



**Date Mailed:** October 28, 2025  
**Docket No.:** 25-033814  
**Case No.:** [REDACTED]  
**Petitioner:** [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED] MI [REDACTED]

This is an important legal document. Please have someone translate the document.

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এটি একটি গুরুত্বপূর্ণ আইনি ডকুমেন্ট। দয়া করে কেউ দস্তাবেজ অনুবাদ করুন।

Este es un documento legal importante. Por favor, que alguien traduzca el documento.

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Ky është një dokument ligjor i rëndësishëm. Ju lutem, kini dikë ta përktheni dokumentin.

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**Docket No.:** 25-033814

**Case No.:** [REDACTED]

**Petitioner:** [REDACTED]

**ADMINISTRATIVE LAW JUDGE: Christian Gardocki**

**HEARING DECISION**

Following Petitioner’s request for a hearing, this matter is before the undersigned administrative law judge pursuant to MCL 400.9 and 400.37; 7 CFR 273.15 to 273.18; 42 CFR 431.200 to 431.250; 42 CFR 438.400 to 438.424; 45 CFR 99.1 to 99.33; and 45 CFR 205.10; and Mich Admin Code, R 792.11002. After due notice, a telephone hearing was held via Microsoft Teams on October 20, 2025. Petitioner participated and was unrepresented. The Michigan Department of Health and Human Services (MDHHS) was represented by Anthony White, specialist.

**ISSUE**

The issue is whether MDHHS properly denied Petitioner’s application requesting Medicare Savings Program (MSP) benefits.

**FINDINGS OF FACT**

The administrative law judge, based on the competent, material, and substantial evidence on the whole record, finds as material fact:

1. On [REDACTED] 2025, Petitioner applied for MSP benefits.
1. As of June 2025, Petitioner was a recipient of Retirement, Survivors, Disability Insurance (RSDI) benefits which was deposited into a [REDACTED] checking account (hereinafter, “Account”).
2. On July 16, 2025, MDHHS denied Petitioner’s application due to an alleged Petitioner failure to verify prepaid vendor debit card information.
3. On an unspecified date, MDHHS reprocessed Petitioner’s application.
4. On July 30, 2025, MDHHS sent Petitioner a Verification Checklist (VCL) requesting by August 11, 2025, a checking account statement and vendor prepaid debit card information.
5. On August 11, 2025, Petitioner returned to MDHHS verification of a checking account to which RSDI benefits were deposited.

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6. On August 27, 2025, MDHHS denied Petitioner's application due to an alleged Petitioner failure to verify prepaid vendor debit card information.
  7. On September 16, 2025, Petitioner requested a hearing to dispute the denial of MSP benefits.

### **CONCLUSIONS OF LAW**

The MA program is established by Title XIX of the Social Security Act, 42 USC 1396 to 42 USC 1396w-5; 42 USC 1315; the Affordable Care Act of 2010, the collective term for the Patient Protection and Affordable Care Act, Pub. L. No. 111-148, as amended by the Health Care and Education Reconciliation Act of 2010, Pub. L. No. 111-152; and 42 CFR 430.10 to 42 CFR 430.25. MDHHS administers the MA program pursuant to 42 CFR 435, MCL 400.10 and MCL 400.103 to MCL 400.112k of the Social Welfare Act, MCL 400.1 *et seq.* MA policies are contained in the Bridges Administrative Manual (BAM), Bridges Eligibility Manual (BEM), and Reference Tables Manual (RFT).

Petitioner requested a hearing to dispute a denial of MSP benefits. Exhibit A, pp. 3-5. MSP is a sub-program of the Medical Assistance (MA) program

Petitioner applied for MSP benefits on [REDACTED] 2025. MDHHS initially denied Petitioner's application on July 16, 2025, due to an alleged failure by Petitioner to verify vendor prepaid debit card information. Exhibit A, pp. 6-7. During the hearing, MDHHS acknowledged an unspecified error in the denial and reprocessed Petitioner's application. After reprocessing Petitioner's application, MDHHS sent Petitioner a Health Care Coverage Determination Notice on August 27, 2025, stating that Petitioner's application was again denied due to a failure to verify prepaid vendor debit card information.<sup>1</sup> Exhibit A, pp. 9-11.

For all programs, MDHHS is to tell the client what verification is required, how to obtain it, and the due date. BAM 130 (May 2024) p. 3. MDHHS is to use the DHS-3503, Verification Checklist (VCL), to request verification. *Id.* For MA benefits, MDHHS is to allow the client 10 calendar days (or other time limit specified in policy) to provide the verification that is requested. BAM 130 (May 2024) pp. 8-9. MDHHS is to send a negative action notice when:

- The client indicates refusal to provide a verification, or
- The time period given has elapsed. *Id.*

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<sup>1</sup> The notice also stated that Petitioner's income exceeded the program limit. MDHHS did not allege a proper denial due to excess income in its Hearing Summary. Exhibit A, p. 1. A brief discussion of Petitioner's income during the hearing suggested that Petitioner was not above the income limit and that MDHHS would correct Petitioner's case. Furthermore, a third denial notice was sent on September 23, 2027, indicating that Petitioner may ignore the stated basis of excess income, as it was not a proper basis for denial. Exhibit A, pp. 19-23

MDHHS mailed Petitioner a VCL on July 30, 2025, requesting proof of a checking account and vendor prepaid debit card. The VCL stated that it is a card used to access an account where income (such as RSDI benefits) is deposited. MDHHS presumably requested verification of the vendor prepaid debit card because Petitioner is an RSDI recipient. The VCL requested verifications by August 11, 2025.

MDHHS initially alleged that Petitioner failed to return verification of the vendor prepaid debit card by the application denial date of August 27, 2025. During the hearing, MDHHS acknowledged that Petitioner timely returned verification of her checking account on August 11, 2025. Exhibit A, pp. 14-16. MDHHS also acknowledged that verification of a vendor prepaid debit card was unnecessary because Petitioner's RSDI benefits were deposited into the same account for which verification was submitted. Thus, MDHHS had no need to verify a vendor prepaid debit card.

A client's failure to return an unnecessary cannot be a proper basis of denying an application. Thus, MDHHS's denial of Petitioner's application for MSP benefits was improper. As a remedy, Petitioner is entitled to a reprocessing of her MSP application dated [REDACTED] 2025.

### **DECISION AND ORDER**

The administrative law judge, based upon the above findings of fact and conclusions of law, finds that MDHHS improperly denied Petitioner's MSP application. It is ordered that MDHHS commence the following actions within 10 days of the date of mailing of this decision:

- (1) Reregister and reprocess Petitioner's MSP application dated [REDACTED] 2025; and
- (1) Issue notice and supplements, if any, in accordance with policy.

The actions taken by MDHHS are **REVERSED**.

  
**CHRISTIAN GARDOCKI**  
**ADMINISTRATIVE LAW JUDGE**

**APPEAL RIGHTS:** Petitioner may appeal this Hearing Decision to the circuit court. Rules for appeals to the circuit court can be found in the Michigan Court Rules (MCR), including MCR 7.101 to MCR 7.123, available at the Michigan Courts website at [courts.michigan.gov](https://courts.michigan.gov). The Michigan Office of Administrative Hearings and Rules (MOAHR) cannot provide legal advice, but assistance may be available through the State Bar of Michigan at <https://lrs.michbar.org> or Michigan Legal Help at <https://michiganlegalhelp.org>. A copy of the circuit court appeal should be sent to MOAHR. A circuit court appeal may result in a reversal of the Hearing Decision.

Either party who disagrees with this Hearing Decision may also send a written request for a rehearing and/or reconsideration to MOAHR within 30 days of the mailing date of this Hearing Decision. The request should include Petitioner's name, the docket number from page 1 of this Hearing Decision, an explanation of the specific reasons for the request, and any documents supporting the request. The request should be sent to MOAHR

- by email to [MOAHR-BSD-Support@michigan.gov](mailto:MOAHR-BSD-Support@michigan.gov), **OR**
- by fax at (517) 763-0155, **OR**
- by mail addressed to  
Michigan Office of Administrative Hearings and Rules  
Rehearing/Reconsideration Request  
P.O. Box 30639  
Lansing Michigan 48909-8139

Documents sent via email are not secure and can be faxed or mailed to avoid any potential risks. Requests MOAHR receives more than 30 days from the mailing date of this Hearing Decision may be considered untimely and dismissed.

**Via Electronic Mail:**

**Respondent**

WAYNE-INKSTER-DHHS

26355 MICHIGAN AVE

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**MDHHS-WAYNE-19-HEARINGS@MICHIGAN.GOV**

**Via First Class Mail:**

**Petitioner**

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