

COBRA Activation Request

- During a qualifying event, the Employer notifies eCOBRA by completing our COBRA Activation Form at www.ecobra.com. Login instructions and password are provided to the group contact upon setup. For new Employers or upon request we can provide a demo of our site and overview of our services.
- Employer notifies the appropriate insurance carrier(s) to terminate coverage when a qualifying event occurs.
- Upon receipt of the COBRA Activation request, eCOBRA will mail the COBRA packet to the qualified beneficiary (QB). The mailing is done by certificate proof of mailing. Requests are generally processed within 24 to 48 hours.

Qualified Beneficiary Election and Reinstatement

- The QB returns completed election form along with their initial payment as indicated on the election form.
- eCOBRA will notify Employer via email of QB election and provide a copy of the signed election form.
- Employer notifies the respective carrier(s) to reinstate coverage elected.

Premium Collection and Payment to Employer

- eCOBRA collects premiums from the participant and enters them daily.
- eCOBRA issues premium payment refunds to employers approximately the 10th of each month. The online payment report provides a breakdown of activity.

Qualified Beneficiary COBRA Coverage Termination

- If the QB does not pay the premium within the 30 day grace period, eCOBRA sends a termination notice to the QB.
- When the QB nears the end of their coverage period, eCOBRA sends the QB termination and conversion notice.
- Upon receipt of the monthly-terminated report, the Employer terminates the QB with the respective insurance carrier(s).



Monthly Service Reports and Invoices

- Around the 12th of the month, eCOBRA posts online activity reports to www.ecobra.com. The online reports provide the employer with the latest status of those enrolled and those terminated from COBRA coverage.
- On a monthly basis, eCOBRA sends out invoices for the previous month's administrative COBRA services.
- Invoices are sent via email around the 15th of each month.

Carrier & Rate Information Changes

- It is very important that the Employer notifies us prior to the effective date of any benefits package changes, whether adding or deleting benefits, rate changes and insurance renewal changes at open enrollment periods.
- The Employer submits any changes using the online Carrier Rate Information Form at www.ecobra.com.
- eCOBRA will make rate changes and send notice to plan participants.

Quick but Important Points

- Remember all Cobra Activation requests need to be complete and accurate. We cannot mail notices without complete and accurate information.
- Note that eCOBRA must receive notice requests within 30 days of the qualifying event in order to notify those eligible within the time period required by Federal regulations.
- The most common mistake is the omission of the FSA and/or HRA participation. Always notify eCOBRA via the COBRA Activation of the FSA and/or HRA.
- When you are aware of carrier rate changes or changes to benefit plans, notify eCOBRA immediately to ensure accurate and timely information is shared with current QBs.
- Monthly service reports are available for review. The active and terminated reports may be used to reconcile carrier billings to ensure accuracy. Monthly benefit reconciliation is an important step of the process.

ADDITIONAL COBRA REQUIREMENTS

Initial Notice (General Notice)

To remain compliant, within 90 days of benefit election, the Employer must send the initial notice (general notice), or notice of the employee's rights to continue group health coverage to the employee's home address. This notice is addressed to both the employee and spouse (if applicable).

OR

This service may be outsourced to eCOBRA. This can be done by completing our General Notice Form at www.ecobra.com.