



COBRA/CONTINUATION/DIRECT BILLING

Renewal Period and/or Open Enrollment

If your group plans are renewing, please complete all renewal information required for open enrollment in the checklist below. Once finished, you must email the required documentation to cobra@benefitresource.com. Please include 'Renewal Period' or 'Open Enrollment' in your subject line. This will allow BRI to ensure that the COBRA portal is updated and that members are notified of their open enrollment options.

CHECKLIST

If you DO NOT want BRI COBRA, LLC to administer OE packets for your COBRA population, please notify your dedicated COBRA administrator. (BRI will still require all plan details below). Please refer to your service agreement for the open enrollment fee schedule.

What: Updated plan/rate information, a description of OE changes, and direction regarding enrollment (passive/active) with the insurance carrier(s).



[Carrier and Rate Information Sheet](#) (Click to download)

- **File Feed** - If you have a file feed currently in production, any changes to the naming of the plans must be coordinated with your vendor prior to the renewal date. If our COBRA system holds plan names different than what are provided in the integrated file, the import process will be unsuccessful, and you will be notified of the errors and must resubmit. *This may cause a delay in processing COBRA Specific Rights Notices which follow federal guidelines and penalties.*
- **The rate(s)** - Enter the raw monthly rate, less the 2% admin fee. Our system automatically adds administrative fees to the rates provided.
- **Carrier Contact Information** - You must provide the contact information (phone number and email address to send COBRA enrollments/terminations) for each of the carriers. This ensures that all eligibility changes can be successfully communicated by BRI. *Delays in reinstatement and terminations may occur if contact information is not updated annually by the plan sponsor.*
- **Review Existing Subsidy Schedules and advise for the new plan year** (ex. flat dollar amount, rules across population).



[Plan Description & Enrollment Changes](#) (Click to provide details)

- **Description of plans** - Plans that are terming, new benefit plans being offered during open enrollment, or plans staying the same. *Be sure to include all group #'s, subcodes and any applicable carrier identifiers.*
- **Enrollment Changes** - Please indicate whether the carrier enrollment is *passive* (carrier will map to the most comparable plan) or *active* (must elect a plan at this time). *If mapping occurs, BRI must be notified for updates to the COBRA system in addition to the carrier(s).*
- BRI will process the plans as they appear on any incoming file feed in the existing plan year. If members have made proactive changes for the new plan year, those must be communicated.
- **Medical SBC's and ancillary benefit summaries** - All insurance companies and group health plans must use the same standard **Summary of Benefits and Coverage** form to help individuals compare health plans.



[Carrier Assignment Form\(s\)](#) (Click to provide details)

- Complete for each new benefit carrier and submit directly to your carrier contacts (only applicable if you are switching to a different insurance carrier for one or more of your plans). This will ensure that BRI's eligibility changes will be processed by the new carrier(s).

Who: BRI will send open enrollment materials to all COBRA Qualified Beneficiaries (QBs) who are either pending election as well as those who are current COBRA participants. For continuation and direct bill plans, all current participants should be notified.

**Note: Refer to your signed BRI Sales Agreement for Open Enrollment pricing information and notify your account executive if you have any questions.*

When: Your open enrollment information should be received by BRI as soon as possible but **no later than 30 days prior to the beginning of the renewal of your plan(s).**

**Note: Due to increased year end volume, open enrollment packets may be delayed if this information is not received by BRI according to this time frame. If we receive all of the requested/needed information in its entirety, it may take BRI up to 5-7 business days to mail our customized packets once finalized. USPS shipping time can be 1-5 business days.*

Thank you in advance for your attention to this matter. Please do not hesitate to reach out to your BRI team with any questions.

Sincerely,
Benefit Resource COBRA Team

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Our mailing address is: {{{Organization.Address}}}

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