

COBRA Qualified Beneficiary (QB)

- During a qualifying event, the Employer notifies eCOBRA by entering a QB record at <https://myaccount.ecobra.com>. Login instructions and password are provided to the group contact upon setup. We walk through a demo of our site and provide an overview of our services to all new groups and will gladly do so upon request at any time. Please feel free to review our [quick video tutorial](#) of the online employer portal.
- Employer notifies the appropriate insurance carrier(s) to terminate coverage when a qualifying event occurs.
- eCOBRA will mail the COBRA packet to the qualified beneficiary (QB) the following business day. The mailing is done by certificate proof of mailing.

QB 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 11th of each month.

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 will send the required QB termination and conversion notices.
- The Employer terminates the QB with the respective insurance carrier(s) when reconciling the online activity reports. Clients should review the online activity reports at least once per month.



Monthly Service Reports and Invoices

- Online activity reports are available 24 hours day at <https://myaccount.ecobra.com>. The online reports provide the employer with the latest status of General Notices sent, as well as pending, enrolled and terminated QBs 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 eCOBRA.com. If you need assistance or a copy of our Carrier Rate Form, please let us know.
- eCOBRA will make rate changes and send notice to plan participants.

Quick but Important Points

- Remember all online entries need to be complete and accurate.
- 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.
- 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.
- 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

New Plan Member Notice (NPM)

To stay compliant, the Employer must send the Initial Notice (General Notice), or notice of the employee's rights to continue group health coverage within 90 days upon benefit election 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 by entering an NPM at <https://myaccount.ecobra.com>.