

**Office of Medicaid  
BOARD OF HEARINGS**

**Appellant Name and Address:**



<b>Appeal Decision:</b>	Approved	<b>Appeal Number:</b>	2513455
<b>Decision Date:</b>	12/09/2025	<b>Hearing Date:</b>	10/24/2025
<b>Hearing Officer:</b>	Kimberly Scanlon		

**Appearance for Appellant:**  
Pro se

**Appearance for MassHealth:**  
Kimberly McFarland, 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

<b>Appeal Decision:</b>	Approved	<b>Issue:</b>	Community Eligibility; Under 65; Coverage Start Date
<b>Decision Date:</b>	12/09/2025	<b>Hearing Date:</b>	10/24/2025
<b>MassHealth's Rep.:</b>	Kimberly McFarland	<b>Appellant's Rep.:</b>	Pro se
<b>Hearing Location:</b>	Springfield MassHealth Enrollment Center Room 1 (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 September 9, 2025, MassHealth notified the appellant that her newborn son is eligible for MassHealth Standard benefits starting on September 1, 2025, for a limited time only. (Exhibit 1). The September 9<sup>th</sup> notice further states that MassHealth needs more information to determine if the member can keep those benefits. *Id.* The appellant filed this appeal in a timely manner on or about September 16, 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 her son was eligible for MassHealth Standard benefits for a limited time only, starting on September 1, 2025.

### Issue

The appeal issue is whether MassHealth was correct in determining a September 1, 2025 coverage start date for the appellant's son.

## Summary of Evidence

The MassHealth representative appeared at the hearing and testified as follows: The appellant is under the age of 65 and she resides with her spouse and 2 minor children in a household of 4. On September 4, 2025, the appellant submitted a MassHealth application by telephone on behalf of her son, who was born on [REDACTED]. The MassHealth representative explained that at the time the appellant submitted her newborn son's application, she and her spouse received health care plans through the Health Connector. (Exhibit 3, p. 3). Additionally, the MassHealth representative explained that at the time of the appellant's submission, she did not request retroactive coverage for her son. The MassHealth representative further explained that the appellant has since requested that her newborn son's coverage backdate to his date of birth. She stated there are 2 outstanding requests for information to verify his citizenship, however. Specifically, MassHealth requested a copy of her newborn son's birth certificate and his social security number which are due by December 3, 2025.

The MassHealth representative testified that once the requests for information are satisfied, MassHealth's computer system will automatically backdate her son's coverage. She stated that if MassHealth's system does not automatically do so, MassHealth can manually override the system to backdate coverage. She testified that she spoke to the appellant's spouse a few weeks ago and it appears that they were working on obtaining the requested documentation. MassHealth has not received any requested information, as of date.

The appellant appeared at the hearing by telephone and testified that she previously applied for MassHealth benefits for her oldest child ([REDACTED]) within 10 days of his birth date. At that time, MassHealth backdated his coverage by 10 days from the date of receiving his application. Here, she contacted MassHealth within 10 days from when her second child was born and was informed that coverage would only backdate to the first of the month. She stated that after speaking to MassHealth several times, she was further informed that MassHealth's coverage start date policies recently changed. She testified that she was not made aware of this change, otherwise, she would have contacted MassHealth sooner. As to MassHealth's requested information verifying citizenship, the appellant explained that she obtained a social security number for her second child and a copy of his birth certificate and will fax this documentation to MassHealth within the next week.

In response, the MassHealth representative confirmed that MassHealth recently updated its eligibility start date policy. 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.” With respect to the requested documentation verifying citizenship, the MassHealth representative stated that the appellant can upload the documentation to MassHealth’s portal if that method would be easier for her. The appellant stated that she previously experienced issues with faxing documentation to MassHealth and therefore would attempt to upload the documentation; the MassHealth representative explained the upload process. The MassHealth representative suggested that the appellant contact MassHealth to confirm receipt after she submits the requested documentation.

## **Findings of Fact**

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

1. The appellant is under the age of 65, and she resides in a household of 4 with her spouse and their 2 minor children.
2. [REDACTED] the appellant gave birth to her second child.
3. On September 4, 2025, the appellant completed a MassHealth application by telephone on behalf of her second child. At that time, the appellant and her spouse were both active with health plans through the Health Connector. MassHealth did not receive a request for retroactive coverage for the appellant’s newborn son when it received his application.
4. On September 9, 2025, MassHealth notified the appellant that her second child was eligible for Standard coverage beginning on September 1, 2025, for a limited time only. MassHealth requested additional information to determine if the child’s Standard coverage can be maintained, which is due by December 3, 2025.
5. MassHealth’s requested information verifying citizenship includes a copy of the child’s birth certificate and his social security number.
6. As of the date of the hearing, MassHealth had not received any requested information.
7. The appellant timely appealed this MassHealth action.

## **Analysis and Conclusions of Law**

At issue in this appeal is the start date of the appellant's newborn child's coverage. The appellant argues that her newborn's coverage should go back to [REDACTED]; MassHealth takes the position that his coverage should begin on September 1, 2025, which is the first day of the month of the date of application.

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

Per 130 CMR 502.003(E), the MassHealth agency will provide benefits while the applicant provides the MassHealth agency outstanding corroborative information in accordance with 130 CMR 502.003(D), except for individuals described at 130 CMR 502.003(E)(2). Except as further set forth below, the MassHealth agency will accept self-attestation for all eligibility factors other than citizenship and immigration status and makes a provisional eligibility determination as if the applicant had supplied the information. Coverage for individuals who have been determined provisionally eligible begins 10 days before the date the application is received and if all required verifications are received before the end of the provisional eligibility period, retroactive coverage is provided for the verified coverage type in accordance with 130 CMR 505.000: *Health Care Reform: MassHealth: Coverage Types*. (130 CMR 502.003(E)(1)).

However, 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."<sup>1</sup> 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 this case, MassHealth approved the appellant's son for Standard benefits, with an effective coverage start date of September 1, 2025, for a limited time only. Per the provisions of EOM 25-14, however, the appellant's son had covered services and would presumably have been eligible for MassHealth as of [REDACTED] his date of birth. Thus, the appellant has demonstrated that her son's coverage should be backdated to [REDACTED]. This appeal is approved.

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<sup>1</sup> 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>.

<sup>2</sup> It should be noted that the appellant has a duty to cooperate with the MassHealth agency in providing information necessary to establish and maintain eligibility. (130 CMR 501.010(A)). If the appellant has not provided all requested verifications verifying her son's citizenship by the regulatory deadline, MassHealth may terminate eligibility per 130 CMR 502.003(D)(2)(b).

## **Order for MassHealth**

Rescind notice on appeal and establish a coverage start date of [REDACTED] for the appellant's son.

## **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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Kimberly Scanlon  
Hearing Officer  
Board of Hearings

MassHealth Representative: Dori Mathieu, Springfield MassHealth Enrollment Center, 243 Cottage Street, Springfield, MA 01104