

Office of Medicaid BOARD OF HEARINGS

Appellant Name and Address:



Appeal Decision:	Denied	Appeal Number:	2508148
Decision Date:	8/1/2025	Hearing Date:	06/25/2025
Hearing Officer:	Thomas Doyle	Record Open to:	N/A

Appearance for Appellant:
Pro se

Appearance for MassHealth:
Darcy Chapdelaine, Springfield 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:	8/1/2025	Hearing Date:	06/25/2025
MassHealth's Rep.:	Darcy Chapdelaine	Appellant's Rep.:	Pro se
Hearing Location:	Remote (phone)	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 notice dated May 22, 2025, MassHealth approved appellant's application for MassHealth CarePlus benefits with a coverage date beginning May 6, 2025. (Ex. 1). Appellant filed this appeal in a timely manner on May 22, 2025. (130 CMR 610.015(B); Ex. 2). Imposition of a coverage date is a MassHealth action and is valid grounds for appeal (130 CMR 610.032(3)).

Action Taken by MassHealth

MassHealth determined a coverage start date of May 6, 2025.

Issue

The issue is whether MassHealth was correct in determining a coverage start date of May 6, 2025.

Summary of Evidence

Appellant and the MassHealth worker (worker) appeared by phone and wore sworn. The worker stated the following: Appellant completed a phone application on May 16, 2025. The worker stated appellant is single, a U.S. citizen, and has no dependents and zero income. Appellant is not

between the ages of 19 and 65, and she is not pregnant. (Testimony; Ex. 5). MassHealth processed appellant's application and approved appellant for MassHealth CarePlus benefits with the start date beginning on May 6, 2025. (Ex. 1; Testimony).

Appellant stated she was hoping for at least a start date of April 29, 2025 to cover a medical bill she incurred on May 2, 2025 because she lost her job and health insurance on April 28, 2025. (Testimony).

Findings of Fact

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

1. Appellant completed a phone application on May 16, 2025. (Testimony).
2. Appellant is single, a U.S. citizen, and has no dependents and zero income. (Testimony).
3. Appellant is between the ages of 19 and 65, and she is not pregnant. (Testimony; Ex. 5).
4. MassHealth approved appellant for MassHealth CarePlus benefits with a start date beginning on May 6, 2025. (Ex. 1; Testimony).

Analysis and Conclusions of Law

The appellant has the burden "to demonstrate the invalidity of the administrative determination." Andrews v. Division of Medical Assistance, 68 Mass. App. Ct. 228 (2007). Moreover, "[p]roof by a preponderance of the evidence is the standard generally applicable to administrative proceedings." Craven v. State Ethics Comm'n, 390 Mass. 191, 200 (1983).

505.008: MassHealth CarePlus

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(E) MassHealth CarePlus Coverage Begin Date.

- (1) The MassHealth CarePlus coverage start date is described at 130 CMR 502.006: Coverage Dates, except as described at 130 CMR 505.008(E)(2).
- (2) Provisional eligibility is described in 130 CMR 502.003(E): Provisional Eligibility.

502.006: 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).

(c) For individuals who fail to provide verifications of information within 90 days of the receipt of the MassHealth agency's request and the MassHealth agency used information received from electronic data sources to determine eligibility, the start date of coverage is determined upon the agency's eligibility determination and coverage begins as described in 130 CMR 502.006(A)(2)(c)1. and 2.

1. For individuals who are pregnant or younger than 19 years old

a. 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 information received from electronic data sources 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).

b. 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 information received from electronic data sources and coverage begins ten days prior to the date of application, except as specified in 130 CMR 502.006(C).

2. For all other individuals, coverage will begin ten days prior to the date of application, except as specified in 130 CMR 502.006(C).

(d) For individuals denied for failure to provide verification of requested information who then provide requested verifications or report changes after the denial, the start date of coverage is described in 130 CMR 502.006(A)(2)(d)1. and 2.

1. For individuals who are pregnant or younger than 19 years old

a. 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 verifications and may be retroactive to the first day of the third calendar month before the received date of the verifications, except as specified in 130 CMR 502.006(C).

b. 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 verifications and coverage begins ten days prior to the received date of the verifications, except as specified in 130 CMR 502.006.

2. For all other individuals, coverage will begin ten days prior to the date of receipt of all requested verifications or a reported change, except as specified in 130 CMR 502.003(D)(2)(d) and 502.006(C).

Pursuant to the above regulations, because appellant is not pregnant or younger than 19 years old, her coverage date begins ten days prior to the date of application. The application date is May 16, 2025. There was no error by MassHealth in determining the start date of appellant's CarePlus coverage as May 6, 2025 because her application was received on May 16, 2025. Therefore, this 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.

Thomas Doyle
Hearing Officer
Board of Hearings

MassHealth Representative: Dori Mathieu, Springfield MassHealth Enrollment Center, 88 Industry Avenue, Springfield, MA 01104, 413-785-4186