



State of New Jersey
OFFICE OF ADMINISTRATIVE LAW

INITIAL DECISION

OAL DKT. NO. HMA 21862-25

AGENCY DKT. NO. N/A

V.R.,

Petitioner,

v.

**UNION COUNTY BOARD OF
SOCIAL SERVICES,**

Respondent.

Jake Brand, Authorized Representative, for petitioner pursuant to N.J.A.C.
1:10B-5.1 (JB Elder Planning)

Cherise Graham, Adult Medicaid Supervisor, appearing pursuant to N.J.A.C.
1:1-5.4(a)3, for respondent

Record Closed: March 11, 2026

Decided: April 27, 2026

BEFORE **EVELYN J. MAROSE**, ALJ (Ret'd, on recall):

STATEMENT OF THE CASE AND PROCEDURAL HISTORY

The Union County Board of Social Services ("CWA") denied the application of Petitioner, V.R., for Medicaid because requested verifications were not provided by

October 8, 2025. Petitioner's authorized representative, from JB Elder Planning appealed the denial, on behalf of V.R.

The Division of Family Development transmitted the matter to the Office of Administrative Law ("OAL"), on December 16, 2025. On the date of the first scheduled telephonic Fair Hearing, February 13, 2026, petitioner's authorized representative advised the undersigned and the CWA that he had mailed documents for consideration to the OAL last night. Since that mailing did not allow enough time for receipt and review, with the consent of the CWA, the telephonic Fair Hearing was rescheduled to March 5, 2026. After testimony was heard on March 5, 2026, at the request of petitioner, another Fair Hearing was requested and scheduled for March 11, 2026. On March 11, 2026, at the request of petitioner, the third scheduled Hearing was cancelled.

FACTUAL DISCUSSION AND FINDING OF FACTS

Based upon the evidence presented at the telephonic hearing plus the opportunity to assess the credibility of the witnesses, and based upon the documentation provided by the parties, I **FIND** the following to be the pertinent **FACTS**:

The CWA received an application for MLTSS nursing home benefits for petitioner on February 28, 2025. (R-2, Exhibit A.) Enclosed were numerous documents, identified on a cover sheet, dated February 24, 2025. (R-2, Exhibit B.) On March 25, 2025, the case was assigned for processing and the first request for documents was sent, with verifications due by April 7, 2025. (R-2, Exhibit C.) Verifications were received and the case was assigned to a CWA worker for processing. (R-2, Exhibit D.)

While on July 8, 2025, the case was being processed for failure to provide all the requested information, since additional verifications were received on several occasions, the case was re-evaluated, and no denial was issued. On September 9, 2025, a second Request for Information was sent with verifications due by September 27, 2025. (R-2, Exhibit E.) Among the required items were PayPal statements from April 1, 2017 to

February 1, 2025. The PayPal statements were required due to transfers from petitioner's Chase account #5588. (R-2, Exhibit E, Item 11; and R-2, Exhibit F.)

Numerous documents were provided in accordance with the second Request for Documents, dated September 9, 2025, with cover letters dated September 22, 2025, September 22, 2025, September 25, 2025, and September 26, 2025. (R-2, Exhibits G, H, I, J.) In the cover letters to the September submissions, it was acknowledged that the PayPal statements were not being submitted. (R-2, Exhibits G, H, I, J.) Although, pursuant to the second Request for Documents, petitioner's documents were to be provided by September 27, 2025, when a request was made on behalf of petitioner for more time, an additional week was provided until October 5, 2025. (R-3.)

By the date, October 7, 2025, when the case was assigned for final processing, petitioner had yet to submit the requested PayPal statements. Accordingly, on October 8, 2025, a Notice of Denial for failure to provide requested verifications was issued. (R-2, Exhibit K.) The Notice also advised that petitioner was entitled to reapply and, for his convenience, referenced use of "<https://njfc.force.com/abd/abdstart>" for his application.

On behalf of petitioner, the argument was made that the CWA did not provide enough time for petitioner to obtain the PayPal documents. Initially, until confirming emails were provided, petitioner also argued that the CWA denied petitioner's September request for an additional extension. However, the CWA specifically requested PayPal statements, from April 1, 2017 to February 1, 2025, on September 9, 2025 and did not deny petitioner's application until October 8, 2025, when the statements had not yet been provided, even with the benefit of an extension of time.

LEGAL ANALYSIS AND CONCLUSION

Medicaid applicants are the primary source of information required to establish eligibility for Medicaid benefits. N.J.A.C. 10:71-1.6(a)1. As indicated on the Medicaid application completed by petitioner to determine petitioners' financial eligibility, the CWA is required to review the applicant's income and resources. In this matter, the CWA

advised petitioner that to determine his eligibility for Medicaid, the Agency required him to produce, among other things, PayPal statements from April 1, 2017, to February 1, 2025. While numerous documents were produced, and the need for the PayPal documents was referenced in the cover letters sent with the documents, on behalf of petitioner, no PayPal statements were produced.

Accordingly, I **CONCLUDE** that petitioner failed to produce all the documents required to establish his eligibility for Medicaid benefits, resulting in the denial of his Medicaid application.

ORDER

Based upon the foregoing, it is **ORDERED** that the CWA's denial of Medicaid benefits is **AFFIRMED**.

I **FILE** this initial decision with the **ASSISTANT COMMISSIONER OF THE DIVISION OF MEDICAL ASSISTANCE AND HEALTH SERVICES**. This recommended decision is deemed adopted as the final agency decision under 42 U.S.C. § 1396a(e)(14)(A) and N.J.S.A. 52:14B-10(f). The **ASSISTANT COMMISSIONER OF THE DIVISION OF MEDICAL ASSISTANCE AND HEALTH SERVICES** cannot reject or modify this decision.

If you disagree with this decision, you have the right to seek judicial review under New Jersey Court Rule 2:2-3 by the Appellate Division, Superior Court of New Jersey, Richard J. Hughes Complex, PO Box 006, Trenton, New Jersey 08625. A request for judicial review must be made within 45 days from the date you receive this decision. If you have any questions about an appeal to the Appellate Division, you may call (609) 815-2950.



April 27, 2026

DATE

EVELYN J. MAROSE, ALJ (Ret'd, on recall)

Date Received at Agency:

April 27, 2026

Date Mailed to Parties:

April 27, 2026

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APPENDIX

WITNESSES

For Petitioner:

Jake Brand of Elder Planning, Authorized Representative of V.R.

For Respondent:

Cherise Graham, Adult Medicaid Supervisor

Modupeola Daramola, Fair Hearing Liaison

EXHIBITS

For Petitioner's:

P-1 Email, dated March 11, 2026, cancelling requested March 11, 2026, telephonic Fair Hearing.

For Respondent:

R-1 CWA notice, dated 10/8/25, denying Medicaid application

R-2 CWA package-cover letter - Letter Memorandum, dated 2/13/26

Exhibit A: ABD application, dated 2/24/26, with Designation of Authorized Representative, dated 7/1/24

Exhibit B: ABD Application Cover Letter, dated 2/24/25, detailing verifications attached with application

Exhibit C: First Request for Information, dated 3/24/25

Exhibit D: Verification Cover Letter, dated 4/7/25, detailing documents provided by JB Elder Planning and statements made regarding some document requests. (No details regarding PayPal were referenced.)

Exhibit E: Second Request for Information, dated 9/9/25, noting the need to produce the requested documents by September 23, 2025

Exhibit F: Chase Bank Statements

Exhibit G: Verification Cover Letter, dated 9/22/25, detailing list of documents provided by Elder Planning, statements relating to document requests and acknowledging documents not yet provided, including PayPal documents

Exhibit H: 2nd Verification Cover Letter, dated 9/22/25, detailing list of documents provided by Elder Planning, statements relating to document requests and asserting that Elder Planning was still “working on” the request for documents from Paypal

Exhibit I: Verification Cover Letter, dated 9/25/25, including statements and referencing documents provided as to alleged claims

Exhibit J: Verification Cover Letter, dated 9/26/25, including statements and referencing documents provided relating to Chubb Ace America, a Chubb auto claim and again acknowledging no Paypal documents were provided

Exhibit K: PA15, Notice of Denial, dated 10/8/25

R-3 Cover letter dated 3/5/26, with attached E-mails providing petitioner with an extension of time to 10/5/25 for the submission of documents