

# isolved

Enroll Enrollee Delete Enrollee Help

Enrollees

Insurance Enrollee #1

Information

\*First Name:

Initial:

\*Last Name:

Insurance Effective:

\*Relationship:

DOB:

SSN:

Generate Notice: ☒

Before submitting this form, be sure that:

- All required fields with asterisk (\*) are entered.
- All addresses and names are correct.
- You have added all Enrollees.

Enroll Enrollee Delete Enrollee Help

Insurance Enrollee #1

Information

\*First Name:

Initial:

\*Last Name:

Insurance Effective:

\*Relationship:

DOB:

SSN:

Generate Notice: ☒

Address:

City:

State:

Zip Code:

Count:

Generate Event Notice: ☒

Generate HIPAA Notice: ☒

Offer:

Other Reports

Report Name

Plans and Rates

Client General Notices

Client Qualifying Event Notices

Client Conversion Notices

Client Extension Notices

ARRA Notices Mailed

Client Participant Status

Client Unavailability Notice

Client Termination Notice

Generate Now

Download Center

Coverage	Description
Health Insurance	Health Insurance
Out of Network	Out of Network
Plan Details	Plan Details
Options	Description
Health Insurance	Health Insurance (4/1/2011 - 3/31/2011)
Health Insurance	Health Insurance (4/1/2011 - 3/31/2011)
Health Insurance	Health Insurance (4/1/2011 - 3/31/2011)
Health Insurance	Health Insurance (4/1/2011 - 3/31/2011)
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Continuing legislative changes are making COBRA harder to administer, not easier. With the right benefits partner, you can spend your time managing your workforce, not administering COBRA. **We can also ensure Open Enrollment, State Continuation, USERRA, and Eligibility are all handled properly.**

## MichBusiness

Powered by NABR

**“MichBusiness is excited about our new partnership with isolved.** Our business members across the state have access to a variety of compliance and HCM offerings through isolved that provide award winning solutions, plus excellent service that is focused on supporting Michigan businesses. We ignite greatness in companies and their people and this partnership with isolved will help businesses do just that.” Jennifer Werner, Executive Vice President, Insurance Operations MichBusiness

Easily report new enrollees and qualifying events online

Access your reports, plans, rates and more!

COBRA Administration  
We keep employers compliant.

isolved™

Even though the COBRA law is over 35 years old, many employers still don't fully understand what it means, or everything that it requires them to do. **As compliance requirements for employers change and grow every year, it's easy to overlook this important law.**

### Is there enough time in your day to ...

- Track 29 possible time frames per beneficiary?
- Monitor legislation on a daily basis?
- Make sure notices are updated and accurate?
- Search for answers when you have questions?
- Document COBRA elections and premium payments?



isolved has been providing COBRA administration services since its inception, and we continue to be the industry leader in helping employers remain compliant while simplifying the process.

As regulations change, isolved adapts so you don't have to worry. Even new laws are easily and quickly integrated into our COBRA management solution. Don't take compliance for granted. isolved is the right solution to ensure that you're adhering to the letter of the law.

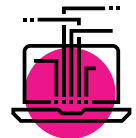
### Your **benefits** when you choose isolved for COBRA management:



Reduced risk of fines  
and lawsuits for  
compliance errors.



30+ years of industry-  
leading COBRA  
knowledge and experience



Easy web-based or  
EDT reporting



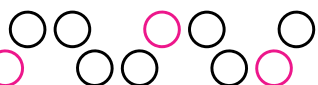
COBRA notices  
that exceed DOL  
requirements



Prompt management of  
COBRA elections  
and premium payments



Web and call  
center  
support





# COBRA Compliance Checklist

COBRA compliance is subject not only to IRS and DOL audits; there are lawsuits, settlements and the risk of self-insuring a claim due to a compliance failure. Look out for the best interests of your business and use our checklist to determine your COBRA compliance!



## TAMRA Guidelines

### (Technical and Miscellaneous Revenue Act)

- ☐ Proof of COBRA training
- ☐ Written COBRA procedures (manual with instructions)
- ☐ Documentation of program design (when first subject to COBRA) and program updates (through present) based on competent professional advice
- ☐ Documentation of program monitoring by a qualified independent third party

**To ensure compliance with an IRS audit, all FOUR check marks are necessary**

## COBRA notices (required unless otherwise specified)

- ☐ General Notice (required when employer is first subject to COBRA or participant is first enrolled in plan)
- ☐ Qualifying Event Election Notice
- ☐ Notice of Unavailability
- ☐ Extension Notice (recommended to confirm new period of coverage and communicate a change)
- ☐ Conversion Notice (if applicable)
- ☐ Premium Billing Notice (recommended as a grace period reminder and regular communication method)
- ☐ Notice of Early Termination of Coverage
- ☐ Notice of Insignificant Premium Underpayment
- ☐ Notice of Plan Changes (e.g., open enrollment and rate changes)
- ☐ Expiration Notice (recommended to confirm end of COBRA coverage)

**TEN check marks indicate a complete COBRA program**

## Written procedures

- ☐ Premium billing (recommended)
- ☐ Insignificant premium underpayments
- ☐ Complete and accurate disclosure to health care providers
- ☐ Coverage cancellation (voluntary and involuntary)
- ☐ Confirmation of correct election (recommended)
- ☐ Reasonable notice of procedures for Qualified Beneficiary

**SIX check marks indicates proper compliance**

## Documentation system

- ☐ Documentation of each notice sent (including proof of mailing)
- ☐ Documentation of COBRA dates (29 dates possible per Qualified Beneficiary)
- ☐ Documentation of notice language updates
- ☐ Documentation of procedural updates
- ☐ Documentation of events reported to employer/plan administrator
- ☐ Documentation of payments received (including how to handle HCTC payments)

**SIX check marks may be necessary to PROVE compliance if challenged**

**So, how did you score?**

**Were you surprised with your results?**

If you have any doubts about the state of your COBRA compliance, please contact isolved at 800-300-3838 to help manage this complicated law.