

Diversified Administration Inc.
COBRA ADMINISTRATION SERVICES



Are you worried about your company's COBRA compliance? You are not alone, the DOL estimates that almost 90% of employers are out of compliance, which means they could be facing fines up to \$500,000 or 10% of their group healthcare costs. Why are so many companies non-compliant, especially when it could mean penalties that could close those very businesses? In many cases, they just do not know or do not realize that they are non-compliant. The intricacies of COBRA dictate the tracking of time sensitive letters, premium payments, qualifying events and even second qualifying events among many other things. Many employers simply do not have time to stay on top of the administration of COBRA benefits much less paying attention to critical IRS or DOL guidance or updated regulations.

For a fraction of what it would cost to administer COBRA benefits in-house, Diversified Administration, Inc. can take that burden off your shoulders. COBRA administration can be a truly overwhelming task for many employers, taking up valuable time and resources. We use the latest industry-specific technology to ensure compliance in all areas. We evaluate your total benefits package, indicate key plans that are subject to COBRA, and coordinate all these into one smooth-running system. No longer do you have to ensure that the carriers are sending out the required letters on time, or endure the hardship of notifying each separate company of the need for COBRA notices.

Some of the COBRA Services we offer include:

A Digital Document Warehouse that stores every letter sent out of our office
Spreadsheet import capabilities to transfer company census and benefit information

Timely mailing of required letters

Certificate of mailing on COBRA Election notices to protect your company

Detailed logging of COBRA events, letters, dates, payments, and money due

Comprehensive website access for HR, employees, and COBRA participants

Multiple notification methods – fax, e-mail, online website entry, and phone.

Provide HIPAA Certificates of Coverage

COBRA Participant billing, premium collection, and remittance

Competent and timely advice regarding changes in status and other COBRA issues

Clear and precise reports for the employees and the human resource department

“Hand holding” philosophy for your staff and your participants

With our secure website, COBRA events can be processed digitally into our system which we will download and process as needed. You can also send us the information in any traditional format, mail, fax or e-mail and we will confirm receipt and get to work. Our website is set up so that it is personalized and accessible to HR people and also participants and COBRA Qualified Beneficiaries. HR can easily track data on many levels and of many types. 24/7 access to all premium payment information, tracking of letters

and payment due dates, COBRA start and end dates, COBRA active participants or COBRA terminations are only a few of the available resources. If you are also a client of ours with a Flexible Spending account, all the information on all your accounts is available to you in one place.

Our customer services staff is also available M-F from 8am to 5PM most business days to answer any COBRA related questions for HR and participants alike. We have a toll-free number to make it easier for those out of the area to reach us. Our customer support professionals can help resolve disputes, verify active coverages with carriers, and assist with the open enrollment requirements for COBRA participants and QB's. Not only can we get that and much more done, but we do it with prompt, friendly South Florida customer service.

We have a password protected document warehouse that keeps a tamper-proof electronic image of every COBRA letter we send out of our offices. This removes any doubt about which notices were sent out and when. These can be provided when needed and many are available for download from our website as required.

With our import capabilities, we can service companies both large and small. We can send you over import templates and simply import hundreds or more qualifying events, new hires, or other COBRA data at one time, and have all the letters printed and out to the participants by the end of the next business day. That's right just send us over one file and we can take care of everything with extremely accurate processing. Importing information is much quicker and removes many of the problems associated with human transcription errors. This is more practical for employers with 20 or more qualifying events or new hires to process each week. While we can take the import files for as little as a single COBRA event, the benefits of importing really become apparent with large batches. With the use of our import templates, there is almost no limit to the number of COBRA events that we can process for your company quickly and efficiently. [Click here](#) to request one of our COBRA professionals contact you.



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