

STATE OF CONNECTICUT  
DEPARTMENT OF SOCIAL SERVICES  
OFFICE OF LEGAL COUNSEL, REGULATIONS, AND ADMINISTRATIVE HEARINGS  
55 FARMINGTON AVENUE  
HARTFORD, CT 06105-3725

██████████ 2016  
Signature Confirmation

Application ID # ██████████  
Client ID # ██████████  
Hearing Request # 780225

**NOTICE OF DECISION**

**PARTY**

██████████  
██████████  
██████████

**PROCEDURAL BACKGROUND**

On ██████████ 2016, Health Insurance Exchange Access Health CT (“AHCT”) issued a Notice of Action (“NOA”) to ██████████, (the “Appellant”), denying the Medicaid/HUSKY D healthcare coverage.

On ██████████ 2016, the Appellant requested an administrative hearing to contest the denial of Medicaid/HUSKY D healthcare coverage.

On ██████████ 2016, the Office of legal Counsel, Regulations, and Administrative Hearings (“OLCRAH”) issued a notice scheduling the administrative hearing for ██████████ 2016.

On ██████████ 2016, in accordance with sections 17b-60, 17b-264 and 4-176e to 4-189, inclusive, of the Connecticut General Statutes, chapter 45 Code of Federal Regulations (“CFR”) §§ 155.505(b) and 155.510 and/or 42 CFR § 457.1130, OLCRAH held an administrative hearing. The following individuals participated in the hearing:

██████████ Appellant  
Rita Baboolal, AHCT Representative  
Carla Hardy, Hearing Officer

## **STATEMENT OF THE ISSUE**

The issue to be decided is whether Health Insurance Exchange Access Health CT ("AHCT") correctly denied the Medicaid/HUSKY D healthcare coverage.

## **FINDINGS OF FACT**

1. On [REDACTED] 2016, the Appellant applied for Medicaid/HUSKY D healthcare coverage (Exhibit A: Application # [REDACTED] [REDACTED]/16 and Hearing Record).
2. The Appellant's household consists of one person (Appellant's Testimony).
3. The Appellant is 51 years old (DOB [REDACTED]/65) (Exhibit A).
4. The Appellant self-attested \$35,000.00 yearly income. She did not attest to any monthly income (Exhibit A).
5. On [REDACTED] 2016, AHCT determined the Appellant received \$2,917 (\$35,000.00/12 rounded to the nearest dollar) monthly (Exhibit B: NOA, [REDACTED]/16).
6. The Appellant receives \$598.00 per week in Unemployment Compensation Benefits ("UCB") (Appellant's Testimony).
7. On [REDACTED] 2016, AHCT verified the Appellant's weekly UCB's of \$598.00 with the State of Connecticut Department of Labor (Hearing Record).
8. The Federal Poverty Limit ("FPL") for a household of one is \$990.00 per month (Federal Register).

## **CONCLUSIONS OF LAW**

1. Section 17b-260 of the Connecticut General Statutes ("CGS") provides for acceptance of federal grants for medical assistance. The Commissioner of Social Services is authorized to take advantage of the medical assistance programs provided in Title XIX, entitled "Grants to States for Medical Assistance Programs", contained in the Social Security Amendments of 1965 and may administer the same in accordance with the requirements provided therein, including the waiving, with respect to the amount paid for medical care, of provisions concerning recovery from beneficiaries or their estates, charges and recoveries against legally liable relatives, and liens against property of beneficiaries.

2. Section 17b-264 of the CGS provides for the extension of other public assistance provisions. All of the provisions of sections 17b-22, 17b-75 to 17b-77, inclusive, 17b-79 to 17b-83, inclusive, 17b-85 to 17b-103, inclusive, and 17b-600 to 17b-604, inclusive, are extended to the medical assistance program except such provisions as are inconsistent with federal law and regulations governing Title XIX of the Social Security Amendments of 1965 and sections 17b-260 to 17b-262, inclusive, 17b-264 to 17b-285, inclusive, and 17b-357 to 17b-361, inclusive.
3. Title 45 of the Code of Federal Regulations (“CFR”) § 155.505(c)(1) provides that Exchange eligibility appeals may be conducted by a State Exchange appeals entity or an eligible entity described in paragraph (d) of this section that is designated by the Exchange, if the Exchange establishes an appeals process in accordance with the requirements of this subpart.
4. 45 CFR § 155.505(d) provides that an appeals process established under this subpart must comply with § 155.110(a).
5. 45 CFR § 155.110(a)(2) provides that the State may elect to authorize an Exchange established by the State to enter into an agreement with an eligible entity to carry out one or more responsibilities of the Exchange. Eligible entities are: the State Medicaid agency, or any other State agency that meets the qualification of paragraph (a)(1) of this section.
6. 26 CFR § 1.36B-1(e)(1) provides in general, household income is the sum of-
  - (i) A taxpayer’s modified adjusted gross income (including the modified adjusted gross income of a child for whom an election under section 1(g)(7) is made for the taxable year);
  - (ii) The aggregate modified adjusted gross income of all other individuals who-
    - (A) Are included in the taxpayer’s family under paragraph (d) of this section; and
    - (B) Are required to file a return of tax imposed by section 1 for the taxable year.
7. 42 CFR § 435.603(e) provides that MAGI-based is income calculated using the same financial methodologies used to determine modified adjusted gross income as defined in section 36B(d)(2)(B) of the Code, with the following exceptions-
  - (1) An amount received as a lump sum is counted as income only in the month received.

- (2) Scholarships, awards, or fellowship grants used for education purposes and not for living expenses are excluded from income.
- (3) American Indian/Alaska Native exceptions. The following are excluded from income:
  - (i) Distributions from Alaska Native Corporations and Settlement Trusts;
  - (ii) Distributions from any property held in trust, subject to Federal restrictions, located within the most recent boundaries of a prior Federal reservation, or otherwise under the supervision of the Secretary of the Interior;
  - (iii) Distributions and payments from rents, leases, rights of way, royalties, usage rights, or natural resource extraction and harvest from –
    - (A) Rights of ownership or possession in any lands described in paragraph (e)(3)(ii) of this section; or
    - (B) Federally protected rights regarding off-reservation hunting, fishing, gathering, or usage of natural resources;
  - (iv) Distributions resulting from real property ownership interests related to natural resources and improvements –
    - (A) Located on or near a reservation or within the most recent boundaries of a prior Federal reservation; or
    - (B) Resulting from the exercise of federally-protected rights relating to such real property ownership interests;
  - (v) Payments resulting from ownership interests in or usage rights to items that have unique religious, spiritual, traditional, or cultural significance or rights that support subsistence or a traditional lifestyle according to applicable Tribal Law or custom;
  - (vi) Student financial assistance provided under the Bureau of Indian Affairs education programs.
8. Section 36B(d)(2)(B) of the Internal Revenue Code (the “Code”) provides that the term “modified adjusted gross income” is adjusted gross income increased by-
  - (i) Any amount excluded from gross income under section 911,
  - (ii) Any amount of interest received or accrued by the taxpayer during the taxable year which is exempt from tax, and
  - (iii) An amount equal to the portion of the taxpayer’s social security benefits (as defined in section 86(d)) which is not included in gross income under section 86 for the taxable year.
9. The Appellant reported \$35,000.00 yearly MAGI converted to \$2,917.00 monthly MAGI on her [REDACTED] 2016 application.
10. AHCT correctly determined the Appellant’s MAGI totaled \$2,917.00 per month.

11.42 CFR § 435.119 provides that Medicaid health coverage is available for individuals age 19 or older and under age 65 at or below 133 percent of the Federal Poverty Limit ("FPL").

(b). Eligibility. Effective January 1, 2014, the agency must provide Medicaid to individuals who:

- 1) Are age 19 or older and under age 65;
- 2) Are not pregnant;
- 3) Are not entitled to or enrolled for Medicare benefits under part A or B of the title XVIII of the Act
- 4) Are not otherwise eligible for and enrolled for mandatory coverage under a State's Medicaid State plan in accordance with subpart B of this part; and
- 5) Have household income that is at or below 133 percent FPL for the applicable family size.

12. One Hundred Thirty-three percent of the FPL for a one person household equals \$1,317.00 ( $\$990.00 \times 1.33$  rounded to the nearest dollar).

13. The income limit for Medicaid/HUSKY D for a household of one is \$1,317.00.

14.42 CFR §435.603(d) provides for the application of the household's modified adjusted gross income ("MAGI"). A state must subtract an amount equivalent to 5 percentage points of the Federal poverty level for the applicable family size.

15. Five percent of the FPL for one person equals \$49.50 ( $\$990.00 \times .05$ ).

16. The Appellant's countable MAGI totaled \$2,868.00 ( $\$2,917.00 - \$49.50$  rounded to the nearest dollar) per month.

17. The Appellant's monthly MAGI of \$2,868.00 exceeded the monthly \$1,317.00 income threshold for a family of one.

18. AHCT correctly determined that the Appellant's monthly income exceeded the program limit.

19. AHCT correctly denied Medicaid/HUSKY D coverage.

### **DISCUSSION**

The Appellant's self-attested MAGI of \$2,868.00 ( $\$2,917.00 - \$49.50$  deduction) exceeded the \$1,317.00 income threshold for Medicaid/Husky D. On [REDACTED] 2016, the Appellant reported and verified that her gross UCB's totaled \$598.00

per week and AHCT recalculated MAGI totaling \$2,571.40 (\$598.00 x 4.3). That income is less than the \$2,917.00 that was attested to on [REDACTED] 2016. However, it well exceeds the \$1,317.00 Medicaid/HUSKY D income limit.

The Appellant indicated that she has utility bills and a mortgage. This Hearing Officer recognizes that those bills consume a large portion of the Appellant's budget. However, they are not considered when determining eligibility for Medicaid/HUSKY D healthcare coverage.

**DECISION**

The Appellant's appeal is **DENIED**.

  
Carla Hardy  
Hearing Officer

Pc: Rita Baboolal, Health Insurance Exchange Access Health CT

## **APTC/CSR**

### **Right to Appeal**

For APTC or CSR eligibility determinations, the Appellant has the right to appeal to the United States Department of Health and Human Services (HHS) within 30 days of the date of this decision. To obtain an Appeal Request Form, go to <https://www.healthcare.gov/can-i-appeal-a-marketplace-decision/> or call 1-800-318-2596 (TTY: 1-855-889-4325). HHS will let the Appellant know what it decides within 90 days of the appeal request. There is no right to judicial review of the decision by HHS.

There is no right to request reconsideration for denials or reductions of Advanced Premium Tax Credits (APTC) or Cost Sharing Reduction (CSR).

## **MEDICAID AND CHIP**

### **Right to Request Reconsideration**

For denials or reductions of MAGI Medicaid and CHIP, the appellant has the right to file a written reconsideration request within 15 days of the mailing date of the decision on the grounds there was an error of fact or law, new evidence has been discovered or other good cause exists. If the request for reconsideration is granted, the appellant will be notified within 25 days of the request date. No response within 25 days means that the request for reconsideration has been denied. The right to request a reconsideration is based on §4-181a(a) of the Connecticut General Statutes.

Reconsideration requests should include specific grounds for the request: for example, indicate what error of fact or law, what new evidence, or what other good cause exists.

Reconsideration requests should be sent to: Department of Social Services, Director, Office of Legal Counsel, Regulations, and Administrative Hearings, 55 Farmington Avenue, Hartford, CT 06105-3725.

There is no right to request reconsideration for denials or reductions of Advanced Premium Tax Credits (APTC) or Cost Sharing Reduction (CSR).

### **Right to Appeal**

For denials, terminations or reductions of MAGI Medicaid and CHIP eligibility, the appellant has the right to appeal this decision to Superior Court within 45 days of the mailing of this decision, or 45 days after the agency denies a petition for reconsideration of this decision, provided that the petition for reconsideration was filed timely with the Department. The right to appeal is based on §4-183 of the Connecticut General Statutes. To appeal, a petition must be filed at Superior Court. A copy of the petition must be served upon the Office of the Attorney General, 55 Elm Street, Hartford, CT 06106 or the Commissioner of the Department of Social Services, 55 Farmington Avenue, Hartford, CT 06105-3725. A copy of the petition must also be served on all parties to the hearing.

The **45** day appeal period may be extended in certain instances if there is good cause. The extension request must be filed with the Commissioner of the Department of Social Services in writing no later than **90** days from the mailing of the decision. Good cause circumstances are evaluated by the Commissioner or his designee in accordance with §17b-61 of the Connecticut General Statutes. The Agency's decision to grant an extension is final and is not subject to review or appeal.

The appeal should be filed with the clerk of the Superior Court in the Judicial District of New Britain or the Judicial District in which the appellant resides.

