Office of Medicaid BOARD OF HEARINGS

Appellant Name and Address:



Appeal Decision: Denied in part; Appeal Number: 2507885

Dismissed in part

Decision Date: 08/01/2025 Hearing Date: June 23, 2025

Hearing Officer: Brook Padgett

Appellant Representative: MassHealth Representatives:

Pro se Sophia Beauport-LaFontant, 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: Denied in part; Issue: Coverage Start Date;

Dismissed in part 130 CMR 502.006

Decision Date: 08/01/2025 Hearing Date: June 23, 2025

MassHealth Reps.: S Beauport- Appellant Rep.: Pro se

LaFontant; K. Raja

Hearing Location: Telephonic

Authority

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

Jurisdiction

The appellant received a notice dated April 01, 2025, stating: You have been approved for CommonHealth coverage which starts on March 22, 2025. The total monthly premium that your family must now pay MassHealth is \$119.60. (Exhibit 1).

The appellant filed this appeal timely on April 22, 2025. (130 CMR 610.015); Exhibit 2).

The start date of eligibility is valid grounds for appeal. (130 CMR 610.032).

Action Taken by MassHealth

MassHealth approved the appellant's CommonHealth coverage with an eligibility start date of March 22, 2025.

Issue

Was the appellant's start date of eligibility correctly determined?

Summary of Evidence

MassHealth testified that the appellant is over 65 and is disabled. The appellant was open on MassHealth CommonHealth. Premium Billing testified that by notice dated March 17, 2025, the appellant was terminated from CommonHealth for failure to pay his premium. The appellant paid his past due premium and his benefits were reinstated on April 01, 2025 retroactive to March 22, 2025. (Exhibit 4). MassHealth indicated that prior to the appellant's hearing, it was determined the appellant had contacted MassHealth on August 30, 2024 to complete an application for benefits. The application was processed and verifications were requested. MassHealth subsequently approved the appellant for CommonHealth coverage with an effective start date of August 20, 2024.

The appellant responded that he has no problem with his CommonHealth coverage or the assessed premium, his issue is regarding his MassHealth termination on May 15, 2024. The appellant stated he was scheduled for a medical procedure on his heart on . The appellant asserted he was never notified of the termination on May 15th because if he had been notified, he would have postponed the procedure. The appellant stated that after contacting MassHealth he was informed he had been terminated for failure to submit a renewal form. The appellant maintained he has been a member of MassHealth since January 01, 2014 and in all those years he has never had to submit a renewal form. The appellant acknowledged that MassHealth sent a MassHealth application to his home; however, at the time he was in visiting family and all his mail was on hold until April 2024. The appellant argues he was unaware MassHealth did not cover his hospital bill until he received a bill from the hospital for \$2,000.00. The appellant stated as soon as he discovered he had been terminated from MassHealth, he contacted MassHealth and completed an application over the phone; however, it took months to gather all the information MassHealth required. The appellant understands that MassHealth has now approved his coverage beginning August 20, 2024; however, that does not help him with his hospital bill from . The appellant submitted a copy of MassHealth verifications, a letter indicating he is working, and a timeline of events. (Exhibit 5).

MassHealth responded that the appellant was sent a letter on March 12, 2024 requesting that he complete and submit a renewal form. On May 01, 2024, an initial termination letter was sent to the appellant informing him that his benefits would terminate on May 15, 2024, as MassHealth had not received the completed renewal. The appellant contacted MassHealth on August 30, 2024 to complete an application and was approved for coverage effective August 20, 2024. On March 05, 2025 the appellant was sent a second notice verifying his benefits were effective August 20, 2024. MassHealth submitted into evidence MassHealth notices dated March 05, 2025, (Exhibit 6), March 17, 2025 (Exhibit 7), and April 01, 2025 (Exhibit 8).

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Findings of Fact

Based on a preponderance of the evidence, I find:

- 1. The appellant is over 65 and is disabled. (Testimony).
- 2. The appellant was approved for MassHealth CommonHealth with an August 20, 2024 start date; this notice was not appealed.
- 3. By MassHealth notice dated March 17, 2025, the appellant's CommonHealth was terminated for failure to pay his premium.
- 4. On April 01, 2025, the appellant paid the past due premiums and his MassHealth CommonHealth was reinstated beginning March 22, 2025.
- 5. The appellant timely appealed the April 1, 2025 MassHealth notice disputing the reinstatement date.
- 6. By way of past history, on May 01, 2024, MassHealth sent the appellant a termination letter informing him that his benefits would terminate on May 15, 2024 for failure to submit a completed renewal form. (Testimony).
- 7. On May 15, 2024, the appellant's MassHealth CommonHealth benefits were terminated for failure to submit a required renewal form. (Testimony).
- 8. On the appellant underwent a scheduled medical procedure. (Testimony).
- 9. On August 30, 2024, the appellant contacted MassHealth to complete a new application; MassHealth subsequently approved the appellant for CommonHealth coverage with an effective start date of August 20, 2024. (Testimony).

Analysis and Conclusions of Law

It is undisputed that the appellant meets all of the eligibility requirements for MassHealth CommonHealth coverage; at issue is the start date of his coverage. The appellant argues that his coverage should go back to May 15, 2024 date of termination; MassHealth takes the position that the appellant's coverage should begin ten days prior to the appellant's August 30, 2024 application, which is August 20, 2024. The appellant's opportunity to contest the May 15, 2024 termination of his benefits is tied to a timely appeal of that termination notice. Pursuant to 130 CMR 610.015(B), the appellant's April 22, 2025 request for hearing is not a timely appeal of MassHealth's May 15,

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2024 action, under any circumstances. Thus, this MassHealth action is not jurisdictionally appropriate for review (130 CMR 610.015(B)(1)). This portion of the appeal is dismissed.

MassHealth initially established an eligibility start date of March 22, 2025, which is ten days prior to the date the appellant paid his premium bills and was thus eligible for the reactivation of his coverage. (130 CMR 506.011(E)(1)). Prior to the hearing, MassHealth adjusted the start date based on its discovery of an earlier application filed by the appellant. Specifically, the appellant submitted an application on August 30, 2024, from which MassHealth established an eligibility start date of August 20, 2024.

The appellant has not demonstrated that he is entitled to an earlier start date. Per 130 CMR 502.006, MassHealth correctly established the start date ten days prior to the application date of August 20, 2024.¹ This portion of the appeal 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.

Brook Padgett Hearing Officer Board of Hearings

cc:

MassHealth Representative: Charlestown MEC

MassHealth Representative: Premium Billing

¹ <u>130 CMR 502.006</u>: 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... (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).