

Your Right to Appeal a Medicaid Termination

Presented in partnership with The Arc of NJ

March 20, 2023



ADVANCING JUSTICE. ADVOCATING INCLUSION.



## **Disability Rights New Jersey**

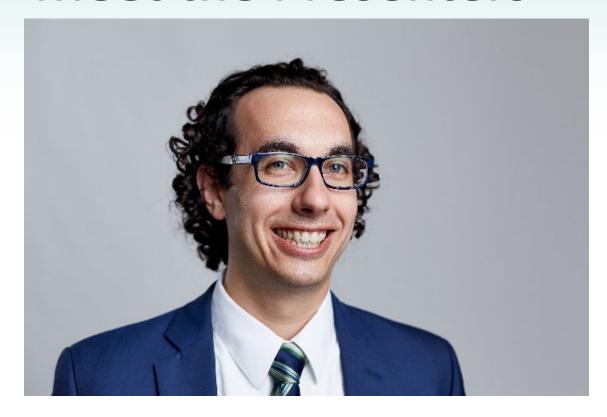
Disability Rights New Jersey answers the calls of those in need, advocating for the rights of individuals with disabilities statewide. We are a private non-profit agency funded with private donations and grants from the federal and state government.

As New Jersey's Protection and Advocacy agency, designated by the Governor and incorporated in 1994, it is our mission to preserve the human, civil, and legal rights of persons with disabilities, empowering equality through persistence, awareness and expertise.

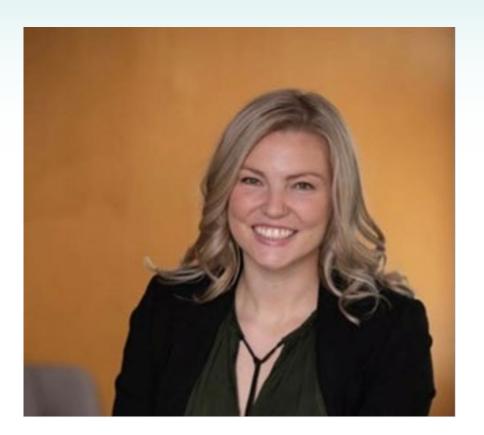
Disability Rights New Jersey provides legal assistance to individuals with disabilities in issue areas such as abuse or neglect, discrimination, voting rights, access to services and supports, and employment. In addition to individual representation, Disability Rights has the unique authority under our federal mandate to monitor for and investigate abuse and neglect in any facility that serves people with disabilities.



## **Meet the Presenters**



Michael Brower, Legal Director



Kelly McGuire, Staff Attorney



## What we will cover

- Making sure you get your mail from Medicaid
- What you should be watching for in the mail
- What to do if you receive a termination letter from Medicaid saying that you are no longer eligible for coverage
- Getting to a Fair Hearing how to appeal the termination, where to get help during the process
  - Including: Continuation of Benefits during your appeal
- What to expect during the Fair Hearing Process
- What to do if you are no longer eligible





## **Background Information**

- Public Health Emergency
- Eligibility Unwinding Process
- Eligibility Criteria



## Make sure Medicaid has your address

## NUFAMILY CORE - WATCH FOR OUR MAIL!





April 1, 2023 is when eligibility checks begin again. Don't miss your renewal packet.

Update your mailing address today at

1-800-701-0710 (TTY: 711)



## **Public Health Emergency**

- During the Public Health Emergency (PHE), people's Medicaid coverage was not being terminated, even if they no longer qualified for Medicaid coverage
- Over a 12 month period starting on April 1, 2023 NJ FamilyCare is going to start re-determining members' eligibility. This means that all members enrolled in an NJ FamilyCare program will be reviewed to see if they still qualify for coverage.





## **Eligibility Unwinding Process**

- NJFamilyCare/Medicaid has already started sending out renewal packets to Medicaid members.
- If you receive one of these packets, it is very important for you to respond, even if nothing has changed, to avoid potential disenrollment.
- Before terminating someone's Medicaid coverage, Medicaid is supposed to review whether that person is eligible for Medicaid through any other "door."



## What Can I Do to Prepare?

- Call NJ FamilyCare/Medicaid at 1-800-701-0710 (TTY: 711) to update your contact information. This is especially important if you have moved in the last three years.
- Watch for mail from the State of New Jersey or your county, and make sure to reply on time to avoid a gap in coverage.



## **Eligibility Criteria**

- There are many "doors" to qualify for Medicaid
- If you have become ineligible for the door you initially entered through, you can still maintain eligibility through a different door.



# Prior to termination: Medicaid must consider all program eligibility

#### Written Notice:

- Federal Right: 42 C.F.R. §435.916(f)
- SSI: Medicaid Communication 19-01
- Medicare Savings Programs: Appellate Division Decision: D.C. v. M.L. (July 28, 2020)
- Medicaid agency must transition to eligible program with no gap in coverage

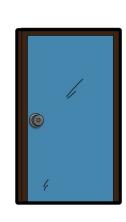


## J FAMILY CORE

Affordable health coverage. Quality care.



Medicaid Only SSI



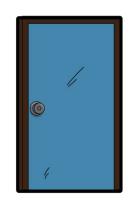
NJ Care ABD



New Adult Group ACA Expansion MAGI Medicaid



Workability



MLTSS and DDD waiver eligibility



Medicare Savings Program



## What does a denial/termination letter look like

PHILIP D. MURPHY State of New Jersey CAROLE JOHNSON GOVERNOR Department of Human Services COMMISSIONER SHEILA Y. OLIVER Division of Aging Services LOUISE RUSH Lt. Governor DIVISION DIRECTOR Trenton, N.J. 08625-0807 Date: 02/11/2020 Date of Birth: This notice advises you of the following decision regarding your clinical eligibility which is the requirement for the Medicaid Programs of Managed Long Term Services and Supports (MLTSS), or the Program for All-inclusive Care of the Elderly (PACE). 1. You are not clinically eligible for Nursing Facility Level of Care in a nursing facility or the community in accordance with N.J.A.C 8:85-2.1 and New Jersey's NJ FamilyCare Comprehensive Demonstration, Section 1115. 2. You are not clinically eligible for Special Care Nursing Facility (SCNF) Level of Care in-patient placement in the State of New Jersey in accordance with N.J.A.C. 8:85-2.21. (SCNF facility type) a. 

Although you do not require the level of care provided by the SCNF, you are still clinically eligible for nursing facility level of care in the nursing facility or the community in accordance with N.J.A.C. 8:85-2.1 and New Jersey's NJ FamilyCare Comprehensive Demonstration, Section 1115. A letter authorizing services for that level of care is BSN, RN, RSN, CCC c: NRO ☐ SRO ☐ ADRC ☐ PACE Provider Organization Referring Facility

MCO Provider

□ Consumer/Legal Representative

Date: 02/11/2020

#### FAIR HEARING NOTICE:

You have the right to request a fair hearing regarding this action. You must request a fair hearing within 20 days of the date of this letter. If you have been receiving Medicaid benefits and request a fair hearing within the 20-day period, your Medicaid benefits may continue until a hearing decision is reached so long as you remain eligible in all other respects. However, if the fair hearing decision is not in your favor, you may be required to repay any Medicaid benefits to which you were not entitled.

#### Fair Hearing Request

You must submit a request for a fair hearing in accordance with N.J.A.C. 10:49-10.3. To request a fair hearing, complete the following section in full and send a legible copy of pages 1 through 3 of this notice to:

Office of Legal and Regulatory Liaison
Division of Medical Assistance and Health Services
Fair Hearing Unit
PO Box 712
Trenton, New Jersey 08625-0712
or Fax to 609-588-2435

am requesting a fair hearing because:	-	
	Manufacture of the theory are assembly received	abook one:

If you are requesting a fair hearing for Medicaid benefits that you are currently receiving, check one:

- Continue my Medicaid benefits during the fair hearing process. I understand that if the fair hearing decision is not in my favor that I may be required to repay any Medicaid benefits I was not entitled to receive.
- Do not continue my Medicaid benefits during the fair hearing process.

If someone other than the individual identified on page 1 of this notice completed this request, please complete the following information:

Name of Representative:		 
Relationship to Applicant/Recipie	nt:	
Telephone Number:		

Date: 02/11/2020

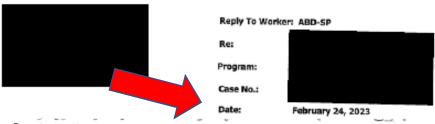
#### YOUR RIGHTS:

- Concerning the fair hearing, you have the right to:
  - · Present your own case or have a relative, friend, or attorney make the presentation.
  - · Submit any evidence or bring any witnesses that bear on your case.
  - Examine records or case files including the application form. You may also examine the case record in advance except for those records which are protected from release and which may not be introduced by the Department of Human Services as evidence.
  - Review a complete copy of N.J.A.C. 8:85, and/or New Jersey's NJ FamilyCare Comprehensive Demonstration, Section 1115.
- You have the right to have legal counsel represent you at the fair hearing. The following is information regarding legal services;
  - There are legal services organizations that provide free legal counsel to individuals who cannot
    afford a private attorney.
  - Legal Services of New Jersey (LSNJ) provides free legal information, advice and/or representation for low-income individuals who qualify for their services. For more information about the LSNJ Health Care Access Project or their local legal services offices, contact the LSNJ toll-free legal hotline at 1-888-576-5529.
- You have the right to request another assessment to determine your clinical eligibility if you experience a change in your condition or circumstances.

Title VI of the Civil Rights Act of 1964 and Section 504 of the Rehabilitation Act of 1973 prohibit discrimination on the grounds of race, color, national origin, age or handicap in the administration of a program for which Federal funds are received.



#### SOMERSET COUNTY BOARD OF SOCIAL SERVICES 73 EAST HIGH STREET PO BOX 936 SOMERVILLE NJ 08876-0936



Importante: Si usted no entiende esta noticia, pongase en contacto con un representante de esta oficina.

This notification is to advise you of the following decision concerning your eligibility for the Medicald program.

( ) Eligible effective ( ) Denied ( ) Delayed	( ) Terminated effective ( ) Dismissed effective ( ) Withdrawn		
This action has been taken because:		25.1	
Eligibility for your Medicaid will continu	e.;	,	
		1.0	*
			٠,

This action is required by the following regulations

Request for a Fair Hearing

You have the right to request a fair hearing on this action. You must request a fair hearing within 20 days of the date of this letter. If you have been receiving Medicald benefits and request a fair hearing within the 20 day period, your Medicaid benefits may continue until a hearing decision is reached so long as you remain eligible in all other respects. However, if the fair hearing decision is not in your favor, you may be required to repay any Medicaid benefits to which you were not entitled.

HOW TO REQUEST A FAIR HEARING

To request a hearing, complete the second page in full, and send a legible copy of this form

Division of Medical Assistance and Health Services Fair Hearing Unit CN 712 Trenton NJ 08625 Telephone (609) 588-2655

YOUR RIGHTS

Present your own case or have a relative, friend or attorney make the presentation. Submit any evidence and or bring any witnesses that bear on your case. . Examine records or case files including the application form. You may also

examine the case record in advance except for those records which are protected 85% from release and which may not be introduced by the county welfare agency as

1- 3-3

. - ... Review a complete and up-to-date copy of the Medicald Only Manual.

#### Regarding Legal Services:

You have the right to legal counsel at your fair hearing. For individuals who cannot afford to pay for the services of an attorney, there are private legal service organizations available, which provide free legal counsel.

If you wish free legal counsel, you may consult with: Legal Services of New Jersey: Health Care Access Project (toll free) 1-888-576-5529 or local Legal Services - Somerset Legal Services, 90 East Main St., Floor 3, Somerville, NJ 08876, Telephone (908) 231-0840.

If you have been denied eligibility or have had your eligibility terminated, you have the right to reapply for Medicald benefits If there is any change in your current circumstances.

Title VI of the Civil Rights Act of 1964 and Section 504 of the Rehabilitation Act of 1973 prohibit discrimination on the grounds of race, color, national origin, age, or handicap in the administration of any program for which Federal funds are received.

NLY IF YOUR MEDICAID BENEFITS WERE TERMINATED, CHECK ONE: _ I wish to continue my Medicaid benefits I do not wish to continue my Medicaid benefits	4
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If other than the applicant/recipient completed this request, please complete:

Name of representative	
Address 4 2 2	
Telephone #	



## What if you receive Medicaid termination

- Immediately <u>request a Fair Hearing</u> (10 day deadline for continuation of benefits)
- Contact an attorney
  - Medicaid has advised that they are trying to be responsive and understanding during this process and hope to resolve most improper denials quickly without the full fair hearing process



## How to request Medicaid Fair Hearing

- Your denial notice will explain how to properly request a Medicaid Fair Hearing.
- We will show you an example of a denial and the hearing request form, and a fillable PDF is provided in the materials for this presentation
- Retain copy of your denial letter
- KEEP PROOF that you sent the request (fax confirmation, certified mail receipt)
- Mail to: State of New Jersey

Division of Medical Assistance and Health Services Fair Hearing Unit P.O. Box 712 Trenton, NJ 08625-0712

Fax to: DMAHS fair hearing unit 609-588-2435





## **Requesting Fair Hearing Timing**

- You must submit a written request to the Division of Medical Assistance & Health Services (DMAHS) within 20 calendar days of the date on the notice. NJAC 10:49-10.3(b)(3)
  - The written request does not need to be in a particular format but should be a "clear expression" of the person's "desire of the opportunity to present their case to a higher authority"
  - Your notice should include a written form you can use
- 10 days if you want your benefits to continue during the proceedings
- DMAHS will submit your request for Fair Hearing to the Office of Administrative Law (OAL) within 20 days

## **Medicaid Fair Hearing Request Form**



Date: 02/11/2020

#### FAIR HEARING NOTICE:

You have the right to request a fair hearing regarding this action. You must request a fair hearing within 20 days of the date of this letter. If you have been receiving Medicaid benefits and request a fair hearing within the 20-day period, your Medicaid benefits may continue until a hearing decision is reached so long as you remain eligible in all other respects. However, if the fair hearing decision is not in your favor, you may be required to repay any Medicaid benefits to which you were not entitled.

#### Fair Hearing Request

You must submit a request for a fair hearing in accordance with N.J.A.C. 10:49-10.3. To request a fair hearing, complete the following section in full and send a legible copy of pages 1 through 3 of this notice to:

Office of Legal and Regulatory Liaison
Division of Medical Assistance and Health Services
Fair Hearing Unit
PO Box 712
Trenton, New Jersey 08625-0712
or Fax to 609-588-2435

I am requesting a fair hearing because:

f you are requesting a fair hearing for Medicaid benefits that you are currently receiving, check one
Continue my Medicaid benefits during the fair hearing process. I understand that if the hearing decision is not in my favor that I may be required to repay any Medicaid benefits I not entitled to receive.
□ Do not continue my Medicaid benefits during the fair hearing process.
f someone other than the individual identified on page 1 of this notice completed this request, pl complete the following information:
Name of Representative:
Relationship to Applicant/Recipient:
Telephone Number:
Address:

Your name	
Your phone #	Date
I received a termination notice on	(date).
	by phone by mail by email by fax other
(please specify why you believe yo	ou are being terminated):
-	l Fair Hearing because I do not agree with the d coverage. I believe I am still eligible for
Check here if you wou	ald like to request a continuation of services
while your appeal is taking plac	e.
	er for the Medicaid Fair Hearing. You can
	lso bring a relative or friend to interpret for you.  x if you will bring your own interpreter.)
•	the Medicaid Fair Hearing in the following
language:	



## **WARNING!**

- YOU CAN LOSE YOUR RIGHT TO CONTINUE RECEIVING SERVICES DURING THE APPEAL IF YOU DO NOT REQUEST CONTINUATION BEFORE THE DEADLINE!!!
- You must request continuation within 10 days of the date on the initial notice.
- Hearing may be delayed if you do not provide full denial letter with request
- Retain proof of request

### **Appeal Process Summary**

20 days from date on Notice of Resolution to file for a Medicaid Fair Hearing with DMAHS **But 10 days for Continuation of Benefits** 

Medicaid Fair Hearing at OAL, "Initial Decision" issued by Administrative Law Judge within 21 days of hearing date

7 days to submit exceptions to DMAHS

DMAHS has 45 days to make "Final Agency Decision"

Appeal to NJ Superior Court, Appellate Division, within 45 days of Final Agency Decision





## Who to contact for assistance

- Disability Rights New Jersey (DRNJ) at <a href="mailto:advocate@drnj.org">advocate@drnj.org</a> or call DRNJ at 1-800-922-7233 (TTY: 711) for free legal and advocacy services for people with disabilities; or
- Legal Services of New Jersey at <u>www.LSNJLawHotline.org</u> or call Legal Services of New Jersey at 1-888-576-5529; **or**
- Community Health Law Project (CHLP) at <a href="mailto:chlp.org">chlp.org</a> or call CHLP at 1-(973) 275-1175 to be directed to the appropriate office serving your county. A list of CHLP offices can also be found at <a href="https://www.chlp.org">www.chlp.org</a>.
- These organizations work in multiple languages



## What should I do if I am no longer eligible?

- Consult an attorney with experience in Medicaid planning; some strategies may include:
  - Establish a special needs trust
  - Purchase a Medicaid annuity
  - Purchase exempt assets
- If you no longer qualify for coverage through NJ FamilyCare/Medicaid, you may be referred to GetCoveredNJ, where you can get help paying for healthcare coverage. GetCoveredNJ is the state's official health insurance marketplace where you can easily shop for and buy affordable healthcare coverage.
- If you have Medicare, you may qualify for help with premiums, co-pays, and deductibles through New Jersey's Medicare Savings Programs. Learn more about program eligibility and benefits by calling 1-609-792-9745 (TTY: 711).



## **Key Takeaways**

- Call 1-800-701-0710 to make sure NJ FamilyCare has your current address
- Respond to any mail you receive from NJ FamilyCare
- If you believe you have been incorrectly terminated, you have appeal rights
  - File for Fair Hearing in 20 days, 10 days to receive continuation of benefits
  - Get legal help
- If you are ineligible for NJ FamilyCare, you can apply for coverage through GetCoveredNJ



## We're Here to Help:

# DISABILITY RIGHTS NEW JERSEY

ADVANCING JUSTICE. ADVOCATING INCLUSION.

New Jersey's designated Protection and Advocacy agency under federal law.

- 210 S. BROAD STREET, 3RD FLOOR TRENTON, NEW JERSEY 08608
- 800.922.7233 (NJ ONLY) | 609.292.9742
- advocate@disabilityrightsnj.org
- @disabilityrightsnewjersey
- @advocateDRNJ

