

Standard COBRA Process

With Step-by-step instructions for AutoEnroll

COBRA Administration Services can vary, depending on whether PPI administers and bills your COBRA-eligible plans. The following process summarizes our standard COBRA process when PPI administers and bills your COBRA-eligible plans (an FSA may be administered by PPI/Businessolver MyChoice or another vendor).

Initiate the COBRA Qualifying Event

- Process the Qualifying Event using the proper Benefit Access Rule in AutoEnroll (i.e., employment termination).
- Complete the ***Qualifying COBRA Event*** screen, and if offered, add subsidy details.

QE Notice

- Notice includes medical, dental, and/or vision premium, with subsidy information, if applicable.
- Unless client has MyChoice, FSA premiums are not included on the notice; an FSA election check box is provided.
- QE Notice is sent by Businessolver, by regular mail.

Member Returns QE Notice

- PPI reinstates medical, dental, vision, and HRA coverages (and MyChoice FSA if included).
- If FSA/HRA check box is marked "Yes," PPI notifies the client, and the client notifies the vendor.

COBRA Participants Send Premium

- COBRA members send payment to Businessolver.
- Premium is collected for plans administered by PPI (medical, dental, vision, and/or HRA).

Businessolver Returns Premium to Employer

- Premiums collected from participants are remitted to the employer via ACH around the 10th of the following month.

Client Runs COBRA Premium Report

- The report provides member-level detail for member COBRA premium received from Businessolver.
- The report is available once Businessolver sends monthly premiums to the client.
- Access the report from the Funding Report folder in the AutoEnroll Document Center.

COBRA participants appear on the PPI invoice

- COBRA participants appear on the PPI invoice, for coverages administered and billed by PPI.
- Members covered by plans not administered/billed by PPI will not appear on the monthly invoice.

Client remits COBRA premium and fees

- Client sends premiums and applicable fees to PPI, for coverages administered and billed by PPI.
- Premium and fees for COBRA plans not billed by PPI are sent by the client directly to the COBRA vendor.

PPI remits premiums to the insurance carriers

- PPI sends COBRA premiums to the applicable carriers, for coverages administered and billed by PPI.



Processing a COBRA Qualifying Event

- If any COBRA-eligible benefits are being terminated as a result of the qualifying event transaction (i.e., termination), the **Qualifying COBRA Event** screen will appear. Indicate if the termination was due to gross misconduct, and verify that all other information is correct.

- Scroll down on the same screen to the **COBRA Subsidy section**. If no subsidy is offered, leave this section blank.

To add a subsidy, begin by entering the **Begin + End Dates** for the subsidy. The begin date is generally equal to the expected first day of COBRA coverage.

- The next step in the process depends on the type of subsidy. Follow the examples below:
 - Monthly Percentage:** the employer pays a percentage percentage of the cost of COBRA coverage
 - Monthly Amount:** employer pays a flat monthly dollar amount towards COBRA coverage
 - Same as Employee:** participant pays a premium equal to what they paid as an Active employee, recalculated as a monthly amount, and the employer pays the difference of the cost of COBRA coverage.
- Select the toggle for which **Subsidy Type** will be used (see above), and enter in the percent or dollar amount. Enter \$0 for Same as Employee, since we do not know the Active Rate until the participant elects their coverage and tier.
- Select all **Plan Groups** that the subsidy applies to. To select multiple coverages, hold the Ctrl (Windows)/ Cmd (Mac) as you click. Confirm the details in the yellow box at the bottom of the page.

A different percentage or dollar amount for different plan groups requires adding them as different subsidies. From the dropdown under "COBRA Subsidy," select **Add New** to create another **Subsidy Type** then add details as before. After you select the plans and add the subsidy amounts, will be highlighted in yellow at the bottom of the page.

- Click **Next** to complete and save your changes.
- The member's record will now show **COBRA QE Information**, including the date that notices will be sent, and any applicable subsidy details that were entered.

COBRA Qualifying Event

Qualifying COBRA Event:

Gross Misconduct: Yes No

Date of Event:

(MM/DD/YYYY)

Qualifying Event Covers:
(Select all that apply)

Raymond L Dewley
 BENJAMIN A DEWLEY
 REBEKAH R DEWLEY
 DANIEL C DEWLEY
 BECKY J DEWLEY

COBRA Subsidy

Add New Begin Date: End Date: Delete

Plan Groups: Employer: Monthly Percentage: % Monthly Amount: \$ Same as Employee: \$ Government: Federal: %

COBRA Subsidy

Add New Begin Date: End Date:

Plan Groups: Employer: Monthly Percentage: % Monthly Amount: \$ Same as Employee: \$ Government: Federal: %

Description	Plan Subgroups	Begin	End
Employer 100%	dental, medical, vision	06/01/2022	11/30/2022

COBRA Subsidy

Employer 100%

Description	Plan Subgroups	Begin	End
Employer 100%	medical	06/01/2022	11/30/2022
Employer 50%	dental, flex, vision	06/01/2022	11/30/2022

COBRA QE Information - 451422818

Name	Event	Date of Event	Last Day of Coverage	
Kristen	Employment Termination	05/12/2022	05/31/2022	
	Gross Misconduct	QE Sent Date	COBRA Effective Date	
	f	05/19/2022	06/01/2022	
	COBRA Exhaustion Date	Election Period End Date		
	11/30/2023	07/30/2022		
Subsidy	Subsidy Amount	Subsidy Begin Date	Subsidy End Date	Plan Subgroups
Employer	100%	06/01/2022	11/30/2022	medical
Employer	50%	06/01/2022	11/30/2022	dental, vision