



Request #:[Number]

[Consumer Name]
[Consumer Address]
[Consumer Email Address]

Re: **NOTICE OF APPEAL DECISION**

Dear [Consumer]:

Thank you for participating in the appeal hearing with Your Health Idaho ("YHI"). The appeal hearing occurred as scheduled on October 13, 2020 and was heard by an appeal panel consisting of YHI Governance Committee members (the "Appeal Panel"). The Appeal Panel members present at your appeal hearing were Senator Jim Rice (Appeal Panel Chair), Hyatt Erstad, and Kevin Settles. You attended via phone and testified at the appeal hearing. [YHI Staff] appeared via phone at the appeal hearing and testified on behalf of YHI.

The Appeal Panel has reviewed and considered the appeal record without deference to prior decisions in your case. The appeal record includes all information used to determine your eligibility, as well as any additional relevant facts and evidence presented during the appeals process, including at the hearing (the "Appeal Record"). Based upon the review of the Appeal Record and considering the arguments of the parties at the appeal hearing, the Appeal Panel hereby issues its appeal decision (the "Appeal Decision") as follows:

ISSUE ON APPEAL

The issue on appeal is a request for a Special Enrollment Period (SEP) effective October 1, 2020.

FINDINGS OF FACT

1. On April 30, 2020, the consumer experienced a loss of Minimum Essential Coverage (MEC).
2. On August 5, 2020, the consumer created an account and non-financial application with YHI.
3. On August 6, 2020, the consumer submitted a financial application for Advanced Premium Tax Credit (APTC) to the Idaho Department of Health and Welfare (IDHW).

4. On August 6, 2020, the consumer's request for an SEP was denied it was received outside of 60 days of the original qualifying life event (QLE) date. Notification was sent to the consumer via email.
5. On August 7, 2020, the consumer appealed to YHI to request an SEP effective October 1, 2020.
6. On August 20, 2020, YHI determined the appeal request *Invalid*, as documentation is required to validate qualifying life events (QLE) per YHI and federal policy.
7. On September 8, 2020, the consumer provided valid documentation demonstrating a loss of MEC as of April 30, 2020.
8. On September 9, 2020, YHI conducted a second review and determined the request *Upheld*, because the documentation was received outside of the 60-day window.
9. On September 24, 2020, the consumer requested an appeal hearing with YHI.

CONCLUSIONS OF LAW


- The Appeal Panel concludes that the Appellant did not attempt to contact YHI within 60 days of the reported QLE.
- The Code of Federal Regulation (CFR) requires that, "unless specifically stated otherwise herein, a qualified individual or enrollee has 60 days from the date of a triggering event to select a QHP."
 - 45 C.F.R. § 155.420 (c)
- The Appeal Panel concludes that the consumer turned 26 in April and as a result lost coverage as of April 30, 2020. The Appeal Panel also concludes that the consumer did not contact YHI until August 6, 2020 to pursue an SEP. Because that is more than 60 days after the reported QLE, no SEP can be offered at this time.
- The Appellant's request for an SEP effective October 1, 2020 is *Upheld*.
- This decision is effective as of October 9, 2020, and is approved as of October 10, 2020 (45 C.F.R 155.545 (a)(5))

If you are satisfied with this Appeal Decision, you do not need to do anything. If you are dissatisfied with this Appeal Decision, you may appeal to the United States Department of Health and Human Services ("HHS") under 42 U.S.C. § 18081(f) and 45 C.F.R. § 155.520(c). An appeal request to HHS may be made by calling the Marketplace Call Center at 1-800-318-2596 (TTY 855-889-4325), or by downloading and submitting the appeals form as instructed for Idaho from the appeals page on www.healthcare.gov. **An appeal request to HHS must be made within thirty (30) days of the date of this Appeal Decision.**

Sincerely yours,

APPEAL DECISION LETTER

10/13/2020



Senator Jim Rice
Appeal Panel Chair
Your Health Idaho

cc: Your Health Idaho