

**Office of Medicaid  
BOARD OF HEARINGS**

**Appellant Name and Address:**



<b>Appeal Decision:</b>	Denied	<b>Appeal Number:</b>	2512001
<b>Decision Date:</b>	9/29/2025	<b>Hearing Date:</b>	09/18/2025
<b>Hearing Officer:</b>	Amy B. Kullar, Esq.		

**Appearance for Appellant:**

*Pro se*

**Appearance for MassHealth:**

Sarah Santos Plassman, Charlestown  
MassHealth Enrollment Center



*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>	Denied	<b>Issue:</b>	Community eligibility – under 65; Start date
<b>Decision Date:</b>	9/29/2025	<b>Hearing Date:</b>	09/18/2025
<b>MassHealth’s Rep.:</b>	Sarah Santos Plassman	<b>Appellant’s Rep.:</b>	<i>Pro se</i>
<b>Hearing Location:</b>	Charlestown MassHealth Enrollment Center - Room 2 (Virtual)	<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 August 13, 2025, MassHealth approved the appellant's application for MassHealth benefits starting on July 13, 2025. *See* 130 CMR 502.006 and Exhibit 1. The appellant filed this appeal in a timely manner on August 13, 2025 to challenge the effective coverage start date. *See* 130 CMR 610.015(B) and Exhibit 2. MassHealth’s determination of a coverage date is valid grounds for appeal before the Board of Hearings. *See* 130 CMR 610.032(A)(3).

### Action Taken by MassHealth

MassHealth approved the appellant’s application for MassHealth benefits starting on July 13, 2025. *See* 130 CMR 502.006(A)(2)(a) and Exhibit 1.

## Issue

Whether MassHealth was correct in determining the appellant's coverage date pursuant to 130 CMR 502.006(A).

## Summary of Evidence

All parties appeared via video conference. MassHealth was represented by a worker from the Quincy MassHealth Enrollment Center. The appellant is an adult between the ages of [REDACTED] appeared *pro se*, and verified her identity. The following is a summary of the testimony and evidence provided at the hearing:

The MassHealth representative began her testimony. She stated that the appellant is an adult between the ages of [REDACTED] who resides in a household of one, and she has a verified income of \$0.00, or 0% of the federal poverty level (FPL). The appellant completed an application for MassHealth benefits on July 23, 2025 and, on August 13, 2025, she was approved for MassHealth CarePlus benefits beginning July 13, 2025. Pursuant to MassHealth regulations, coverage may be backdated 10 days from the date that a completed application for MassHealth benefits is received. The appellant is eligible for her MassHealth coverage to begin on July 13, 2025 based upon the date of her application<sup>1</sup>. Testimony. It is her understanding that the appellant is here today because she is seeking backdated MassHealth coverage to May 1, 2025. The MassHealth representative confirmed that the appellant's July 23, 2025, application for benefits was the first application that the appellant had filed for MassHealth benefits; the appellant never received MassHealth benefits before her CarePlus approval. Testimony; Exhibit 4. The MassHealth representative concluded her testimony by stating that MassHealth coverage is only retroactive for up to 90 days if certain conditions apply: if the appellant was pregnant, if she had a minor child, or if she herself was under the age of [REDACTED] she would be eligible for retroactive MassHealth coverage. Unfortunately, none of those conditions apply, and the appellant is only eligible for retroactive MassHealth coverage ten days prior to her initial application for benefits. Testimony.

After questioning by the Hearing Officer, the appellant agreed that she filed her application for benefits on July 13, 2025, and that MassHealth has correctly calculated her income. The appellant denied being pregnant, and she also denied that she has been diagnosed with HIV, cervical cancer, or breast cancer.

The appellant then offered her testimony. She is seeking backdated coverage to May 1, 2025. The appellant has suffered from PTSD and other mental health issues for at least twenty years. She has been without consistent employment in 2025; earlier in 2025, she left a job that was a "toxic"

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<sup>1</sup> The notice on appeal, Exhibit 1, is dated August 13, 2025. It is an approval notice; it states that the appellant was approved for MassHealth CarePlus benefits with a start date of coverage of July 13, 2025.

situation. Her dire employment situation contributed to a significant decline in her mental health. The appellant was not aware that she was eligible for MassHealth when she left her job. The appellant received COBRA health insurance coverage upon leaving her job, but the COBRA premiums were very expensive. When her mental health deteriorated in [REDACTED] 2025 and [REDACTED] 2025, the appellant had to utilize an ambulance to take her to the hospital. Her hospitalization was also expensive and not fully covered by her COBRA benefits. The appellant has at least \$1,500.00 in unpaid medical bills from [REDACTED] 2025 and [REDACTED] 2025. The appellant further testified that her mental health issues were triggered by her hospitalization, and this contributed to her delay in applying for MassHealth and understanding her potential eligibility for MassHealth benefits.

## Findings of Fact

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

1. The appellant is an adult between the ages of [REDACTED], resides in a household of one, and has an income of 0% of the federal poverty level. Testimony.
2. On July 23, 2025, the appellant applied for MassHealth benefits, and she was approved for MassHealth CarePlus benefits beginning on July 13, 2025. Testimony; Exhibit 1.
3. The appellant filed a timely appeal of the August 13, 2025 notice on August 13, 2025, challenging the coverage start-date. Exhibit 2.
4. The appellant did not have any MassHealth coverage between 5/1/2025 and 7/13/2025 and incurred out-of-pocket medical expenses during this gap. Testimony.

## Analysis and Conclusions of Law

Here, the appellant's eligibility for MassHealth CarePlus is not in dispute. MassHealth approved the appellant for MassHealth CarePlus coverage starting on July 13, 2025. However, the appellant is seeking a retroactive coverage start date, and the issue on appeal is whether the appellant is entitled to an earlier start date of coverage.

The start date of MassHealth benefits is determined by 130 CMR 502.006(A)(2)(b):

(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 of age 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 502.006(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)

Since the appellant is a new applicant over the age of [REDACTED] and not pregnant, her coverage date begins ten days prior to the date of her application. *See generally*, 130 CMR 502.006(A)(2). The appellant would like a coverage start date of at least May 1, 2025, because she incurred out-of-pocket medical expenses prior to filing her application for MassHealth benefits. Unfortunately, the appellant did not offer any arguments in support of the assertion as to why she is eligible for retroactive coverage. She did not deny completing her MassHealth application on July 23, 2025, despite also testifying to being released from the hospital in [REDACTED] 2025. She testified that she was unable to apply during her entire hospitalization, and for several weeks after, due to her mental health issues. Unfortunately, there was no evidence or testimony offered that indicated that the appellant was prevented from filing her application for MassHealth benefits sooner than she did. Furthermore, there is no support for the appellant's argument in the regulations, and the appellant did not offer any authority supporting her argument. Therefore, MassHealth was correct in determining the start date of the appellant's CarePlus coverage.

For these reasons, the appeal as to the coverage start-date 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.

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Amy B. Kullar, Esq.  
Hearing Officer  
Board of Hearings

cc: MassHealth Representative: Thelma Lizano, Charlestown MassHealth Enrollment Center,  
529 Main Street, Suite 1M, Charlestown, MA 02129