

# Online COBRA Payments

The PPI Online COBRA Payment process is a fast and secure way for COBRA beneficiaries to pay premiums, helping them to avoid late or missed payments. Payments are processed by Cybersource Corporation, a division of Wells Fargo.

## After the COBRA election and first month's premium is received and processed:

- Participants register at [ppienroll.com](https://ppienroll.com) and enter their bank account and routing number to make safe and secure online payments that are transferred electronically on the scheduled date.
- Funds are pulled from the participants' designated checking or savings accounts. Credit and debit cards are not accepted at this time.
- COBRA QE notices include information about online payments and an instructional flyer with their payment coupons.

## Reinstatement:

- To expedite the reinstatement process, **it is best practice for participants to send the first payment with their COBRA election form within 30 days of the qualifying event date.**
- Participants do have the right to delay the initial payment as much as 45 days after mailing the election form. In that case, coverage reinstatement will not be processed until we receive the first payment.
  - If payment is received after 30 days in the form of a cashier's check or money order, the participant will be reinstated on the next scheduled carrier feed.
  - If payment is received after 30 days and made online or in the form of a personal check, there is a 21-day pending period before coverage can be reinstated. Once coverage is reinstated, it will be effective retroactively to the first day following the qualifying event date.
  - COBRA QE notices include an explanation of the automatic 21-day pending period, for participants looking for reinstatement in excess of 30 days.

## Ongoing payments:

- Payments are due the first day of each month. After clearing the financial institution, payment is posted within 2-5 business days.
- Online payment amounts cannot be made in advance, and each month's balance must be paid in full in order for coverage to remain active. If payment is not made on the 1st of the month, the plan allows for a grace period, which extends for 30 days after the payment due date.
- Online payments are date-stamped. Payments stamped after the last day of the grace period will result in cancelled coverage.
- Participants can direct questions to the PPI COBRA unit at (866) 440-9421, Monday through Friday 7:00 AM to 7:00 PM.