



**COBRA Administration  
& Health Services, Inc.**

**CITY OF CENTRAL FALLS**

**PROPOSAL: COBRA, RETIREE BILLING AND  
FMLA ADMINISTRATIVE SERVICES**

**Date: July 3, 2015**

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**COBRA Administration  
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## CITY OF CENTRAL FALLS

### *COBRA Administration*

If you would like to improve the efficiency of your Human Resources Department and ensure that you are compliant with all of the COBRA regulations, now and in the future, our COBRA Administration service will provide compliance AND assume liability for noncompliance.

We are committed to providing comprehensive COBRA administration so the client no longer needs to worry about trying to stay on top of the numerous changes that occur throughout the year. Our team is experienced to assist with all inquires and our process is simple and provides flexibility. We understand not all clients have the same needs and we are willing to accommodate these needs by providing such services as EDI files versus completing qualifying event forms. Our employer portal provides the necessary reporting to keep each client up to date on the notices that have been generated and active COBRA members.

COBRA Administration remits premiums back to the employer or in some cases back to the insurance carriers on a monthly basis. Funds can be direct deposited to expedite the reimbursement of all COBRA premiums. A remittance report is included with all reimbursement payments.



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### ***WHY USE COBRA ADMINISTRATION FOR OUTSOURCING?***

- We assume full liability for COBRA administration and indemnify the client through a contract.
- We communicate directly with the insurance carriers for COBRA reinstatements and COBRA cancels.
- We keep the client in the loop on all COBRA reinstates and COBRA cancels via email. We offer the flexibility to pay carriers directly.
- Our web-based system is used for reporting and submitting transactions. All COBRA letters are generated within 24-48 hours.
- Our fees are all inclusive and include all notices required now and in the future, as well as takeover of existing COBRA members.
- We send out full open enrollment packets, which may include summary of benefits and any other inserts the clients wishes us to include.
- EDI data file updates are available.



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***COBRA/HIPAA Services Offered***

***Full COBRA and HIPAA administration, including transfer of liability.  
Services include the following:***

***INITIAL SETUP:***

- Collect Employer Benefit Information
- Setup COBRA Software and Modify Notices
- Initial Communication to Existing COBRA Members

***MONTHLY SERVICES:***

- Submit Premiums to Employer or directly to insurance carriers

***NOTIFICATION SERVICES:***

- General COBRA Notice to New Hires, Newly Covered Members
- Misc. HIPAA Provisional Notices to Newly Covered Members
- Initial "Special Enrollment" HIPAA Notice to New Hires
- COBRA Election Notices
- Notification to Health Plans and Confirmation Notification to Employer (i.e., new enrollments, initial terminations, COBRA termination requests, COBRA reinstatement requests)
- Multiple Qualifying Event Notices as Required
- NY, TX and CT State Continuation Notices for extension of state benefits



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***COBRA/HIPAA Services Offered (continued)***

***COBRA PARTICIPANT SERVICES:***

- Generate Premium Coupons for New COBRA Members
- Tracking of Election Timelines
- Collection of Monthly Premiums
- Customer Service for COBRA Members
- Conversion Notices for COBRA Members Six Months Prior to End of COBRA
- Open Enrollment Communication to COBRA Members
- Miscellaneous Communication (i.e. NSF checks, partial payments, credit balances)
- Generate Billing Statement as Needed
- Termination Letters/HIPAA Certificate of Creditable Coverage to COBRA Members and Communication to Insurance Carriers when COBRA Coverage is cancelled



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### ***CUSTOMER SERVICE***

- A dedicated Client Service Representative will be assigned for support
- All inquiries and issues are responded to within 24 hours
- Customer service is available Monday-Friday 9am-5pm
- Web portal is available to all active COBRA members 24/7
- Employer web portal is available 24/7 and can allow multiple users
- 24-48 turnaround time for all COBRA letters from date of entry or date of upload



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COBRA Administration offers complete FMLA administration and compliance. We understand the difficulties and complexity surrounding FMLA requirements at a Federal, as well as a State level. Our system takes the burden off the employer, and reduces your workload while limiting the risk of noncompliance.

- Plan Enrollment and Implementation with an FMLA Specialist
- Review Leave of Absence Policies and Programs
  - Monitors legislative and regulatory changes
- Full Review of FMLA Eligibility and Entitlement
- FMLA Event and Leave Request Processing.
  - Report and event online
  - COBRA Administration assumes the responsibility regarding federal notices under the Act
- Immediate Denial Notices
- Monthly FMLA Activity Reports
- Collection of employee premiums and remittance back to the employer



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*Fees for Services Offered:*

**COBRA Administration:**

**Monthly administration fee 95 employees**.....\$0.85 per enrolled employee in all medical plans subject to COBRA  
**Renewal Fee**.....\$75

Please note that COBRA Administration retains 2% administrative fee on all COBRA premiums.

**Retiree Billing:**

**Monthly administration fee 24 retirees**.....\$3.50 per retiree per month

**FMLA Administration:**


**One time set-up fee**.....\$350

**Monthly administration fee**.....\$1.75 per eligible employee

**Renewal fee**.....\$150

Approved as to form and correctness

  
\_\_\_\_\_  
City Solicitor

  
\_\_\_\_\_  
James A. Diossa  
Mayor

*Approved for  
FSA  
Leonard Morgan  
7/8/15*