

**Office of Medicaid
BOARD OF HEARINGS**

Appellant Name and Address:



Appeal Decision:	Approved	Appeal Number:	2505194
Decision Date:	6/18/2025	Hearing Date:	05/09/25
Hearing Officer:	Stanley Kallianidis		

Appellant Representative:



MassHealth Representatives:

Ernetta Finch Reeves, Charlestown MEC
Karishma Raja, Premium Billing



*Commonwealth of Massachusetts
Executive Office of Health and Human Services
Office of Medicaid
Board of Hearings
100 Hancock Street, 6th Floor
Quincy, MA 02171*

APPEAL DECISION

Appeal Decision:	Approved	Issue:	Eligibility; Income
Decision Date:	6/18/2025	Hearing Date:	05/09/25
MassHealth Reps.:	Ernetta Finch Reeves, Charlestown MEC Karishma Raja, Premium Billing	Appellant Rep.:	Parent

Authority

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

Jurisdiction

A notice dated February 13, 2025 was sent to the appellant stating that MassHealth would change her daughter's health insurance coverage to CommonHealth from MassHealth Standard with a monthly premium of \$572.00 beginning March 20, 2025 (see 130 CMR 506.011 and Exhibit 1). The appellant filed this appeal in a timely manner on April 1, 2025 (see 130 CMR 610.015 and Exhibit 2).

A hearing notice was sent to the parties on April 15, 2025 (Exhibit 3).

A dispute over the scope of assistance is grounds for appeal (130 CMR 610.032).

Action Taken by MassHealth

MassHealth changed the appellant's daughter's coverage to CommonHealth from MassHealth Standard with a monthly premium of \$572.00.

Issue

Pursuant to 130 CMR 505.005, is the appellant's income over the limit for MassHealth Standard?

Summary of Evidence

With regard to the announced increase of income, and the change of the appellant's daughter's coverage from MassHealth Standard to CommonHealth, the MassHealth representative indicated that the premium was based upon income at 745.97% of the federal poverty level and a household of three. This was for February 2025 only, as beginning in March 2025, the appellant updated her investment income to MassHealth as \$45,000.00 yearly, or \$3,750.00 each month, and corrected the household size to a family of four. This income is 140% of the federal poverty level for the household size.

The Premium Billing representative testified that the appellant's CommonHealth premium was \$572.00 for March 2025 only. For April and May 2025, it was \$25.00, and beginning in June 2025, it is \$0.00 monthly.

The appellant disagreed with the March 2025 CommonHealth Premium. She stated that her income did not increase in February of this year and has remained at \$45,000.00 yearly, or \$3,750.00 monthly.

The MassHealth representative could not explain where the appellant's income of figure 745.97% for February 2025 came from or what type of income it was.

Findings of Fact

The record shows, and I find:

1. The appellant's household of four includes a disabled daughter under the age of [REDACTED] (testimony).
2. The appellant's gross annual income consists of \$45,000.00 in investment earnings (testimony).
3. A notice dated February 13, 2025 was sent to the appellant stating that MassHealth would change her daughter's health insurance coverage to CommonHealth from MassHealth Standard with a monthly premium of \$572.00 beginning March 2025 (Exhibit 1).
4. The appellant's daughter's CommonHealth premium was \$572.00 for March 2025 only. For April and May 2025, it was \$25.00, and beginning in June 2025, it is \$0.00 monthly.

Analysis and Conclusions of Law

130 CMR 505.005(B)(2) provides that the income limit for MassHealth Standard for children under 18 years of age is 150% of the federal poverty level (\$4,019.00 for a household of four).

I have found that the appellant's disabled daughter is under age [REDACTED] and is part of the appellant's household of four. Further, the appellant's family's gross adjusted income is \$3,750.00 monthly.

The appellant had been eligible for Standard prior to February 27, 2025 and then switched to CommonHealth due to a purported increase in monthly income. However, I have not found any evidence that there was any income increase that would change the appellant's daughters insurance coverage to CommonHealth from Standard. MassHealth could not explain the basis of its determination that there was a large jump in the appellant's income for February 2025 only.

The only reported income in this case is \$45,000.00 yearly and this is agreed to by the parties.

I therefore conclude that the monthly income of \$3,750.00 for the appellant's family of four is below the income threshold for MassHealth Standard for children under 18 years of age, and that the termination of the appellant's daughter's MassHealth Standard benefits beginning February 27, 2025 appears to be in error and should not have taken place.

The appeal is therefore approved.

Order for MassHealth

Re-establish the appellant's eligibility for MassHealth Standard effective February 27, 2025.

Implementation of this Decision

If this decision is not implemented within 30 days after the date of this notice, you should contact your local office. If you experience problems with the implementation of this decision, you should report this in writing to the Director of the Board of Hearings at the address on the first page of this decision.

cc:

Stanley Kallianidis
Hearing Officer
Board of Hearings

Charlestown MEC

Maximus Premium Billing
Attn: Karishma Raja
1 Enterprise Drive, Suite 310
Quincy, MA 02169