Office of Medicaid BOARD OF HEARINGS

Appellant Name and Address:



Appeal Decision:	Denied	Appeal Number:	2304337
Decision Date:	7/10/2023	Hearing Date:	06/26/2023
Hearing Officer:	Christine Therrien		

Appearance for Appellant:

Appearance for MassHealth: Sheri Paiva, Taunton



The Commonwealth of Massachusetts Executive Office of Health and Human Services Office of Medicaid Board of Hearings 100 Hancock Street, Quincy, Massachusetts 02171

APPEAL DECISION

Appeal Decision:	Denied	Issue:	Eligibility
Decision Date:	7/10/2023	Hearing Date:	06/26/2023
MassHealth's Rep.:	Sheri Paiva	Appellant's Rep.:	Spouse
Hearing Location:	Taunton MassHealth Enrollment Center - Telephonic		

Authority

This hearing was conducted pursuant to Massachusetts General Laws Chapter 118E, Chapter 30A, and the rules and regulations promulgated thereunder.

Jurisdiction

Through a notice dated 4/28/23, MassHealth terminated the appellant's MassHealth Standard benefits because MassHealth determined that he is over income. (130 CMR 506.007 and Exhibit 1). The appellant filed this appeal in a timely manner on 5/25/23. (130 CMR 610.015(B) and Exhibit 2). Denial of assistance is valid grounds for appeal. (130 CMR 610.032).

Action Taken by MassHealth

MassHealth terminated the member's MassHealth Standard benefits.

Issue

The appeal issue is whether MassHealth was correct, pursuant to 130 CMR 506.007, in terminating the appellant because he was over income for MassHealth Standard.

Summary of Evidence

The appellant appealed a notice dated 4/28/23, stating that MassHealth terminated his

Page 1 of Appeal No.: 2304337

MassHealth Standard because his income is too high. The MassHealth representative testified that the appellant is eligible for a Health Connector Plan with a subsidy. The MassHealth representative testified that the appellant has a household of 3 with a monthly household income of \$5,605.59. The MassHealth representative testified that the maximum monthly income for a family of 3 to qualify for MassHealth is \$2,756, therefore he does not qualify for MassHealth Standard. The appellant's tax household consists of him, his spouse, and a child over the age of 18.

The appellant's spouse testified that she checked the Health Connector plans on behalf of the appellant and the cheapest plan had a \$6,000 deductible which was not affordable. The appellant's spouse testified that their rent is over \$3,000 a month and they can barely pay their monthly bills. The appellant's spouse testified that their daughter is in college. The appellant's spouse submitted copies of utility bills, rent bills, and an eviction notice.

Findings of Fact

Based on a preponderance of the evidence, I find the following:

- 1. The appellant appealed a notice dated 4/28/23, stating that MassHealth terminated his MassHealth Standard because his income is too high.
- 2. The appellant is eligible for a Health Connector Plan with a subsidy.
- 3. The appellant has a household of 3 with a monthly household income of \$5,605.59.
- 4. The maximum monthly income for a family of 3 to qualify for MassHealth is \$2,756, therefore she does not qualify for MassHealth Standard.
- 5. The appellant's tax household consists of him, his spouse, and a child over the age of 18.

Analysis and Conclusions of Law

130 CMR 505.000 explains the categorical requirements and financial standards that must be met to qualify for a MassHealth coverage type. As described in 130 CMR 505.001, the MassHealth coverage types are as follows:

- (1) Standard for families (with minor children), pregnant women, children and disabled individuals, including extended benefits; must have income under 133% of the federal poverty limit;
- (2) Prenatal for pregnant women;
- (3) CommonHealth for disabled adults, disabled children, and certain individuals who are HIV positive, and not eligible for MassHealth Standard;

Page 2 of Appeal No.: 2304337

- (4) Household Assistance for children, certain employed adults who have access to health insurance from their employers and have income under 200% of the federal poverty limit, and certain individuals who are HIV positive, and are not eligible for MassHealth Standard or CommonHealth;
- (5) Basic or Buy-In for the long-term or chronically unemployed, and certain qualified aliens; and
- (6) Essential for long term unemployed who have income at or below 100% of the federal poverty limit and are not eligible for Basic; and
- (7) Limited coverage for non-qualified aliens and certain qualified aliens.

To be categorically eligible for MassHealth coverage, an individual must be either under the age of 19, pregnant, a parent living with children under the age of 19, long-term unemployed, have HIV, or have been determined disabled by either the Social Security Administration or the MassHealth Disability Determination Unit.

The appellant is between 19 and 64 years of age, is not pregnant, is not a parent living with a child under the age of 19, does not have HIV, and has not met the MassHealth disability rules. Accordingly, the appellant is not categorically eligible for any MassHealth coverage type.

The rules of financial responsibility and calculation of financial eligibility are detailed in 130 CMR 506.000. (130 CMR 505.001). The financial eligibility for various MassHealth coverage types is determined by comparing the household group's monthly gross income with the applicable income standards for the specific coverage.¹ (130 CMR 506.003, 130 CMR 506.007(A)). Generally, eligibility is based on 133% of the federal poverty level for adults. (130 CMR 505.002).

The appellant's income is too high for MassHealth Standard eligibility, but he is eligible for Commonwealth Care. This appeal is denied.

Order for MassHealth

None.

¹ 130 CMR 506.003: Countable Income. Eligibility is based on the family group's gross countable earned and unearned income as defined in 130 CMR 506.003, except as described in 130 CMR 506.003(C) below. (B) Gross Unearned Income. (1) Gross unearned income is the total amount of income that does not directly result from the individual's own labor before any income deductions are made. (2) Unearned income includes, but is not limited to, social security benefits, railroad retirement benefits, pensions, annuities, federal veterans' benefits, and interest and dividend income.

Notification of Your Right to Appeal to Court

If you disagree with this decision, you have the right to appeal to Court in accordance with Chapter 30A of the Massachusetts General Laws. To appeal, you must file a complaint with the Superior Court for the county where you reside, or Suffolk County Superior Court, within 30 days of your receipt of this decision.

Christine Therrien Hearing Officer Board of Hearings

cc:

MassHealth Representative: Justine Ferreira, Taunton MassHealth Enrollment Center, 21 Spring St., Ste. 4, Taunton, MA 02780.