



# COBRA Compliance Administration

According to COBRA (Consolidated Omnibus Budget Reconciliation Act), Employers with twenty or more employees (on average) are required to offer temporary insurance coverage to employees and/or their eligible dependents with the occurrence of a qualifying event. It is the employer's responsibility to provide accurate information to its employees about the availability of COBRA benefits.

COBRA can be burdensome for employers to administer themselves. The rules and regulations of COBRA are complicated and, as Congress passes new legislation, they continue to change. The penalties against employers for noncompliance can be severe and expensive. Your benefit administrator needs to be experienced with COBRA Compliance to limit your risk.

## csONE Benefit Solutions Can Help

csONE Benefit Solutions' COBRA unit is dedicated to the ongoing compliance administration of COBRA. We provide COBRA compliance administration to more than 250 employers based in Maine, New Hampshire, and Vermont with facilities and beneficiaries located throughout the United States. Our COBRA unit can set up a COBRA division with cooperating insurance carriers which allows the COBRA Beneficiary to be billed directly by us for premiums. We handle collecting the premium payments, paying the carriers directly and enrolling/terminating individuals with the carrier (not all carriers participate, but most do). COBRA Beneficiaries can make premium payments securely online with no additional expense to the employer.

The list below breaks down which responsibilities remain with the employer and which csONE Benefit Solutions can be expected to administer with an agreement in place.

Employer	Administrator	Responsible For
◆		Verifying that COBRA information is consistent between all written materials, including Plan Document, and Summary Plan Description (SPD).
◆		Identifying Qualifying Events and notifying COBRA Administrator. Reminder: Adjustments to "active" group with carrier(s) should be made at this time.
◆		Sending General COBRA Notification for current covered or when an employee or spouse first become covered by a group health plan and documenting that General COBRA Notification was properly sent.
	◆	Notifying existing Qualified Beneficiaries (QBs) of change of Administrator, including any new information regarding remitting payment.
	◆	Sending Qualifying Event (QE) Notices to QBs.
	◆	Reporting status of each QBs.
	◆	Handling inquiries from QBs during Election Period.
	◆	Processing COBRA Election forms.
	◆	Handling coverage issues during the QBs Election Period.
	◆	Handling inquiries from QBs after the Election Period.
	◆	Billing and tracking of QBs who elect coverage.
	◆	Handling COBRA payments.
	◆	Documenting proper notification/distribution of QE notification.
	◆	Providing open enrollment information to QBs, including benefit changes and rate changes.
	◆	Notifying QB of termination of coverage and conversion availability

Contact your csONE Benefit Solutions Representative to learn more:

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