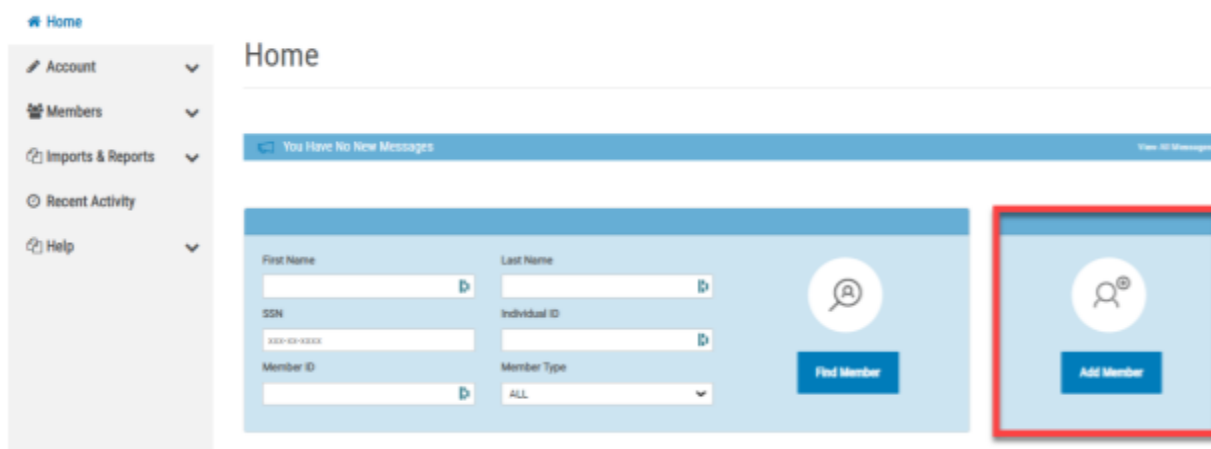


# ADDING AN ACTIVE INSURED EMPLOYEE

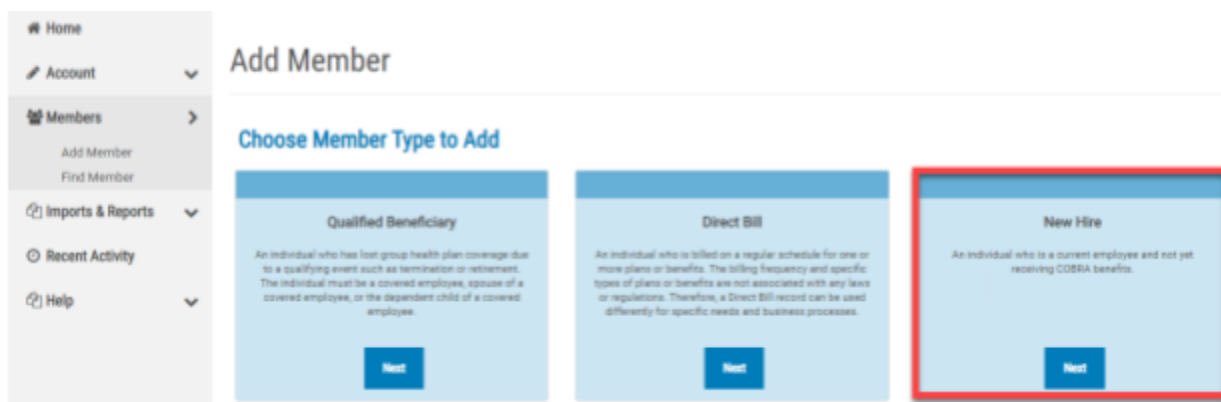
Add an active Insured Employee to the COBRApoint system as a new hire that enrolls in benefits or at open enrollment. Only enter the employees enrolled in a COBRA-eligible benefit (Medical, Dental, Vision, EAP\*, FSA, or HRA).

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



The screenshot shows the COBRApoint Home page. On the left is a sidebar with navigation links: Home, Account, Members, Imports & Reports, Recent Activity, and Help. The main content area is titled 'Home' and includes a message bar stating 'You Have No New Messages'. Below this is a form for finding a member, with fields for First Name, Last Name, SSN, Individual ID, Member ID, and Member Type. A 'Find Member' button is located to the right of these fields. To the right of the form is a blue box with a magnifying glass icon and an 'Add Member' button, which is highlighted with a red border.

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



The screenshot shows the 'Add Member' page. The sidebar on the left has 'Members' selected, showing 'Add Member' and 'Find Member' options. The main content area is titled 'Add Member' and 'Choose Member Type to Add'. There are three options: 'Qualified Beneficiary', 'Direct Bill', and 'New Hire'. Each option has a description and a 'Next' button. The 'New Hire' option is highlighted with a red border. The description for 'New Hire' is: 'An individual who is a current employee and not yet receiving COBRA benefits.'

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

Home

Account

Members

Add Member

Find Member

Imports & Reports

Recent Activity

Help

## Add New Hire

### Enter Profile Information Step 1 of 1

Employer Name: Anderson Albums

Division: 

Choose...

Salutation

Choose...

First Name \*

Middle Initial

Last Name \*

SSN \*

xxx-xx-xxxx

Individual Identifier

Gender \*

Choose...

Hire Date

mm/dd/yyyy

☐ Has waived all coverage

☒ Send General Rights letter when finished

Cancel

Phone

(xxx) xxx-xxxx

Phone 2

(xxx) xxx-xxxx

Email

Address \*

Address 2

City \*

State \*

Zip \*

Country

☒ Use '% Family' Addressing for mailings

☐ Do you want to enter HIPAA Certification information?

→ Add Member

# 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.

The screenshot shows the 'Home' page of the COBRApoint system. On the left is a sidebar menu with options: Home, Account, Members, Imports & Reports, Recent Activity, and Help. The main content area is titled 'Home' and features a message bar stating 'You Have No New Messages'. Below this is a search form with fields for First Name, Last Name, SSN, Individual ID, Member ID, and Member Type. A red box highlights the 'Find Member' button. To the right of the search form is an 'Add Member' button.

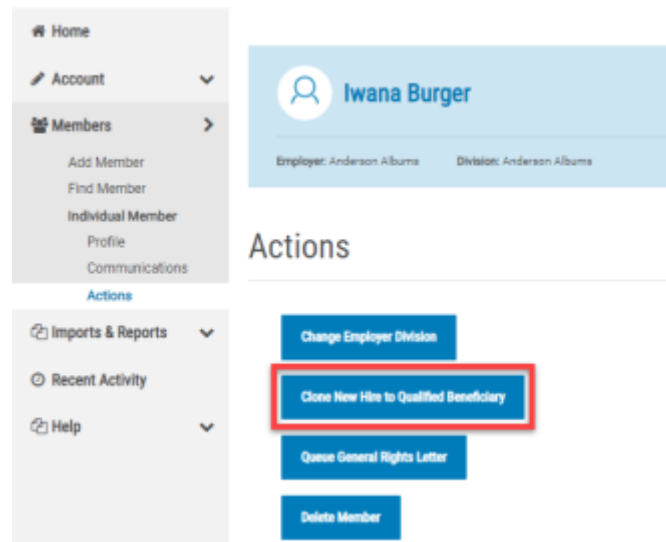
2. In the search results screen, click on the name of the member to view their New Hire record.

The screenshot shows the 'Find Member' page. The sidebar menu is expanded to show 'Members' with sub-options: Add Member, Find Member, Individual Member, Profile, Plans & Bundles, Dependents, Subsidies, Payments, Premiums Paid, Premiums Due, Letter Inserts, Letter Attachments, and Communications. The main content area is titled 'Find Member' and contains the same search form as the previous screenshot. A red box highlights the 'Find Member' button. Below the search form, there is a table of search results. The first row shows a member with the name 'NAME, TEST', Member ID '232', and SSN '122-33-3332'. A red box highlights the name 'NAME, TEST' in the table.

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*.

## Add Qualified Beneficiary

### Enter Profile Information

Step 1 of 7

Employer Name: Anderson Albums

Division: Anderson Albums

Salutation

Phone

First Name \*

Phone 2

Middle Initial

Email

Last Name \*

SSN \*

Address \*

Individual Identifier

Address 2

Plan Category

City \*

Gender \*

State \*

Date of Birth

Zip \*

Benefit Group

Country

Account Structure

Employer Custom Data

Cancel

→ 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*.

## Add Qualified Beneficiary

### Enter Employee Information

Step 2 of 7

Tobacco Use \*

Unknown

Employee Type \*

Unknown

Payroll Type \*

Unknown

Years of Service

Premium Coupon Type \*

Coupon Book

Event Category \*

☒ Employee ?

☐ Dependent ?

Event Type is required

Event Type \*

Choose...

Event Date \*

mm/dd/yyyy

Date of Hire/Enrollment Date \*

09/12/2018

Has this member already been offered COBRA? \*

☐ Yes

☒ No

Cancel

← Previous

→ Save & Continue

- Click the “+ *Add Plan*” option beneath Enter Plan Information.

## Add Qualified Beneficiary

### Enter Plan Information Step 3 of 7

+ Add Plan

#### Plans

Plan Name : Start Date : End Date : Coverage Level : Rate : :

No data to display

#### Bundles

Bundle Name : Start Date : End Date : Coverage Level : Rate : :

No data to display

- 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.

- 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.

- Click *Save and Continue*.

### Add Plan

☒ Plan

☐ Bundle

Plan \*

PPO

Coverage Level \*

GB + Family

Plan rate for the selected coverage level is: \$2,400.00

#### PLAN COVERAGE INFORMATION

18 Months of Coverage \*

60 Days to Elect \*

45 Days to Make 1st Payment \*

30 Days to Make Subsequent Payments \*

#### COVERAGE PERIOD

Editing this date changes the First and Last day of Coverage

First Day of Coverage \*

05/01/2020

Last Day of Coverage:

10/31/2021

Cancel

Save

## Add Qualified Beneficiary

### Enter Plan Information Step 3 of 7

PPO has been successfully added

+ Add Plan

#### Plans

##### MEDICAL

Plan Name : Start Date : End Date : Coverage Level : Rate : :

> PPO 05/01/2020 10/31/2021 GB + Family \$2,400.00 Edit Stop Delete

#### Bundles

Bundle Name : Start Date : End Date : Coverage Level : Rate : :

No data to display

Cancel

Previous

Save & 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.

### Add Qualified Beneficiary

#### Dependents Step 4 of 7

+ Add Dependent

Name : Relationship : Date of Birth : SSN : Gender : :

No data to display

Cancel

← Previous

→ Save & Continue

### Add Dependent

Relationship \*

Choose...

☐ Qualified Medical Child Support Order (QMCSO)

Salutation

First Name \*

Middle Initial

Last Name \*

SSN

XXX-XX-XXXX

Date of Birth

mm/dd/yyyy

Gender

Choose...

Enrollment Date

mm/dd/yyyy

Plan Start Date \*

04/05/2022

☒ Address same as Qualified Beneficiary

Address \*

French Fry Lane

Address 2

City \*

Soda Fountain

State \*

CO

Zip \*

80128

Country

Phone

(xxx) xxx-xxxx

Phone 2

(xxx) xxx-xxxx

Email



- 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**.

AVAILABLE DEPENDENT PLAN(S)

<input type="checkbox"/> Deselect All Plan Name :	Start Date :	End Date :	Plan Type :
<input checked="" type="checkbox"/> PPO	05/01/2020	10/31/2021	Medical

**ADD SELECTED DEPENDENT PLAN(S)**

ADDED DEPENDENT PLAN(S)

Plan Name :	Start Date :	End Date :	Plan Type :
No data to display			

**ADD SELECTED DEPENDENT PLAN(S)**

ADDED DEPENDENT PLAN(S)

Plan Name :	Start Date :	End Date :	Plan Type :
PPO	05/01/2020	10/31/2021	Medical

**Cancel Save**

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

**Dependents** Step 4 of 7

**+ Add Dependent**

Name :	Relationship :	Date of Birth :	SSN :	Gender :
> Burger, Ima Eata	Dependent Child			

**Edit Delete**

**Cancel** **Previous Save & 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

→ Add Member

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

## Add Member

Iwana Burger has been successfully added as a Qualified Beneficiary


### Choose Member Type to Add

<b>Qualified Beneficiary</b>  An individual who has lost group health plan coverage due to a qualifying event such as termination or retirement. The individual must be a covered employee, spouse of a covered employee, or the dependent child of a covered employee.  <a href="#">Next</a>	<b>Direct Bill</b>  An individual who is billed on a regular schedule for one or more plans or benefits. The billing frequency and specific types of plans or benefits are not associated with any laws or regulations. Therefore, a Direct Bill record can be used differently for specific needs and business processes.  <a href="#">Next</a>	<b>New Hire</b>  An individual who is a current employee and not yet receiving COBRA benefits.  <a href="#">Next</a>
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## OPTION 2: Create New Participant

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

Home

 You Have No New Messages [View All Messages](#)

First Name

Last Name


SSN

Individual ID

Member ID

Member Type

ALL



Find Member



Add Member

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

Add Member

### Choose Member Type to Add

Qualified Beneficiary

An individual who has lost group health plan coverage due to a qualifying event such as termination or retirement. The individual must be a covered employee, spouse of a covered employee, or the dependent child of a covered employee.

Next

Direct Bill

An individual who is billed on a regular schedule for one or more plans or benefits. The billing frequency and specific types of plans or benefits are not associated with any laws or regulations. Therefore, a Direct Bill record can be used differently for specific needs and business processes.

Next

New Hire

An individual who is a current employee and not yet receiving COBRA benefits.

Next

3. Complete all information as previously explained.

# REMITTANCE REPORTS

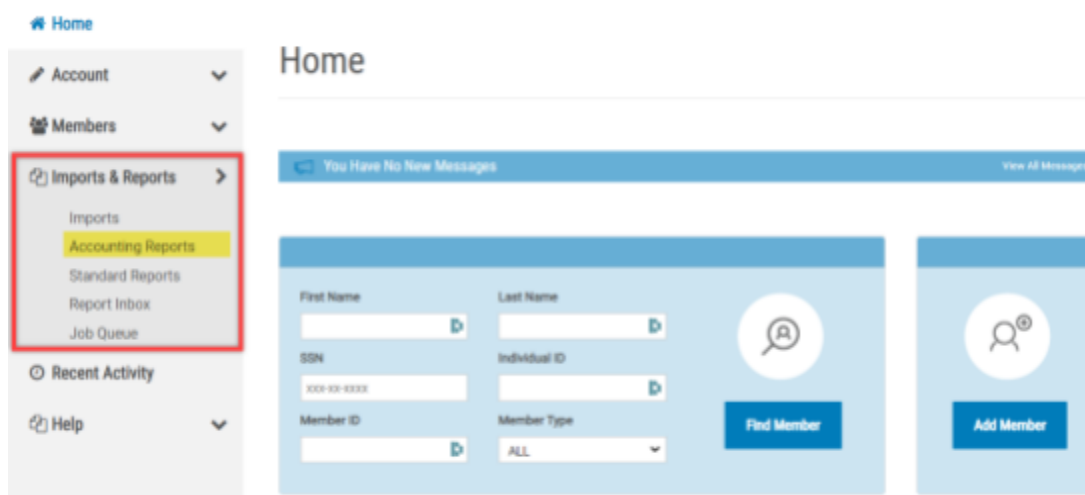
Rocky Mountain Reserve tracks all payments for Qualified Beneficiaries. RMR will remit these collected premiums back to the employer each month. You should pull the remittance report each month and compare it against bills from the insurance carrier for discrepancies.

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.

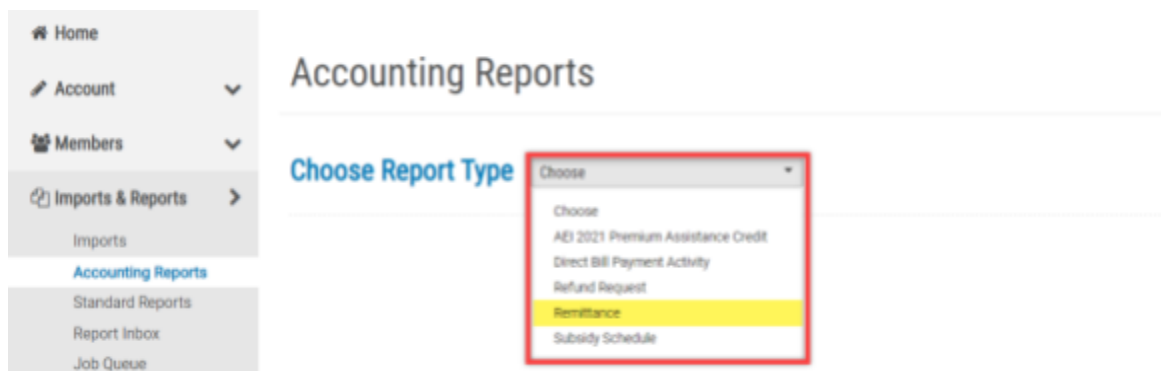
## Run the Remittance Report

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*.

**Choose Report Type** Remittance

Description  
The Remittance Report contains a detailed summary of all payments applied to premium months that are due to either the Employer or Carrier (minus bookable admin fees) through a specific date. The balance that is remitted to the Employer or Carrier is reflected in the Custodial Cash Balance Report. Running the Remittance report is the last step in the Remittance process.

---

**Remittance Reports**

Show 10 entries

Report ID	Through Premium Due Date	Through Deposit Date	Posted	
> 6	12/31/2020	02/17/2021	✓	<b>Report</b>

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 .

Employer Name: Anderson Albums Division: At

Mask SSN on report ☐

**REPORT FORMAT**

☒ Adobe Reader Format

☐ Comma Separated Values Text File

☐ Microsoft Access Database File

☐ XML File

---

**Run Report**

Email Addresses to notify when Report is complete \*

**Run Report** Your Report will be placed into the Job Queue and the email addresses above will be notified when it is complete.

[Schedule Options](#)

- Home
- Account
- Members
- Imports & Reports

## Accounting Reports

Your Report has been successfully sent to the Job Queue

**Choose Report Type**

Remittance

## 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*.

The screenshot displays the 'Job Queue' interface. On the left is a navigation sidebar with the following items: Home, Account, Members, Imports & Reports (expanded), Recent Activity, and Help. Under 'Imports & Reports', the sub-items are: Imports, Accounting Reports, Standard Reports, Report Inbox, and Job Queue (highlighted with a red box). The main content area is titled 'Job Queue' and includes a 'Refresh' button. Below the title is the section 'Active Jobs'. A table lists the jobs with columns: Entered Date/Time, Category, Job Type, Started Date/Time, Completed Date/Time, Download Results (highlighted with a red box), and Message. The first job is highlighted in yellow. At the bottom right, there is a pagination control showing 'Showing 1 to 10 of 42 entries' and a set of navigation buttons (1, 2, 3, 4, 5, etc.).

Entered Date/Time	Category	Job Type	Started Date/Time	Completed Date/Time	Download Results	Message
04/07/2022   12:17 PM	Large Report	Remittance	04/07/2022   12:17 PM	04/07/2022   12:17 PM	<a href="#">View</a>	Complete
10/06/2021   2:46 PM	Large Report	Remittance	10/06/2021   2:46 PM	10/06/2021   2:46 PM	<a href="#">View</a>	Complete
09/30/2021   10:19 AM	Report	QB Summary Report	09/30/2021   10:19 AM	09/30/2021   10:19 AM	<a href="#">View</a>	Complete
09/30/2021   10:17 AM	Large Report	Remittance	09/30/2021   10:17 AM	09/30/2021   10:17 AM	<a href="#">View</a>	Complete
08/12/2021   10:43 AM	Large Report	Remittance	08/12/2021   10:43 AM	08/12/2021   10:43 AM	<a href="#">View</a>	Complete
08/10/2021   9:05 AM	Large Report	Remittance	08/10/2021   9:05 AM	08/10/2021   9:05 AM	<a href="#">View</a>	Complete
04/13/2021   1:01 PM	Large Report	QB Detail Single Report	04/13/2021   1:01 PM	04/13/2021   1:01 PM	<a href="#">View</a>	
04/13/2021   12:55 PM	Large Report	QB Detail Single Report	04/13/2021   12:55 PM	04/13/2021   12:55 PM	<a href="#">View</a>	
04/13/2021   12:52 PM	Large Report	QB Detail Single Report	04/13/2021   12:52 PM	04/13/2021   12:52 PM	<a href="#">View</a>	
04/13/2021   12:36 PM	Large Report	QB Detail Single Report	04/13/2021   12:36 PM	04/13/2021   12:36 PM	<a href="#">View</a>	