

**Office of Medicaid
BOARD OF HEARINGS**

Appellant Name and Address:



Appeal Decision:	Denied	Appeal Number:	2514572
Decision Date:	12/31/2025	Hearing Date:	11/14/2025
Hearing Officer:	Thomas Doyle	Record Open to:	N/A

Appearance for Appellant:
Pro se

Appearance for MassHealth:
Tenzin Sungrab, Charlestown 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:	Coverage Start Date
Decision Date:	12/31/2025	Hearing Date:	11/14/2025
MassHealth's Rep.:	Tenzin Sungrab	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 a notice dated September 3, 2025, MassHealth approved appellant for CarePlus with a starting date of September 1, 2025. (Ex. 1). Appellant filed this appeal in a timely manner on October 6, 2025. (Ex. 2). Selection of a starting date for coverage is valid grounds for appeal (see 130 CMR 610.032).

Action Taken by MassHealth

MassHealth approved appellant for CarePlus with a starting date of September 1, 2025.

Issue

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

Summary of Evidence

Appellant and the MassHealth worker (worker) both appeared by phone and were sworn. The evidence shows the following: MassHealth sent appellant a notice dated June 12, 2025, seeking

updated job information. (Ex. 5). Appellant was given until July 12, 2025 to return the information to MassHealth. The worker stated there was no response by appellant at the deadline. (Testimony). After obtaining some information from state and federal data sources, MassHealth sent appellant a letter requesting additional information. MassHealth then sent appellant a termination notice dated July 18, 2025 because appellant did not respond with the requested information in the time allowed. The notice indicated appellant's coverage was ending on August 1, 2025. (Testimony; Ex. 6, p. 1). The worker stated appellant then called MassHealth on September 3, 2025, and reported her income as zero. Appellant was sent notice dated September 3, 2025 that she had been approved for MassHealth CarePlus with an effective date of September 1, 2025. (Ex. 1). The effective date of coverage was determined because MassHealth eligibility start dates are 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. (Ex. 7, Eligibility Operations Memo (EOM) 25-14, August 2025).¹ Appellant was found eligible on September 3, 2025. Appellant is under the age of 65. (Ex. 4).

Appellant stated she had made appointments with her medical providers because she was unaware her insurance had been cancelled. She stated she did not receive any of the MassHealth notices spoken about at hearing. It was one of her medical providers who told her that her insurance was not in effect. Appellant stated she then called MassHealth and reported her income as zero. Appellant stated there are issues with mail delivery where she is living. Appellant confirmed her address has been the same since the beginning of the summer of 2025 when the June 12, 2025 notice was sent by MassHealth. (Appellant Testimony).

Findings of Fact

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

1. MassHealth sent appellant a notice dated June 12, 2025 seeking updated job information. Appellant was given until July 12, 2025 to return the information to MassHealth. (Ex. 5).
2. Appellant did not respond by the deadline. (Testimony).
3. After obtaining some information from state and federal data sources, MassHealth sent appellant a letter requesting additional information. MassHealth then sent appellant a termination notice dated July 18, 2025 because appellant did not respond with the requested information in the time allowed. The notice indicated appellant's coverage was ending on

¹ The relevant part of the EOM states "As of August 18, 2025, MassHealth has updated its eligibility start date policy. These changes are based on the federal regulations found at 42 C.F.R. § 435.915. 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. Prior to this change, the eligibility start date was retroactive to 10 days prior to the application date or eligibility determination."

August 1, 2025. (Testimony; Ex. 6, p. 1).

4. Appellant called MassHealth on September 3, 2025, and reported her income as zero. (Testimony).
5. Appellant was sent notice dated September 3, 2025, approving her for MassHealth CarePlus with an effective date of September 1, 2025. (Ex. 1).
6. Appellant confirmed her address has not changed since the beginning of the summer 2025 when the June 12, 2025 notice was sent by MassHealth. (Appellant Testimony).
7. Appellant is under the age of 65. (Ex. 4).

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).

As of August 18, 2025, the MassHealth eligibility start date is 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. The date of eligibility determination for appellant was September 3, 2025. (Ex. 1). Therefore, pursuant to EOM 25-14, appellant's eligibility start date is retroactive to September 1, 2025. Although it is unfortunate that appellant may be experiencing trouble with her mail delivery, there is no evidence of any agency error. MassHealth's determination of the effective coverage date was consistent with the provisions set forth above. Under these circumstances, there is nothing in the regulations that would permit an earlier coverage date. The 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: Monica Ramirez, Charlestown MassHealth Enrollment Center, 529 Main Street, Suite 1M, Charlestown, MA 02129