

**Office of Medicaid
BOARD OF HEARINGS**

Appellant Name and Address:



Appeal Decision:	Approved	Appeal Number:	2510238
Decision Date:	09/30/2025	Hearing Date:	08/04/2025
Hearing Officer:	Kimberly Scanlon		

Appearance for Appellant:
Pro se

Appearance for MassHealth:
Shanell Santiago, 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:	Approved	Issue:	Eligibility; Under 65; Coverage Start Date
Decision Date:	09/30/2025	Hearing Date:	08/04/2025
MassHealth's Rep.:	Shanell Santiago	Appellant's Rep.:	Pro se
Hearing Location:	Tewksbury MassHealth Enrollment Center Room 1	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 June 27, 2025, MassHealth notified the appellant that he is eligible for MassHealth Standard benefits starting on June 17, 2025. (Exhibit 1). The appellant filed this appeal in a timely manner on or about July 9, 2025. (Exhibit 2). A dispute over the scope of assistance is a valid ground for appeal. (130 CMR 610.032).

Action Taken by MassHealth

MassHealth notified the appellant that he was eligible for MassHealth Standard benefits starting on June 17, 2025.

Issue

The appeal issue is whether MassHealth was correct in determining a June 17, 2025 coverage start date for the appellant's MassHealth coverage.

Summary of Evidence

The MassHealth representative appeared at the hearing and testified as follows: The appellant is [REDACTED] and he resides with his mother in a household of 2. Previously, the appellant was listed under his mother's Standard coverage as a dependent. On or about June 14, 2024, MassHealth sent the appellant's head of household a request for information, asking for proof of income. The requested information (proof of income) was due by September 14, 2024. The appellant's head of household did not timely submit proof of income. On September 24, 2024, MassHealth notified the appellant's head of household that coverage would terminate on October 8, 2024. MassHealth sent the notices to the appellant's address on file.

On June 27, 2025, the appellant completed a MassHealth application by telephone, as his own head of household with \$0 income. On June 27, 2025 MassHealth notified the appellant that he was eligible to receive MassHealth Standard benefits starting on June 17, 2025. (Exhibit 1). The appellant has a gap in his coverage from October 9, 2024, through June 16, 2025.

The appellant appeared at the hearing and testified that he attempted to apply for MassHealth as his own head of household prior to June 2025. He was unable to do so because he was still listed under his mother's case as a dependent. To apply as his own head of household, the appellant was informed that his mother must first contact MassHealth and remove him as her dependent. His mother eventually contacted MassHealth and removed the appellant from her case; the appellant applied as his own head of household immediately thereafter. The appellant testified that he is seeking his Standard coverage to start 5 days prior to June 17, 2025 (or June 12, 2025) to cover a hospital bill that he received for emergency services rendered. The MassHealth representative stated that MassHealth cannot backdate the appellant's coverage more than 10 days prior to receiving his application, in accordance with MassHealth regulations.

Findings of Fact

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

1. The appellant is [REDACTED] and he resides in a household of 2. Prior to June 27, 2025, the appellant received Standard coverage as a dependent of his mother's household.
2. On or about June 14, 2024, MassHealth notified the appellant's head of household that proof of income was requested and was due by September 14, 2024. MassHealth did not receive the requested proof of income by the due date.
3. On or about September 24, 2024, MassHealth notified the appellant's head of household that benefits would terminate on October 8, 2024, for failure to provide the requested proof of income within the time allowed.

4. On June 27, 2025, the appellant completed a MassHealth application by telephone as his own head of household with \$0 income.
5. On June 27, 2025, MassHealth notified the appellant that he was eligible for Standard benefits starting on June 17, 2025.
6. The appellant had emergency medical services rendered on June 12, 2025.
7. The appellant filed an appeal on July 9, 2025.

Analysis and Conclusions of Law

It is undisputed that the appellant meets all the eligibility requirements for MassHealth Standard coverage; at issue is the start date of his coverage. The appellant seeks coverage back to June 12, 2025; MassHealth takes the position that the appellant's coverage should begin 10 days prior to the submission of his application on June 27, 2025, which is June 17, 2025.

The start date of coverage for MassHealth applicants is governed by 130 CMR 502.006. Pursuant to 130 CMR 502.006(A)(2)(b), for individuals 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.

Pursuant to this authority, MassHealth appropriately approved the appellant for Standard benefits with an effective coverage start date of June 17, 2025, which is 10 days prior to the date that the appellant completed an application by telephone as his own head of household with no income.

However, following the June 27, 2025 notice under appeal, MassHealth updated its eligibility start date policy based on federal regulations set forth at 42 CFR § 435.915. According to *Eligibility Operations Memo (EOM) 25-14 (August 2025)*, effective August 18, 2025 "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."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.* Here, the appellant testified credibly that on June 12, 2025, he incurred medical expenses for covered services, and he would have otherwise qualified for Standard benefits based on his age and \$0 income. Therefore, the appellant is entitled to coverage retroactive to the first day of the month of the date of application, or June 1, 2025.

¹ See, page 1 of EOM 25-14, a copy of which can be found at: <https://www.mass.gov/doc/eom-25-14-changes-to-start-date-rules-and-three-month-retroactive-eligibility-rules-0/download>.

This appeal is approved.

Order for MassHealth

Adjust the appellant's MassHealth Standard start date from June 17, 2025, to June 1, 2025.

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.

Kimberly Scanlon
Hearing Officer
Board of Hearings

MassHealth Representative: Sylvia Tiar, Tewksbury MassHealth Enrollment Center, 367 East Street, Tewksbury, MA 01876-1957, 978-863-9290