January 8, 2018 disenrollment notice is AFFIRMED.

The February 1, 2018 enrollment notice is AFFIRMED.

This decision does not change your child's eligibility for or enrollment in health insurance coverage through NYSOH.

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 নিখ। 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।

<u>日本語 (Japanese)</u>

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 کرم5777-355-855-1 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.