

# Office of Medicaid BOARD OF HEARINGS

Appellant Name and Address:



Appeal Decision:	Approved	Appeal Number:	2508558
Decision Date:	8/28/2025	Hearing Date:	07/11/2025
Hearing Officer:	Casey Groff		

Appearance for Appellant:  
*Pro se*

Appearance for MassHealth:  
Caitlin Aldridge, Taunton 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

<b>Appeal Decision:</b>	Approved	<b>Issue:</b>	Comm. Elig. – Under █; Start Date
<b>Decision Date:</b>	8/28/2025	<b>Hearing Date:</b>	07/11/2025
<b>MassHealth's Rep.:</b>	Caitlin Aldridge	<b>Appellant's Rep.:</b>	<i>Pro se</i>
<b>Hearing Location:</b>	Board of Hearings, Remote	<b>Aid Pending:</b>	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 4/16/25, MassHealth informed Appellant that she had been approved for MassHealth Limited with an effective benefit start date of 4/6/25. *See* Exh. 1. Appellant filed this appeal in a timely manner on 6/5/25. *See* Exh. 2 and 130 CMR 610.015(B). An agency action to suspend, reduce, terminate, or restrict a member's assistance is valid ground for appeal. *See* 130 CMR 610.032(A).

### Action Taken by MassHealth

MassHealth approved Appellant for Limited with an effective benefit start date of 4/6/25.

### Issue

The appeal issue is whether MassHealth correctly approved Appellant for Limited with an effective benefit start date of 4/6/25, and whether Appellant is entitled to an earlier coverage start date.

## Summary of Evidence

A MassHealth eligibility representative appeared at the hearing and testified as follows: Appellant is between the ages of [REDACTED] and resides in a household size of one (1). On 4/16/25, Appellant completed an initial online application for MassHealth benefits. At that time, Appellant verified that she was unemployed and received \$0 income. Based on the application, MassHealth issued a notice, dated 4/16/25, informing Appellant that she had been approved for MassHealth Limited with an effective start date of 4/6/25. *See* Exh. 1. The MassHealth representative testified that pursuant to program regulations, MassHealth can only implement retroactive coverage 10 days from the date the application is received and complete.<sup>1</sup> As Appellant had not been active in MassHealth's system prior to 4/16/25, the earliest coverage start date permitted under the regulations was 4/6/25.

Appellant testified that on 4/4/25 she sought emergency treatment at a local hospital after experiencing a medical emergency. At the time of this encounter, Appellant was uninsured as she recently graduated from school and had lost her student insurance. Prior to the hearing, Appellant submitted copies of medical bills reflecting that she incurred charges of \$739.00 for the emergency visit on service date [REDACTED]. *See* Exh. 5. After a self-pay discount of \$184.75, Appellant was left with a patient responsibility of \$554.25. *Id.* Appellant testified that although she is looking for work, she has been unemployed since graduation and is unable to pay the medical expense on her own. For this reason, Appellant requested that her MassHealth coverage start date be adjusted from 4/6/25 to 4/4/25.

## Findings of Fact

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

1. Appellant is between the ages of [REDACTED] and resides in a household size of one (1).
2. On 4/16/25, Appellant completed an initial online application for MassHealth benefits through which she verified that she was not working and receiving \$0 income.
3. Through a notice dated 4/16/25, MassHealth informed Appellant that she had been approved for Limited with an effective benefit start date of 4/6/25.
4. Appellant incurred a medical bill of \$554.25 after having received emergency medical treatment at a local hospital on [REDACTED]

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<sup>1</sup> The MassHealth representative noted that limited exceptions apply when the member is either pregnant or under the age of [REDACTED] neither of which applied to Appellant – a fact that Appellant did not dispute.

5. At the time of the [REDACTED] date of service, Appellant did not have health insurance and had \$0 income.

## Analysis and Conclusions of Law

MassHealth regulations at 130 CMR 505.006(D) provide that the “medical coverage date for MassHealth Limited begins on the tenth day before the date of application, if MassHealth receives [all required verifications within the prescribed timeframe].”

Pursuant to this authority, MassHealth appropriately approved Appellant for Limited with an effective coverage start date of 4/6/25, which is 10 days prior to Appellant’s undisputed application date of 4/16/25.

However, following the 4/16/25 notice under appeal, MassHealth updated its eligibility start date policy based on federal regulations found at 42 CFR § 435.915. According to *Eligibility Operations Memo (EOM) 25-14* (August 2025), effective 8/18/25 “the MassHealth eligibility start date will now be retroactive to the first day of the month of the date of application or date of eligibility determination (as applicable) for all approvals and upgrades.” See EOM 25-14, p. 1. The EOM explains that “an applicant may qualify for [3 months of retroactive coverage] if they a) had covered services, and b) would have been eligible for MassHealth when those services were received.” *Id.*

In addition, when a party timely appeals a MassHealth action, the hearing officer, in accordance with MassHealth Fair Hearing Rules at 130 CMR 610.00 *et. seq.* may consider evidence of eligibility as follows:

The hearing officer will not exclude evidence at the hearing for the reason that it had not been previously submitted to the acting entity, provided that the hearing officer may permit the acting entity representative reasonable time to respond to newly submitted evidence. *The effective date of any adjustments to the appellant's eligibility status will be the date on which all eligibility conditions were met, regardless of when the supporting evidence was submitted.*

See 130 CMR 610.071(A)(2) (emphasis added).

Based on MassHealth’s updated start date rules, as well as the fact that Appellant provided credible evidence that, as of [REDACTED] she (a) incurred medical expenses for covered services and (b) would have otherwise qualified for Limited based on \$0 income, Appellant is entitled to her requested start date of 4/4/25.

Based on the foregoing, this appeal is APPROVED.

## **Order for MassHealth**

Adjust Appellant's MassHealth Limited start date from 4/6/25 to 4/4/25.

## **Implementation of this Decision**

If this decision is not implemented within 30 days after the date of this decision, you should contact your MassHealth Enrollment Center. 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.

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Casey Groff  
Hearing Officer  
Board of Hearings

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