

Office of Medicaid BOARD OF HEARINGS

Appellant Name and Address:



Appeal Decision:	Denied	Appeal Number:	2506379
Decision Date:	6/9/2025	Hearing Date:	06/06/2025
Hearing Officer:	Alexandra Shube		

Appearance for Appellant:

Via telephone:



Appearance for MassHealth:

Via telephone:

Lorena Garcia, Tewksbury MEC



*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 – Under 65; Coverage Start Date
Decision Date:	6/9/2025	Hearing Date:	06/06/2025
MassHealth's Rep.:	Lorena Garcia	Appellant's Rep.:	Mother
Hearing Location:	Tewksbury MassHealth Enrollment Center Remote	Aid Pending:	No

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 March 24, 2025, MassHealth informed the appellant that she was approved for MassHealth Standard benefits with a start date of March 14, 2025 (Exhibit 1). The appellant filed this appeal in a timely manner on April 18, 2025 (see 130 CMR 610.015(B) and Exhibit 2). Determinations regarding scope and amount of assistance are valid grounds for appeal (see 130 CMR 610.032).

Action Taken by MassHealth

MassHealth approved the appellant for MassHealth Standard with a start date of March 14, 2025.

Issue

The appeal issue is whether MassHealth was correct in determining that the appellant is eligible for MassHealth Standard benefits beginning March 14, 2025.

Summary of Evidence

The representatives for MassHealth and the appellant both appeared at hearing via telephone. The MassHealth representative testified as follows: On March 24, 2025, the appellant applied for MassHealth. On March 24, 2025, MassHealth informed the appellant that she qualified for MassHealth Standard benefits with a start date of March 14, 2025. The MassHealth representative explained that based on the regulation, the earliest she could go back in coverage was ten days from the date of the application. As the appellant is neither pregnant nor under the age of ■■■ there were no exceptions in the regulation to backdate her coverage any further.

The appellant's mother explained that the appellant is ■■■ years old and undergoing treatment for breast cancer. She has outstanding bills that she cannot afford due to being unable to work much while undergoing treatment. A bill from February 27, 2025 has an outstanding balance of \$820.53 (her primary insurance covered \$8,729.55 of the total \$9,550.08) and a bill from March 8, 2025 has an outstanding balance of \$40.00 (her primary insurance covered \$5,717.28 of the total \$5,757.28). Now that she has turned ■■■ she only has her primary insurance, which she gets through her father, until the end of June. Then, MassHealth will have to become her primary insurance. She was looking for coverage to go back to February 27, 2025 to cover the outstanding bills.

At hearing, the MassHealth representative reached out to her supervisor who confirmed that there was no other way to backdate coverage beyond the ten days.

Findings of Fact

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

1. The appellant is ■■■ years old and undergoing treatment for breast cancer (Testimony and Exhibit 4).
2. On March 24, 2025, the appellant applied for MassHealth benefits (Testimony).
3. On March 24, 2025, MassHealth approved the appellant for MassHealth Standard benefits with a start date of March 14, 2025 (Testimony and Exhibit 1).
4. The appellant is not pregnant or under the age of ■■■ (Testimony).
5. The appellant has outstanding bills from February 27, 2025 and March 8, 2025 totaling \$860.53 (Testimony and Exhibit 5).

Analysis and Conclusions of Law

130 CMR 502.006 states the following regarding coverage dates:

(A) Start Date of Coverage for Applicants. For individuals applying for coverage, the date of coverage for MassHealth is determined by the coverage type for which the applicant may be eligible. 130 CMR 505.000: *Health Care Reform: MassHealth: Coverage Types* describes the rules for establishing this date, except as specified in 130 CMR 502.003(E)(1), (F)(2), and (H)(2).

(1) The start date of coverage for individuals approved for benefits under provisional eligibility is described at 130 CMR 502.003(E)(1).

(2) The start date of coverage for individuals who do not meet the requirements for provisional eligibility, as described at 130 CMR 502.003(E)(2)(a), is described at 130 CMR 502.006(A)(2)(a) through (d), except individuals described at 130 CMR 502.006(C).

(a) The start date for individuals who are pregnant or younger than 19 years old who submit all required verifications within the 90-day time frame is described in 130 CMR 502.006(A)(2)(a)1. and 2.

1. If covered medical services were received during such period, and the individual would have been eligible at the time services were provided, the start date of coverage is determined upon receipt of the requested verifications and may be retroactive to the first day of the third calendar month before the month of application except as specified in 130 CMR 502.006(C).

2. If covered medical services were not received during such period, or the individual would not have been eligible at the time services were provided, the start date of coverage is determined upon receipt of the requested verifications and coverage begins ten days prior to the date of application, except as specified in 130 CMR 506.006(C).

(b) For individuals not described in 130 CMR 502.006(A)(2)(a) who submit all required verifications within the 90-day time frame, **the start date of coverage is determined upon receipt of the requested verifications and coverage begins ten days prior to the date of application**, except as specified in 130 CMR 502.006(C).

(Emphasis added).

MassHealth's determination regarding the start date is correct and this appeal is denied. While I appreciate the appellant's difficult situation, there are no applicable exceptions within the regulations. Unfortunately, as the application was received on March 24, 2025, the earliest possible start date is March 14, 2025. For these reasons, the appealed is denied.

Order for MassHealth

None.

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.

Alexandra Shube
Hearing Officer
Board of Hearings

cc: MassHealth Representative: Sylvia Tiar, Tewksbury MassHealth Enrollment Center, 367 East Street, Tewksbury, MA 01876-1957