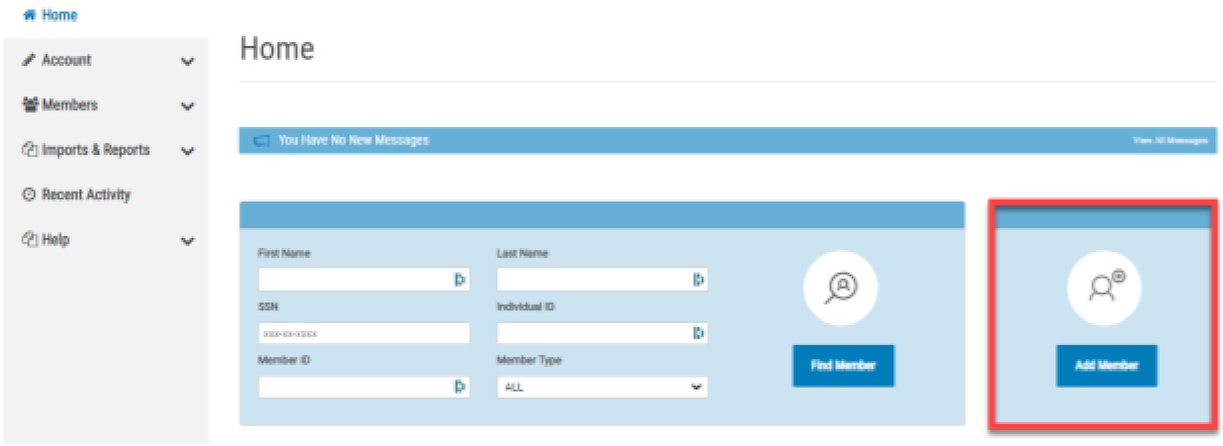
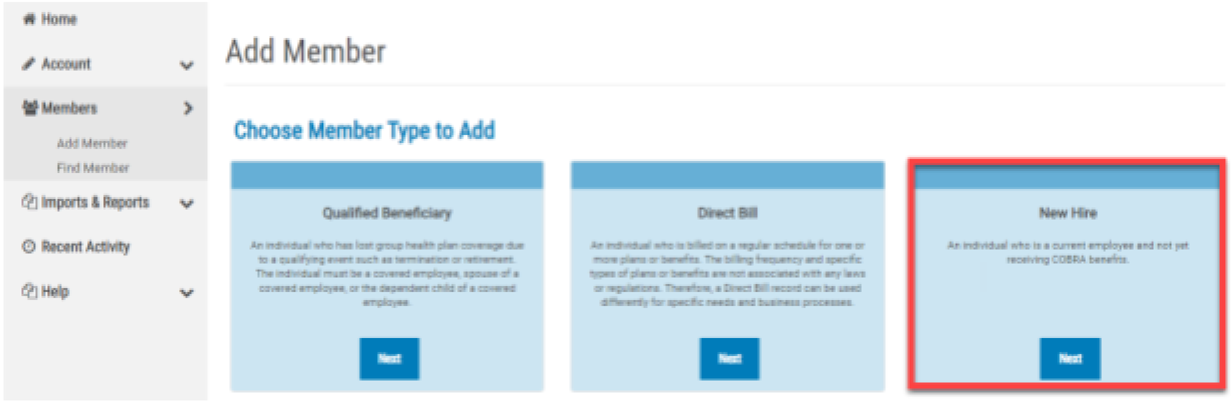
ADDING AN ACTIVE INSURED EMPLOYEE

Add an active Insured Employee to the COBRApoint system as a new hire that enrolls in benefits or at open enrollment. Only enter the employees enrolled in a COBRA-eligible benefit (Medical, Dental, Vision, EAP*, FSA, or HRA).

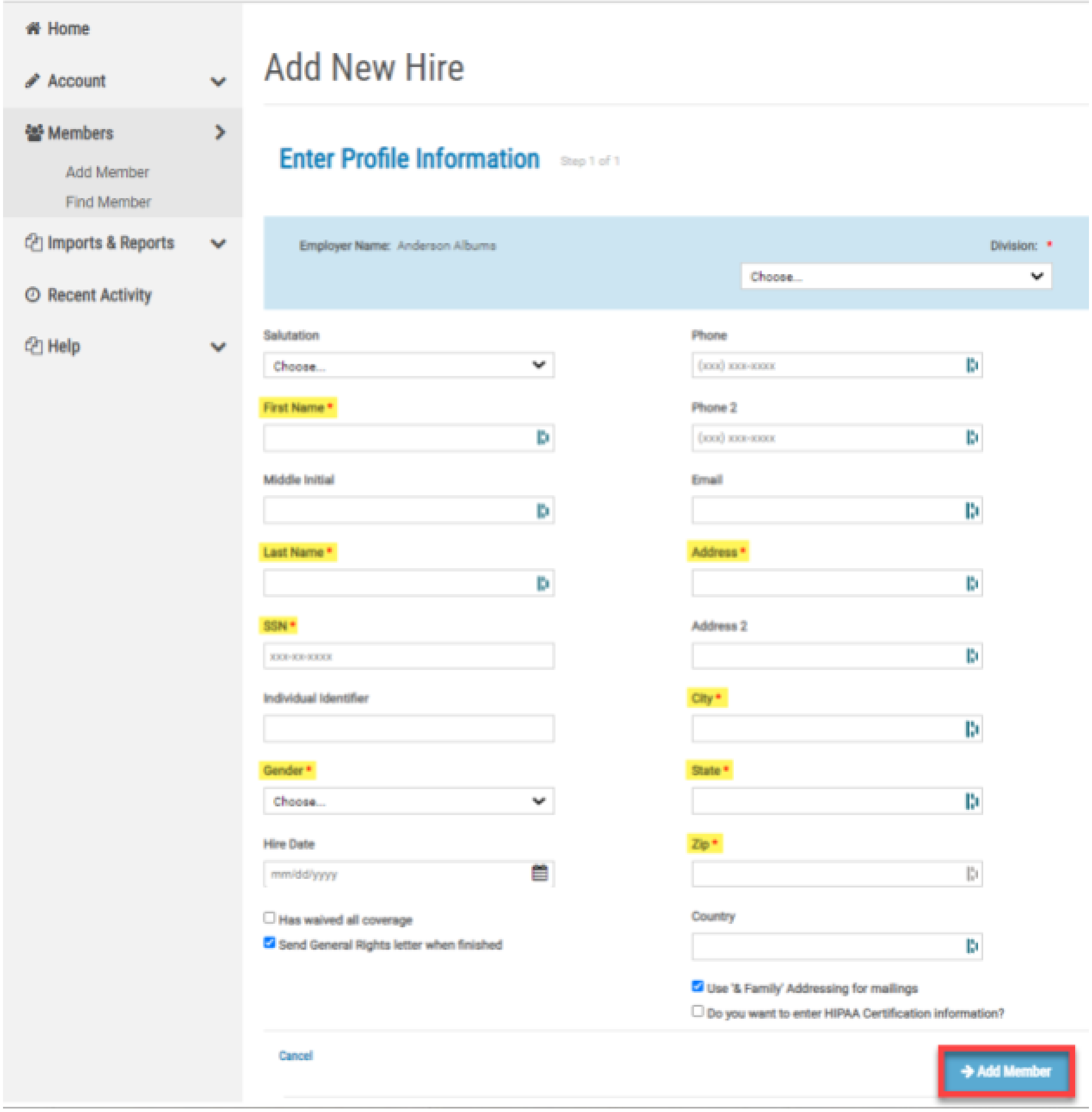
1. Sign in to the COBRApoint system and click **Add Member**.



2. On the far right, click **Next** under **New Hire**.



3. Complete all required fields indicated with a red star, then select **Add Member** at the bottom right when completed.

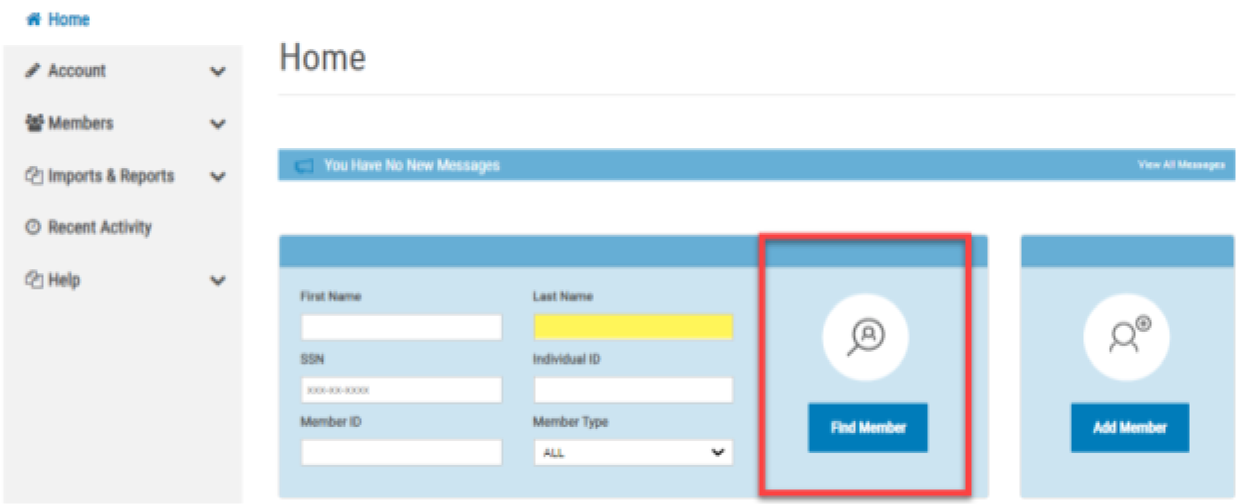


TURN AN EMPLOYEE INTO A COBRA PARTICIPANT

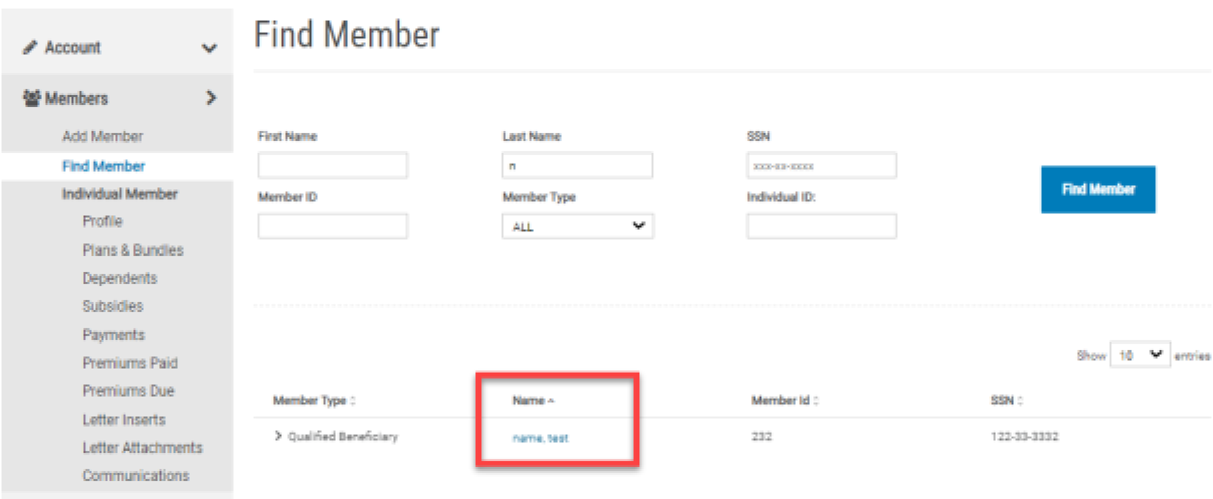
OPTION 1: Clone Existing Participants

For employees already in the COBRApoint system. This option should be used most of the time. Throughout the year you should add these members into the system at the time of enrollment into their benefits.

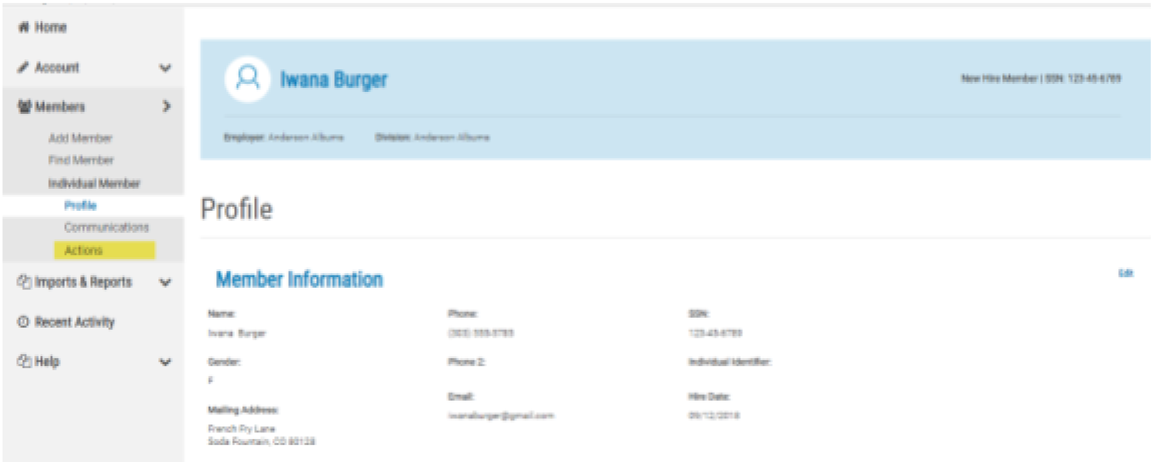
1. Search for a participant already listed in the system and copy the demographic information.



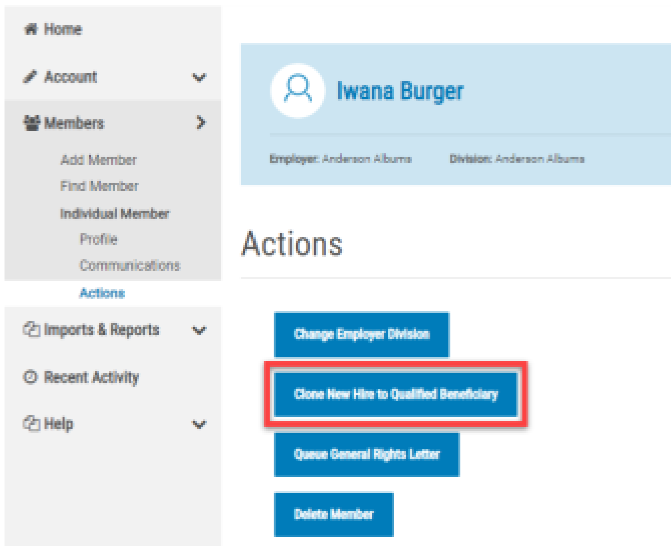
2. In the search results screen, click on the name of the member to view their New Hire record.



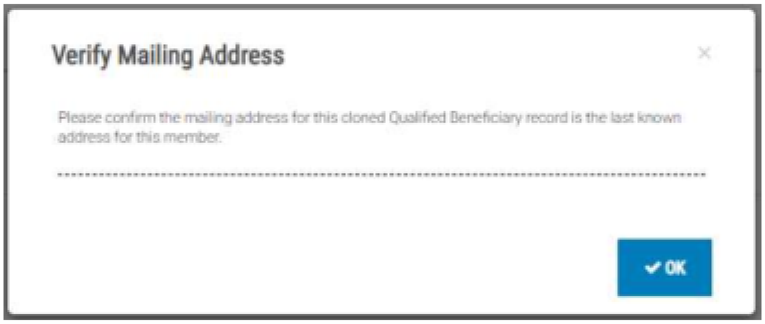
3. Select **Actions** on the left hand navigation bar.



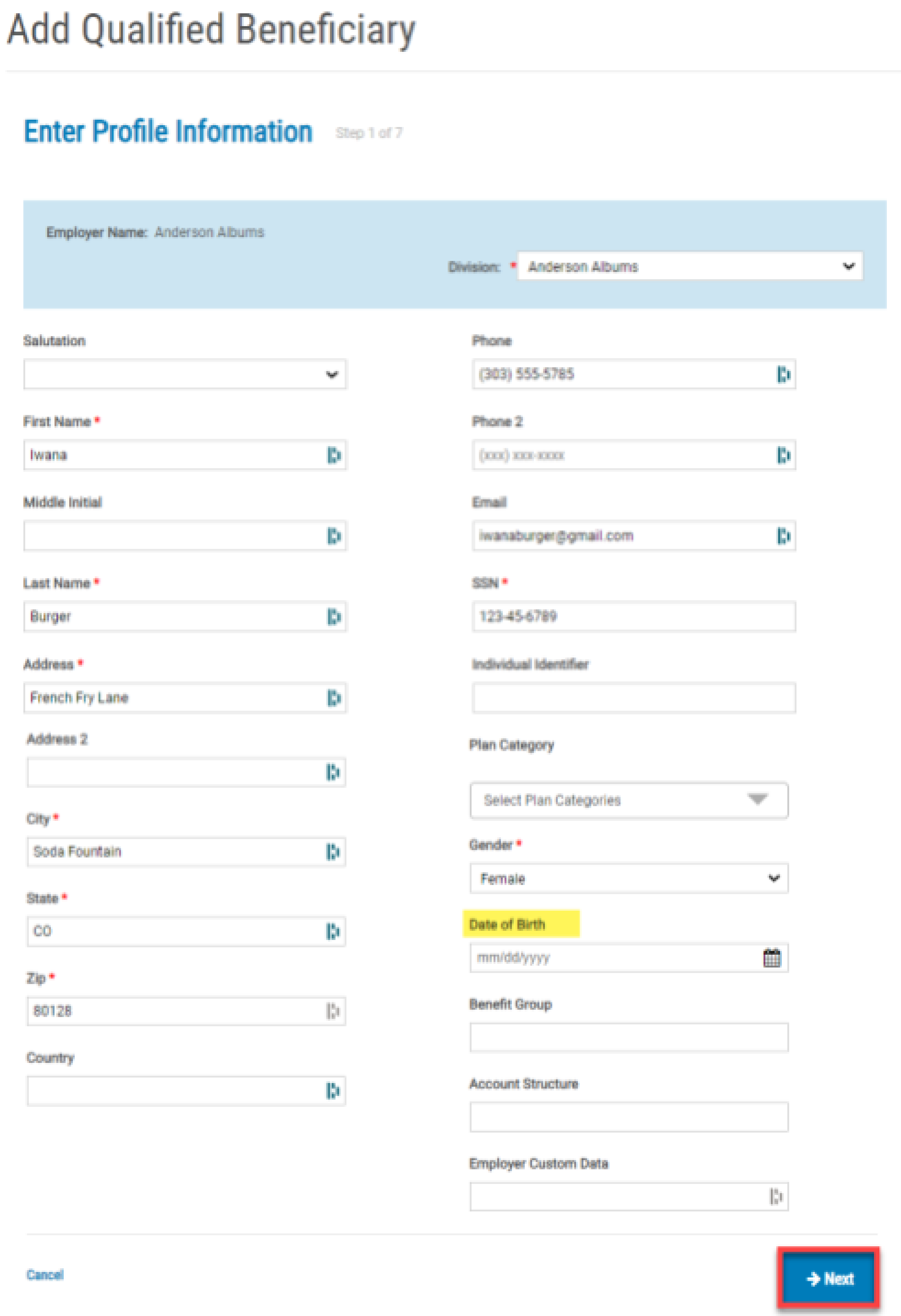
4. Select **Clone New Hire to Qualified Beneficiary** to copy the information from the New Hire record to the QB record. You can make any additional changes on the next screen.



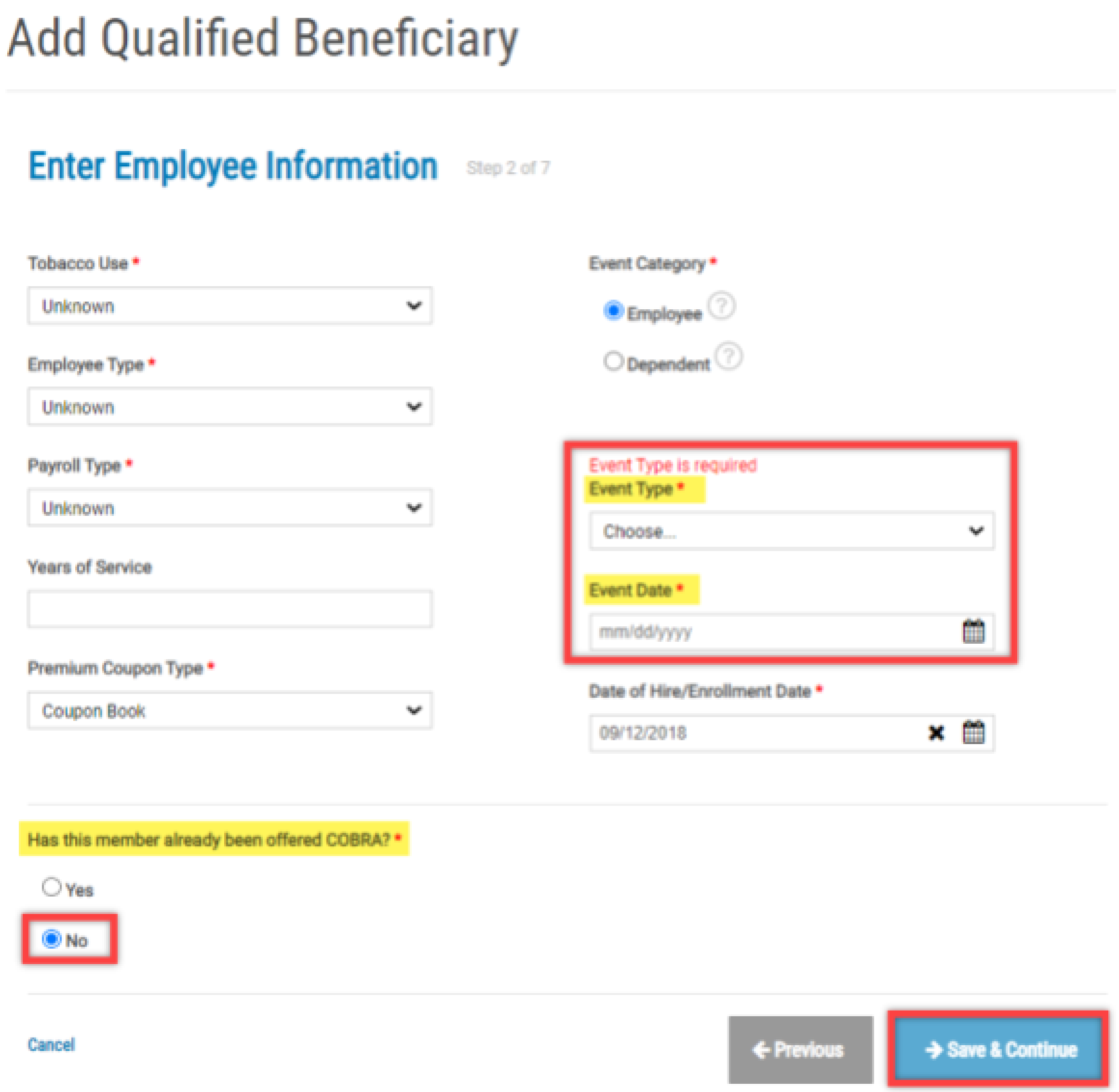
5. After verifying the mailing address, click **OK**.
Make any changes to the information as necessary (phone numbers, email addresses, last names).



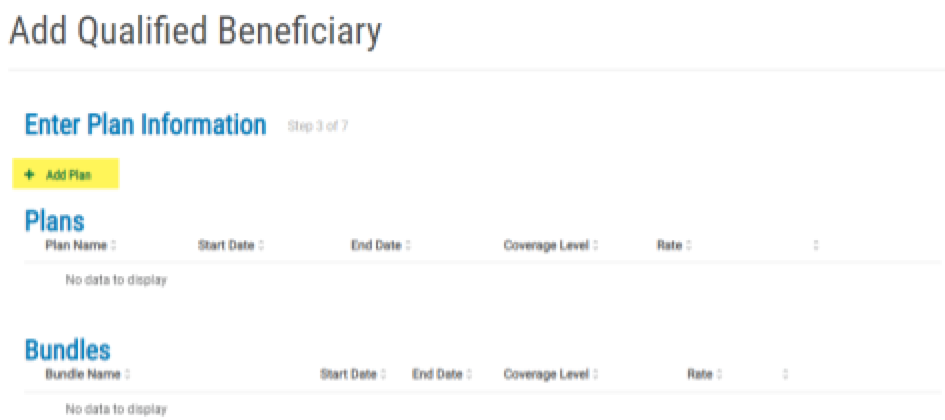
6. **Add the date of birth** for the employee on the Enter Profile Information page, then click *Next*.



7. On the Enter Employee Information page:
    a. On the left-hand side, leave all the options unchanged as the default values.
    b. On the right-hand side, select the type of event from the drop down box, then enter the date of the event.
    c. At the bottom, always mark “Has this member already been offered COBRA?” as **NO**.
    d. Click *Save & Continue*.



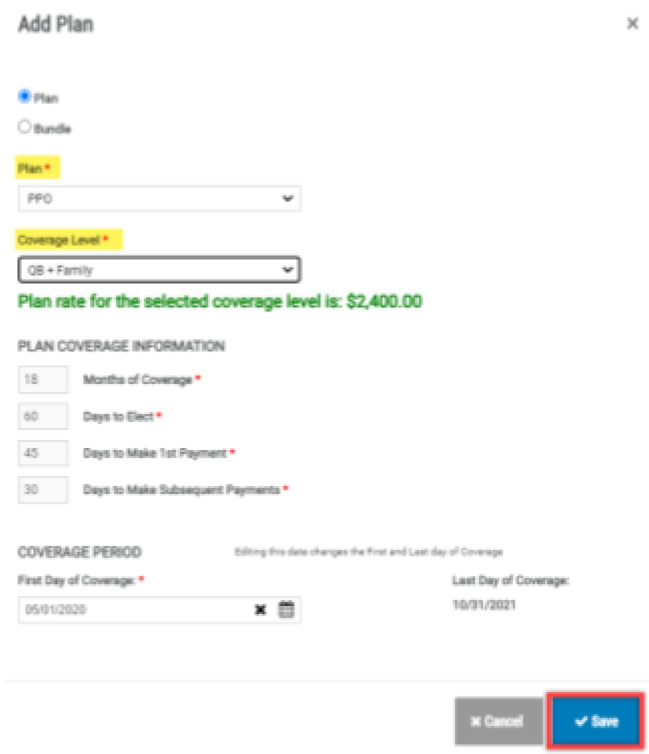
8. Click the "+ *Add Plan*" option beneath Enter Plan Information.



9. Select the plan and the coverage level from the drop down menu, then click *Save* to add the plan.

   *To see bundled plans, change the radial button to *Bundle*.

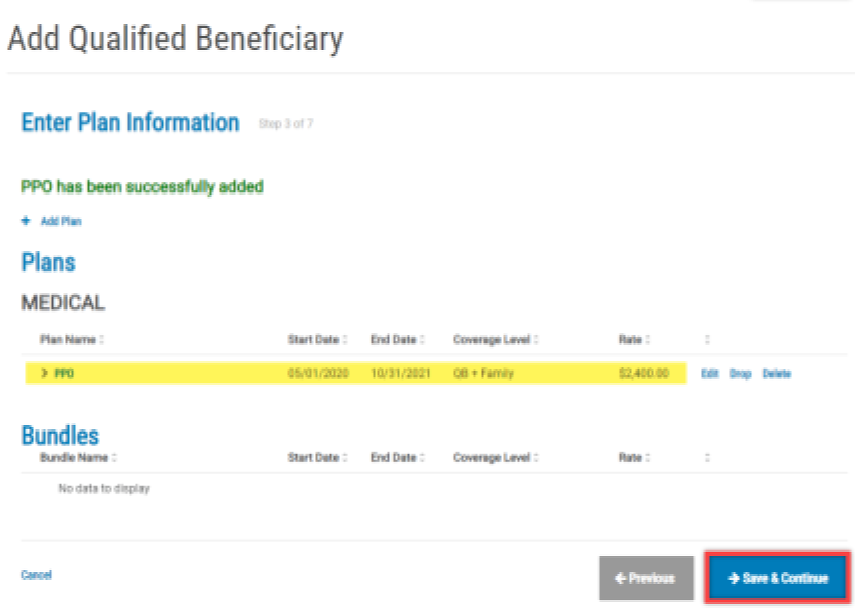
   The plan window will expand and provide additional information about the specific plan.



10. Click *Save* to add the plan to the participant's profile. The plan will show in the Plans list for the Qualified Beneficiary.

    Repeat steps 8-10 for all plans the member was enrolled in at the time of the event.

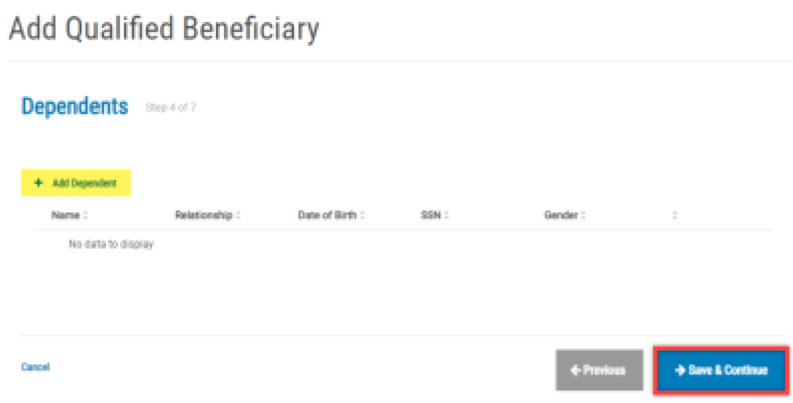
11. Click *Save and Continue*.

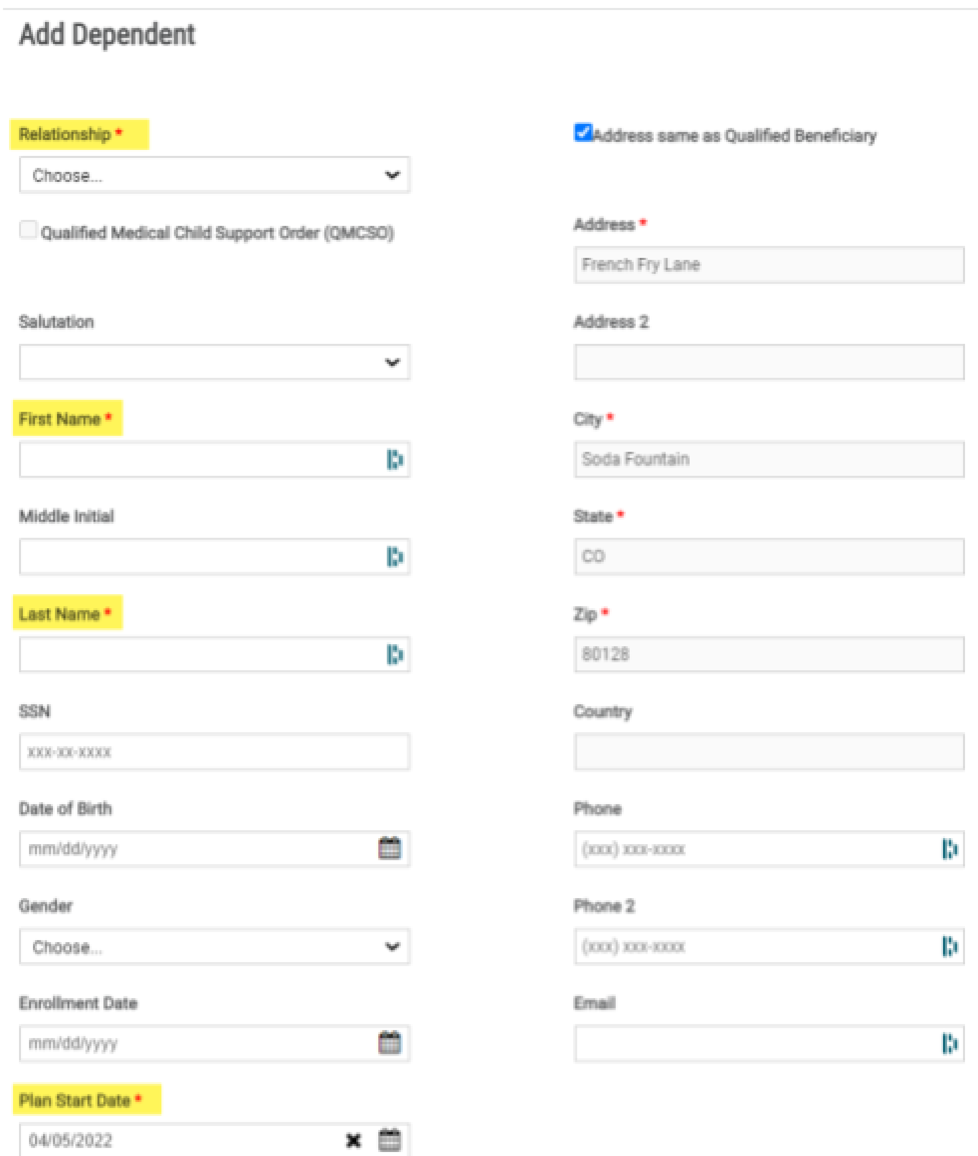


Adding Dependents

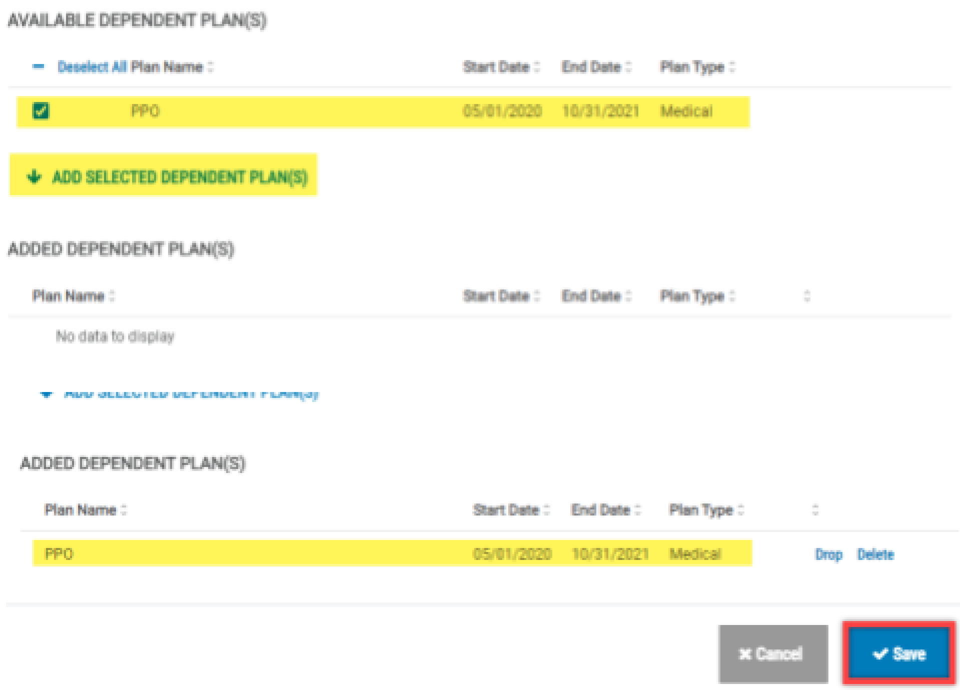
If you need to add dependents to the QB's profile, follow the steps below. If not, click *Save and Continue*.

1. Select "+ *Add Dependent*.
2. Complete all required fields such as relationship, first name, last name, and address. Confirm the address is correct. Complete any additional fields based on the information you have on the dependent.





3. At the bottom of the screen, select the plans that the dependent is supposed to be enrolled in. After selecting the plans, click *ADD SELECTED DEPENDENT PLAN(S)*, then click *Save*.



4. Once the plans are added to the bottom of the screen, click *Save* and repeat for each dependent.
5. All dependents will show up on the main screen after they have been successfully enrolled. Then click *Save and Continue*.

Additional Information

The next screens may ask for information that does not apply to the participant; if so, click *Save and Continue* until you see *Add Member*.

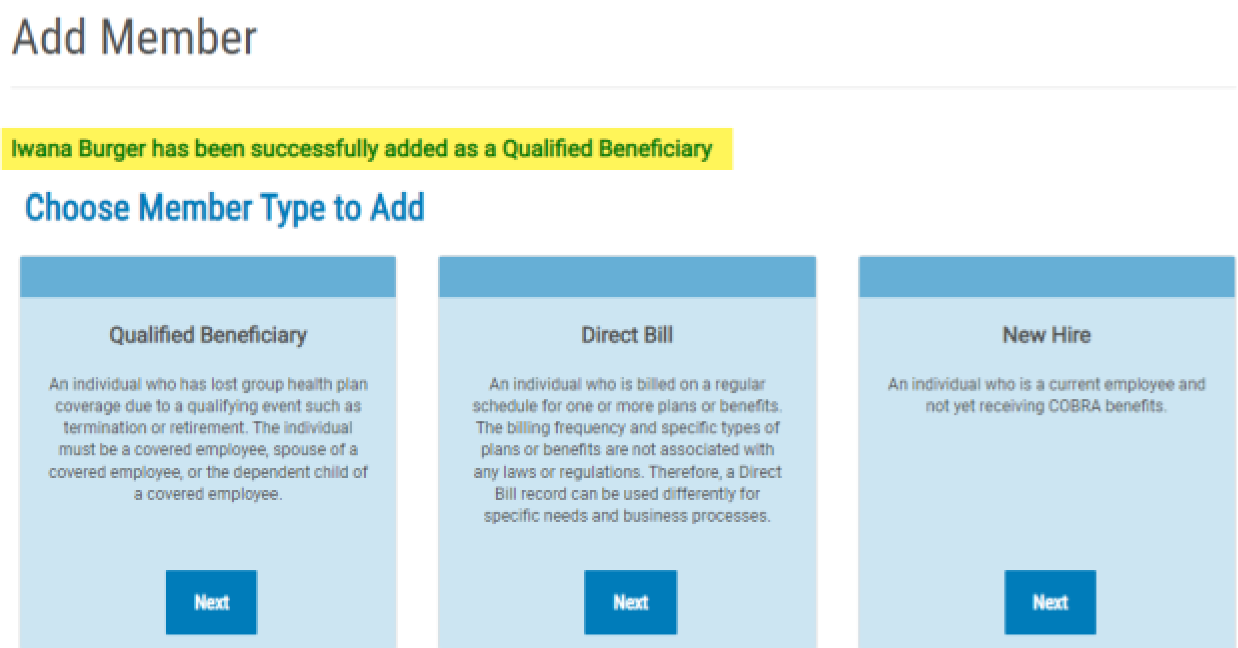
Subsidies: If the employer will provide a subsidy or severance and pay a portion or all of the QB's COBRA Payment, enter that information here. Subsidies are entered for each benefit.

Letter Inserts: To include letter inserts, select the check box on the letter you need. It will be sent with the COBRA packet (Specific Rights Notice).

Letter Attachment: To attach any additional documents* to the COBRA packet (Specific Rights Notice), select them here. Please work with the Account Manager at RMR to further explore this feature.
*Additional charges may apply.

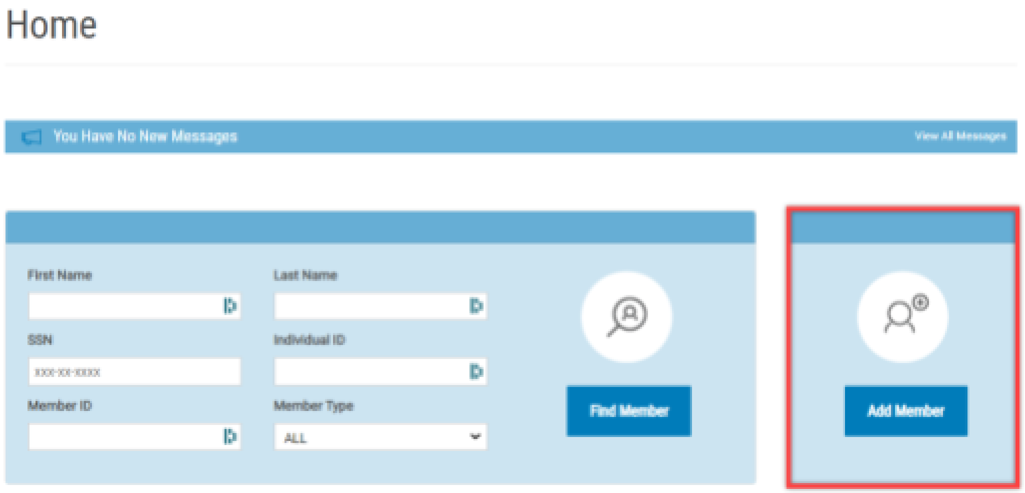
Finalize the Profile

Click *Add Member* to finalize and create the QB's profile.
Once back at the main screen a confirmation message will appear.

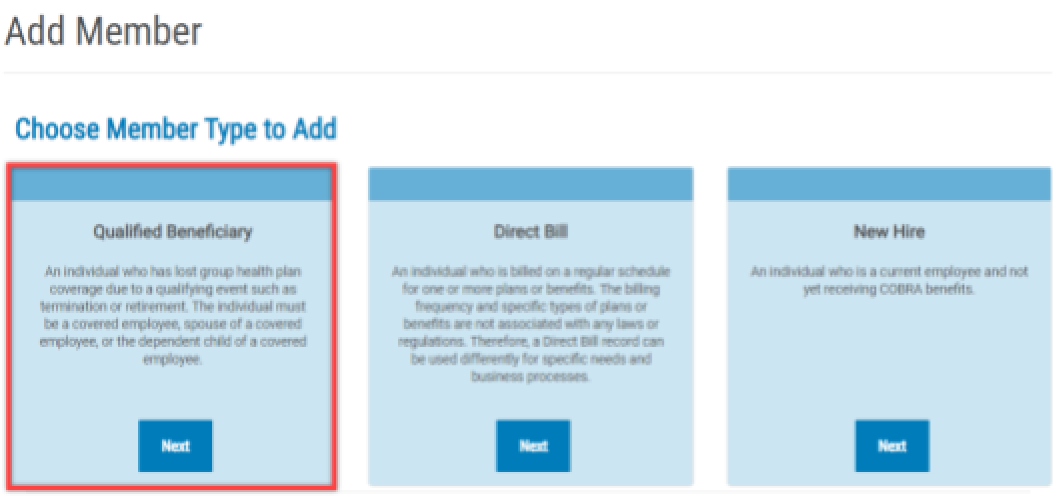


OPTION 2: Create New Participant

1. Click *+Add* on the main screen.



2. Click *Next* on the Qualified Beneficiary section.



3. Complete all information as previously explained.

REMITTANCE REPORTS

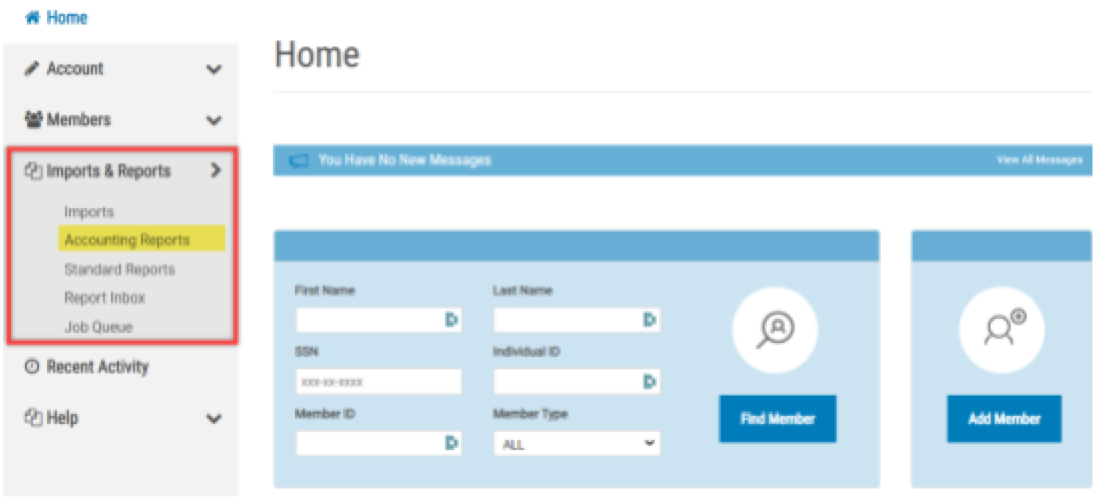
Rocky Mountain Reserve tracks all payments for Qualified Beneficiaries. RMR will remit these collected premiums back to the employer each month. You should pull the remittance report each month and compare it against bills from the insurance carrier for discrepancies.

Monthly Remittance report details are made available, usually around the 7th day of each month, to account for all applicable premium payments. These reports will detail who made COBRA payments, how much was paid, and total premium amounts for each carrier.

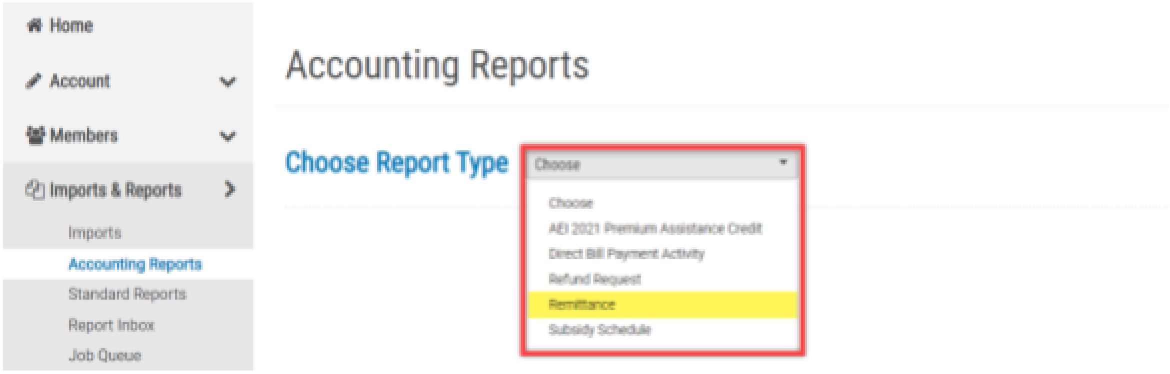
Run the Remittance Report

Run these reports every month through your administration portal access:

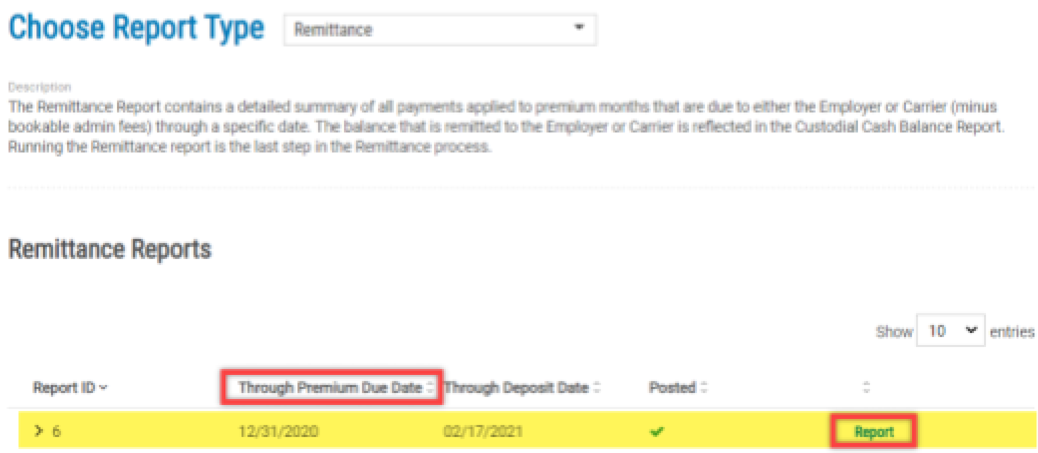
1. From the home screen, select *Imports & Reports* using the navigation tabs on the left-hand side, then select *Accounting Reports*.



2. In the *Choose a Report* dropdown menu, select *Remittance*.

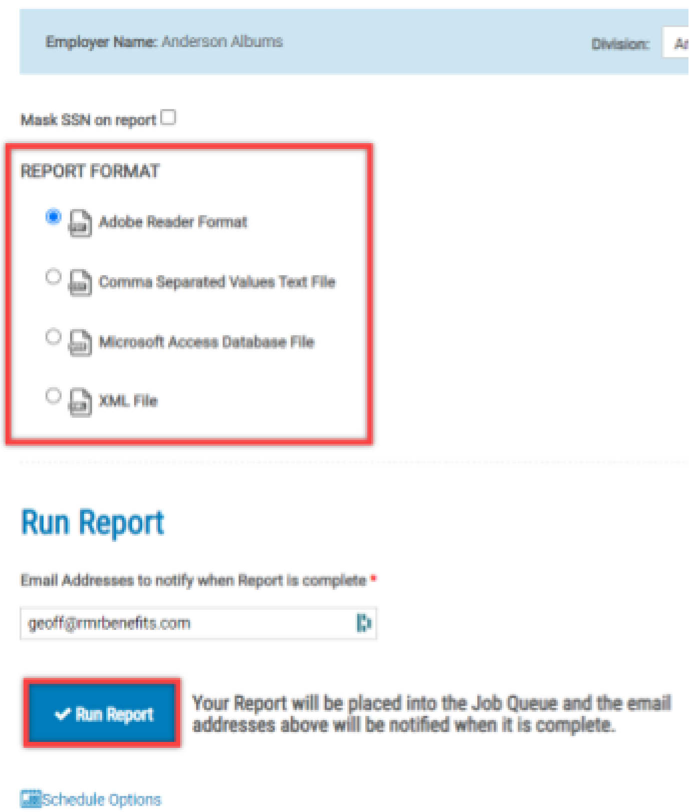


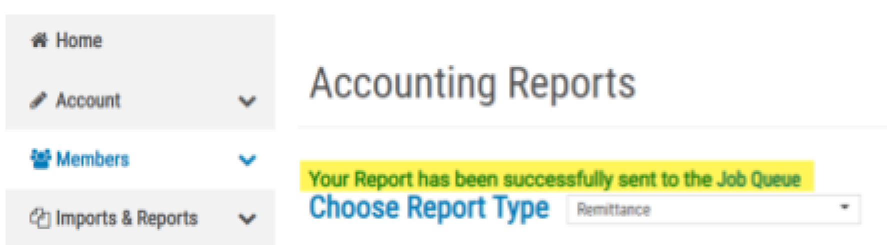
3. The group’s reports, if any, will be listed with the “Through Premium Due Dates” indicated.
4. Next to the report and month, select *Report*.



5. Select the report format.

6. Select *Run Report*. The report will be sent to the Job Queue and you will see a confirmation message .





View the Report

1. Using the navigation tabs on the left-hand side, select *Imports & Reports*.
2. Select *Job Queue*.
3. Once the report is completed, it should be listed within the queue.
4. Select *Download Results*.