

**Office of Medicaid
BOARD OF HEARINGS**

Appellant Name and Address:



Appeal Decision:	Denied	Appeal Number:	2516193
Decision Date:	12/15/2025	Hearing Date:	12/03/2025
Hearing Officer:	Thomas Doyle	Record Open to:	N/A

Appearance for Appellant:
Pro se

Appearance for MassHealth:
Kaila Keddie, 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:	Denied	Issue:	Eligibility; Under 65; Over Income
Decision Date:	12/15/2025	Hearing Date:	12/03/2025
MassHealth's Rep.:	Kaila Keddie	Appellant's Rep.:	Pro se
Hearing Location:	Remote (phone)	Aid Pending:	Yes

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 November 3, 2025, MassHealth notified appellant she did not qualify for MassHealth benefits because her income was too high. (Ex. 1). Appellant filed this appeal in a timely manner on November 3, 2025. (130 CMR 610.015(B); Ex. 2). Denial of assistance is valid grounds for appeal (130 CMR 610.032).

Action Taken by MassHealth

MassHealth denied appellant benefits because her income was too high.

Issue

The appeal issue is whether MassHealth was correct in determining that appellant was over income to qualify for MassHealth.

Summary of Evidence

Appellant and the MassHealth worker (worker) both appeared by phone and were sworn. The evidence shows the following: Appellant is under the age of 65. (Ex. 4). The worker stated appellant's MassHealth was terminated on October 23, 2025 for failing to provide a job update form. On November 3, 2025, appellant provided updated income information, and the system sent notice to appellant on the same day notifying her she was over income for MassHealth. Initially, the worker stated appellant is in a household of 3, including herself and two children.¹ Her total monthly income is \$3,759.44, consisting of appellant's verified income through pay stubs at \$1,135 biweekly and the income of one of her children, whom she claims on her taxes, at \$300 a week. (Testimony). The worker stated appellant's total monthly income places her at 164.28% of the Federal Poverty Level (FPL). She stated appellant cannot exceed \$2,954 a month or 133% of the FPL. The worker stated there is no evidence of a disability. (Testimony).

Appellant testified that she is claiming all three of her children on her taxes for 2025. The worker reiterated a call was made to MassHealth specifically to update tax information and one of the children was now filing her own taxes. Appellant insisted she was claiming all three children. The worker then made a new determination with a household size of 4. The worker stated that the total monthly income for appellant and her two children who work is \$3,821.94, placing appellant at 135.32% of the FPL. The worker stated a household of 4 cannot exceed 133% of the FPL or make more than \$3,564 a month. (Testimony).

Findings of Fact

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

1. Appellant's MassHealth was terminated on October 23, 2025 for failing to provide a job update form. (Testimony).
2. On November 3, 2025, appellant provided MassHealth with updated income information, and the system sent notice to appellant on the same day she was over income for MassHealth. (Testimony).
3. Appellant is in a household of 4 with a household income is \$3,821.94 a month from employment. This places appellant at 135.32% of the FPL. (Testimony).
4. For a household of 4, appellant cannot exceed 133% of the FPL or \$3,564 a month in income.

¹ The November 3, 2025 notice sent to appellant indicates appellant is in a household of 4 but the worker testified someone called MassHealth on November 26, 2025 and stated appellant was no longer claiming one of her children on her taxes.

(Testimony).

5. There is no evidence of a disability. (Testimony).

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).

The MassHealth coverage types are set forth at 130 CMR 505.001(A), as follows:

(1) MassHealth Standard – for people who are pregnant, children, parents and caretaker relatives, young adults², disabled individuals, certain persons who are HIV positive, individuals with breast or cervical cancer, independent foster care adolescents, Department of Mental Health (DMH) members, and medically frail as such term is defined in 130 CMR 505.008(F);

(2) MassHealth CommonHealth – for disabled adults, disabled young adults, and disabled children who are not eligible for MassHealth Standard;

(3) MassHealth CarePlus – for adults 21 through 64 years of age who are not eligible for MassHealth Standard;

(4) MassHealth Family Assistance – for children, young adults, certain noncitizens and persons who are HIV positive who are not eligible for MassHealth Standard, MassHealth CommonHealth, or MassHealth CarePlus;

(5) MassHealth Limited – for certain lawfully present immigrants as described in 130 CMR 504.003(A): *Lawfully Present Immigrants*, nonqualified PRUCOLs, and other noncitizens as described in 130 CMR 504.003: *Immigrants*; and

(6) MassHealth Medicare Savings Programs (MSP, also called Senior Buy-in and Buy-in)— for certain Medicare beneficiaries.

The financial standards referred to in 130 CMR 505.000 use MassHealth modified adjusted gross income (MAGI) household or MassHealth Disabled Adult household, as defined in 130 CMR 506.002: *Household Composition*. 130 CMR 505.001(B).

At issue in this case is MassHealth's determination that appellant is not eligible for MassHealth benefits. As of the hearing date, the appellant did not meet any of the categorical requirements

² "Young adults" are defined at 130 CMR 501.001 as those aged 19 and 20.

for MassHealth Standard or CommonHealth eligibility and there was no evidence that appellant had a disability. She is therefore not currently eligible for either of these coverage types.

MassHealth determined appellant's income exceeds the allowable limit of 133% of the FPL. The procedures for calculating financial eligibility for both MassHealth MAGI and MassHealth Disabled Adult households are set forth at 130 CMR 506.007:

(A) Financial eligibility for coverage types that are determined using the MassHealth MAGI household rules and the MassHealth Disabled Adult household rules is determined by comparing the sum of all countable income less deductions for the individual's household as described in 130 CMR 506.002 with the applicable income standard for the specific coverage type.

(1) The MassHealth agency will construct a household as described in 130 CMR 506.002 for each individual who is applying for or renewing coverage. Different households may exist within a single family, depending on the family members' familial and tax relationships to each other.

(2) Once the individual's household is established, financial eligibility is determined by using the total of all countable monthly income for each person in that individual's MassHealth MAGI or Disabled Adult household. Income of all the household members forms the basis for establishing an individual's eligibility.

(a) A household's countable income is the sum of the MAGI-based income of every individual included in the individual's household with the exception of children and tax dependents who are not expected to be required to file a return as described in 42 CFR 435.603 and 130 CMR 506.004(M).

(b) Countable income includes earned income described in 130 CMR 506.003(A) and unearned income described in 130 CMR 506.003(B) less deductions described in 130 CMR 506.003(D).

(c) In determining monthly income, the MassHealth agency multiplies average weekly income by 4.333.

(3) Five percentage points of the current federal poverty level (FPL) is subtracted from the applicable household total countable income to determine eligibility of the individual under the coverage type with the highest income standard.

Under 130 CMR 506.002(B)(1), the MassHealth MAGI household for a taxpayer not claimed as a tax dependent consists of:

- (a) the taxpayer, including their spouse, if the taxpayers are married and filing jointly regardless of whether they are living together;
- (b) the taxpayer's spouse, if living with them regardless of filing status;
- (c) all persons the taxpayer expects to claim as tax dependents; and
- (d) if any individual described in 130 CMR 506.002(B)(1)(a) through (c) is pregnant, the number of expected children.

Under these rules, appellant – who is not claimed as a tax dependent, is a tax filer and has 3 tax dependents – has a MassHealth MAGI household of 4, consisting of herself and her 3 children. Appellant has monthly household income of \$3,821.94 from employment.³ This figure is approximately 135.32% of the FPL for a household of 4, over the income limit of 133% FPL even with the five-percentage-point deduction set forth in 130 CMR 506.007(A)(3).⁴ Accordingly, MassHealth’s determination that appellant is not financially eligible for MassHealth was correct. This appeal is denied.

Order for MassHealth

End aid pending.

³ Based upon the record, none of the income deductions listed at 130 CMR 506.003(D) apply to appellant’s case. These deductions, which are subject to changes in federal law, are set forth as follows: (1) educator expenses; (2) reservist/performance artist/fee-based government official expenses; (3) health savings account; (4) moving expenses, for the amount and populations allowed under federal law; (5) one-half self-employment tax; (6) self-employment retirement account; (7) penalty on early withdrawal of savings; (8) alimony paid to a former spouse for individuals with alimony agreements finalized on or before December 31, 2018. Alimony payments under separation or divorce agreements finalized after December 31, 2018, or pre-existing agreements modified after December 31, 2018, are not deductible; (9) individual retirement account (IRA); (10) student loan interest; (11) scholarships, awards, or fellowships used solely for educational purposes; and (12) other deductions described in the Tax Cut and Jobs Act of 2017, Public Law 115-97 for as long as those deductions are in effect under federal law.

⁴ As set forth above, that section provides that “[f]ive percentage points of the current federal poverty level is subtracted from the applicable household total countable income to determine eligibility of the individual under the coverage type with the highest income standard.” Five percentage points of the current FPL (\$2,680 per month for a household of 4) is \$134 per month.

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