COBRA Employer Web Portal Tutorial

Introduction

We are excited to provide you with on-line access to your COBRA information through our COBRA Employer Portal! Please take some time to review this tutorial so you understand how to enter new information as well as to access important COBRA information for your company.

The Employer Portal is an important place for a number of reasons including:

1. Providing on-line information on new hires at your company who enroll in a COBRA eligible benefit so PacificSource Administrators can send out the Department of Labor (DOL) required Initial Notice.
    - On the portal, these members are referred to as **New Hires**.
2. Providing on-line information on any **COBRA qualifying events** you have at your company so PacificSource Administrators can send the COBRA Specific Rights Notice (also known by COBRA Election Packet).
    - On the portal, these members are referred to as "**QB**s" or **Q**ualified **B**eneficiaries.
3. Accessing important **COBRA reports** to see information such as, but not limited to:
    - QB status, paid through dates, payment reconciliation, and paperwork that has been mailed.
4. Viewing specific **member's accounts** to see information such as, but not limited to:
    - Payment history, printable copies of all paperwork sent to the member, plan information, dependents, and a timeline of the QB's COBRA.

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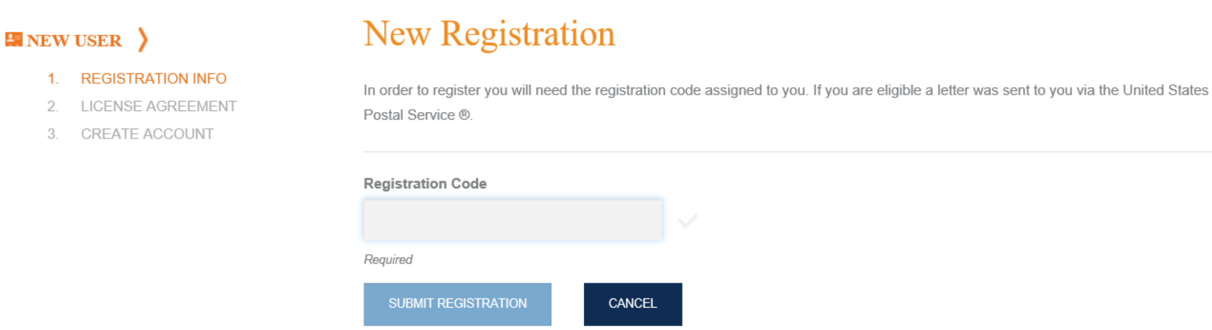
Logging into the Portal for the First Time

✓ Proceed to the COBRA Web Log in screen, accessed by visiting:

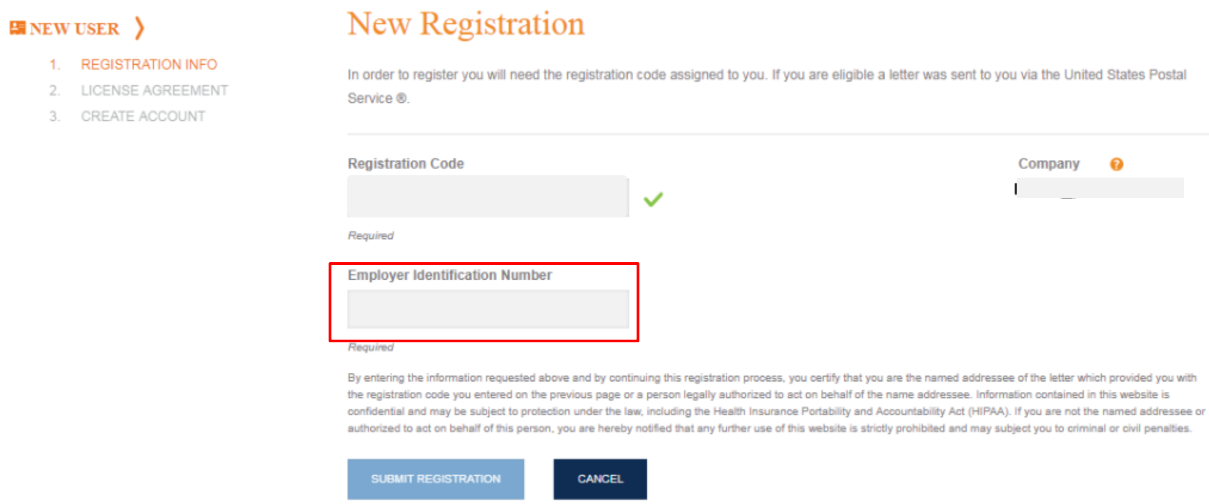
- https://cobra.pacificsource.com
- Select the **New to PacificSource Administrators?** New User Registration link on the right side.

✓ You will be taken to this New Registration screen:

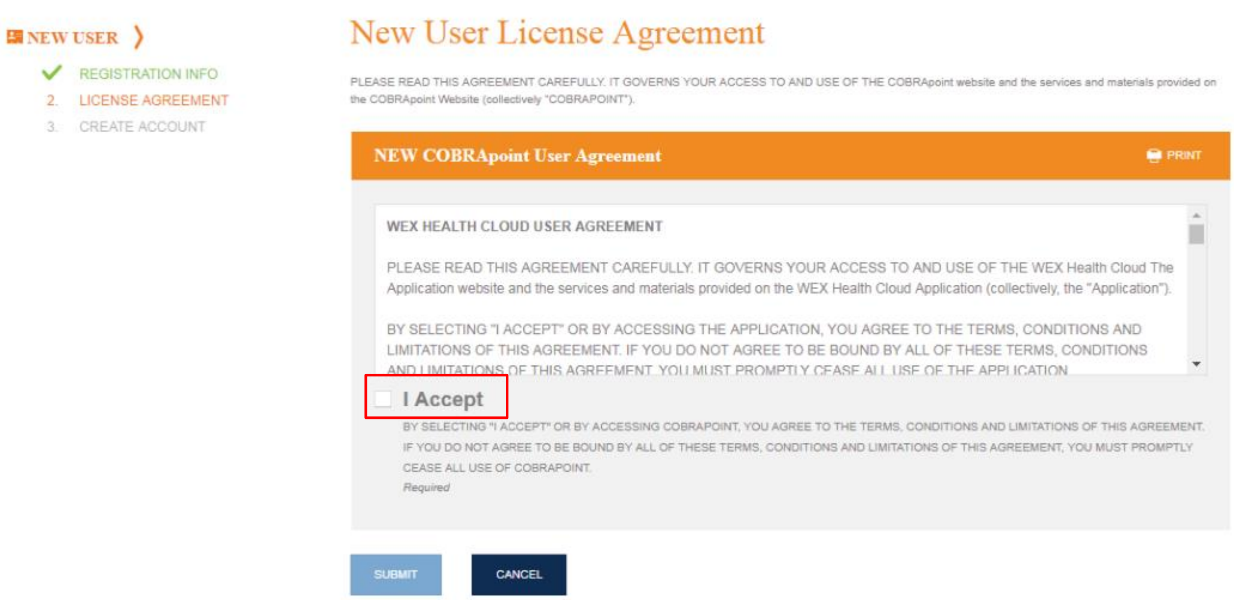


- Enter the **Registration code** that you received from PacificSource Administrators (via email or by mail).
- **Note:** If possible, copy and paste your registration code to prevent entering code incorrectly.

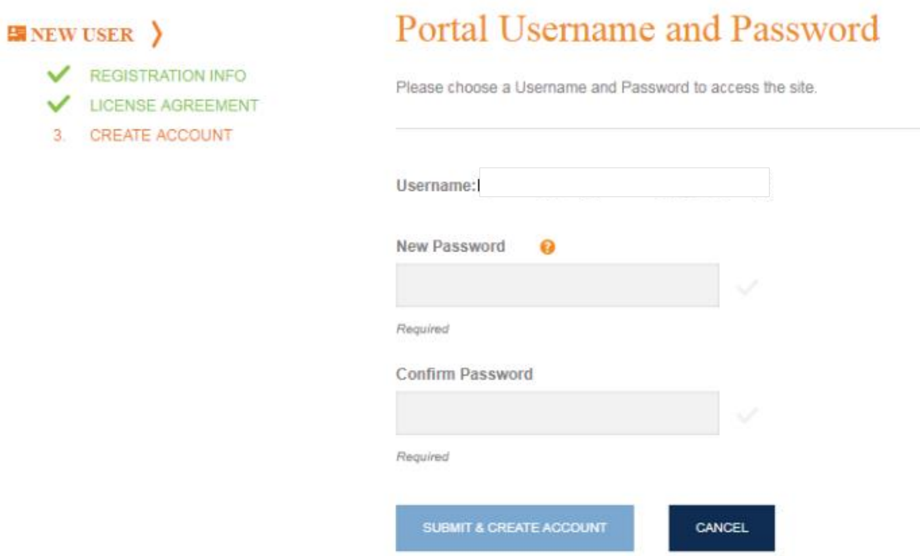
✓ A second box will appear, requesting the Employer Identification Number (Tax ID Number):



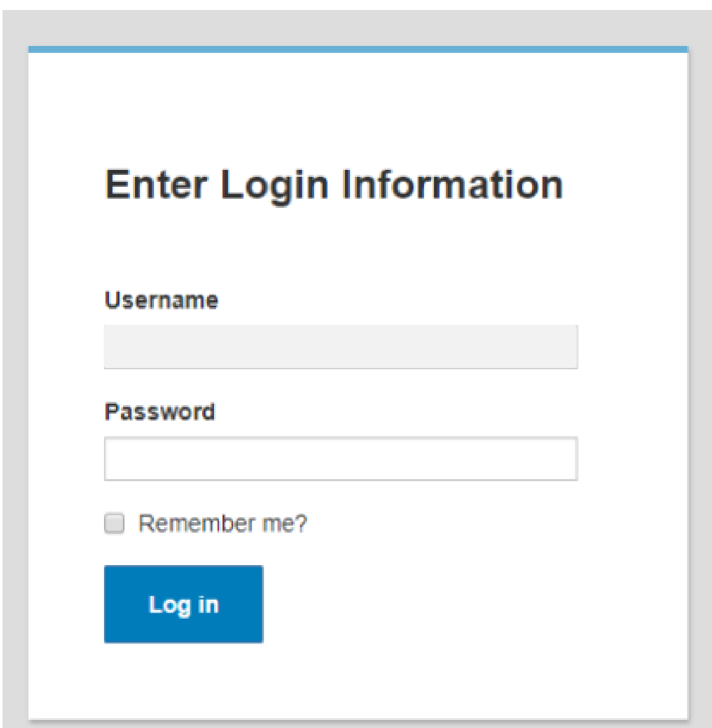
✓ Accept the New User License Agreement



- ✓ Complete your Portal Username & Password

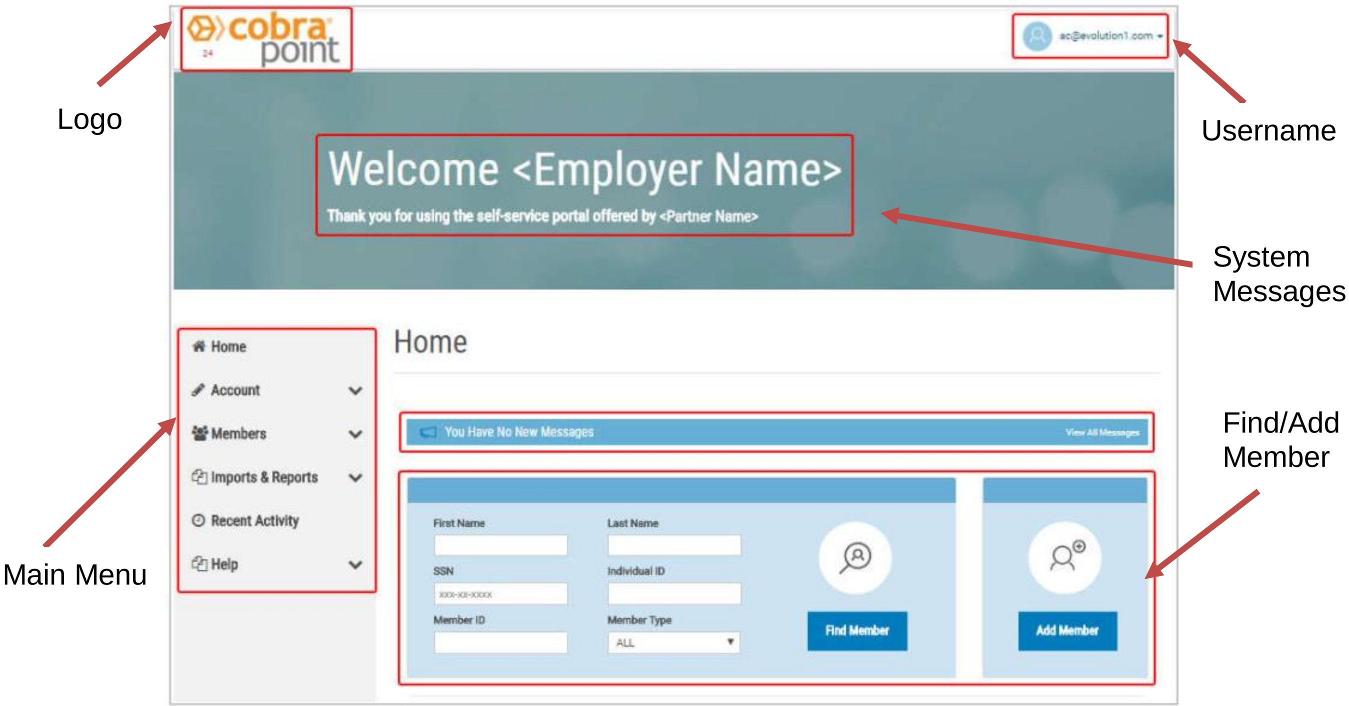


- ✓ You are now ready to log into the portal. Enter your username & password. Checking the "Remember Me?" button will keep your Username filled in.



The Home Page

✓ Once logged in, you will see this home page:



✓ **Logo** – the Administrator logo is displayed in the upper left corner of the page; this is customizable for the Employer (Client) logo upon request.

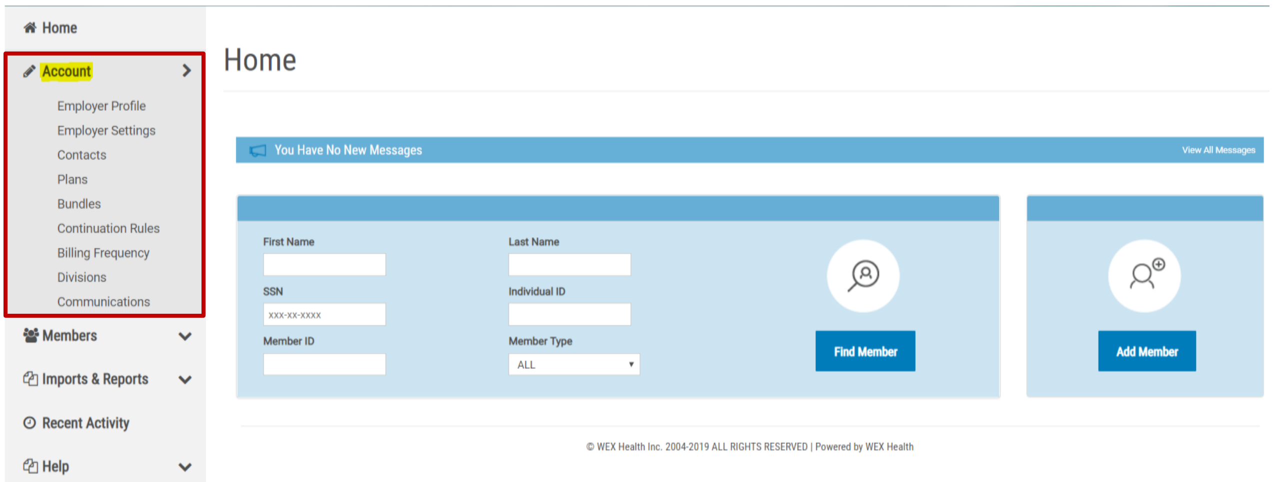
✓ **Username** – the username is displayed in the upper right corner of the page; hover over the username to display the link to logout.

✓ **Main Menu** – this is a navigation menu along the left side of the screen. Clicking on a menu item will either expand or open a page in the portal.

✓ **System Messages** – these contain information on important events or announcements; they are displayed in the center portion of the page.

✓ **Find Member/Add Member** – these allow the user to locate an existing member record or add a new Qualified Beneficiary (QB), Direct Bill (Retiree), or New Hire Member. This is also displayed in the center of the Home Page.

<u>Account Menu</u>



- ✓ **Employer Profile** – contains the account information, the Edit link in the page opens a dialog box to edit the employer contact information.
- ✓ **Employer Settings** – allows the user to view details of the configuration, with categories underneath; this is view-only for employers, to make changes please contact PSA COBRA.
- ✓ **Contacts** – lists the individual system users; clicking next to the Type name for an entry will expand the entry to show additional details; Add a New Contact will allow the user to create a new contact. Clicking the Edit link will allow a user to edit an existing contact's information.
- ✓ **Plans** – this page displays a listing of the insurance plans and carriers provided by the employer; QB and Direct Bill plans are listed separately. Clicking next to the plan name link will open the Plan Detail Page, and contains the link to view rates. This is view only for employers, to make changes please contact PSA COBRA.
- ✓ **Bundles** – this page displays a listing of the insurance plans and carriers provided by the employer as bundled plans (the plans must all be selected together); QB and Direct Bill plans are listed separately. Clicking next to the plan name link will open the Plan Detail Page, and contains the link to view rates. This is view only for employers, to make changes please contact PSA COBRA.
- ✓ **Continuation Rules** – continuation rules show the coverage period, election time frames, payment grace periods, and letter inserts. This is view only for employers, to make changes please contact PSA COBRA.
- ✓ **Divisions** – this is a listing of the administrative or operating units of the employer. There are profile pages within the divisions, including contact information, plans & bundles, and communications. This is view only for employers, to make changes please contact PSA COBRA.
- ✓ **Communications** – this section displays a reverse-chronological list of all letters that have been sent to the employer by the system.

Members

Users can use the **Add Members** option or the **Find Members** options to locate an existing member in the database.

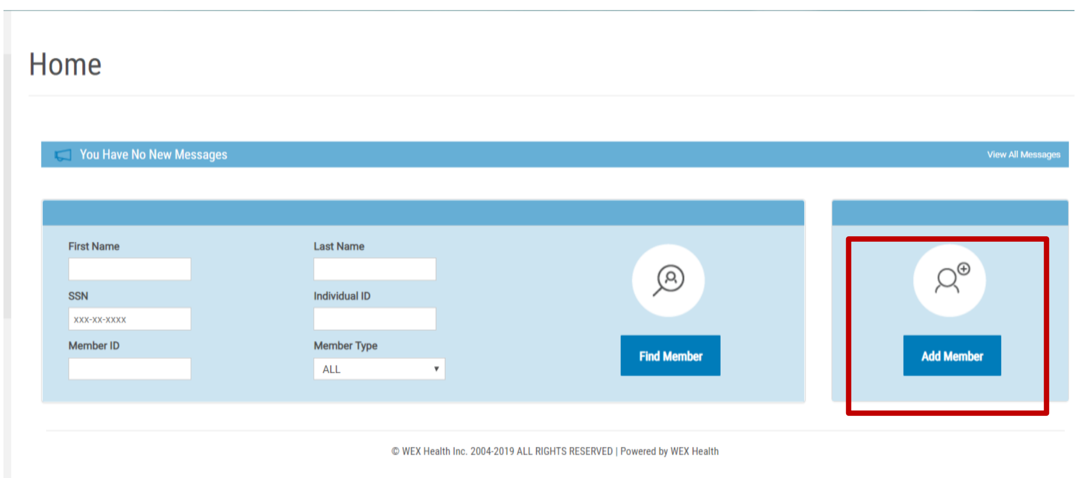
Member types:

- Qualified Beneficiary – an individual who has lost group health plan coverage due to a qualifying event such as a termination or loss of eligibility.
- Direct Bill –an individual who is billed on a regular schedule for one or more plans or benefits; usually a retiree.
- New Hire –an individual who is a current employee (or family member), newly enrolled on benefits for the first time, and not receiving COBRA benefits.

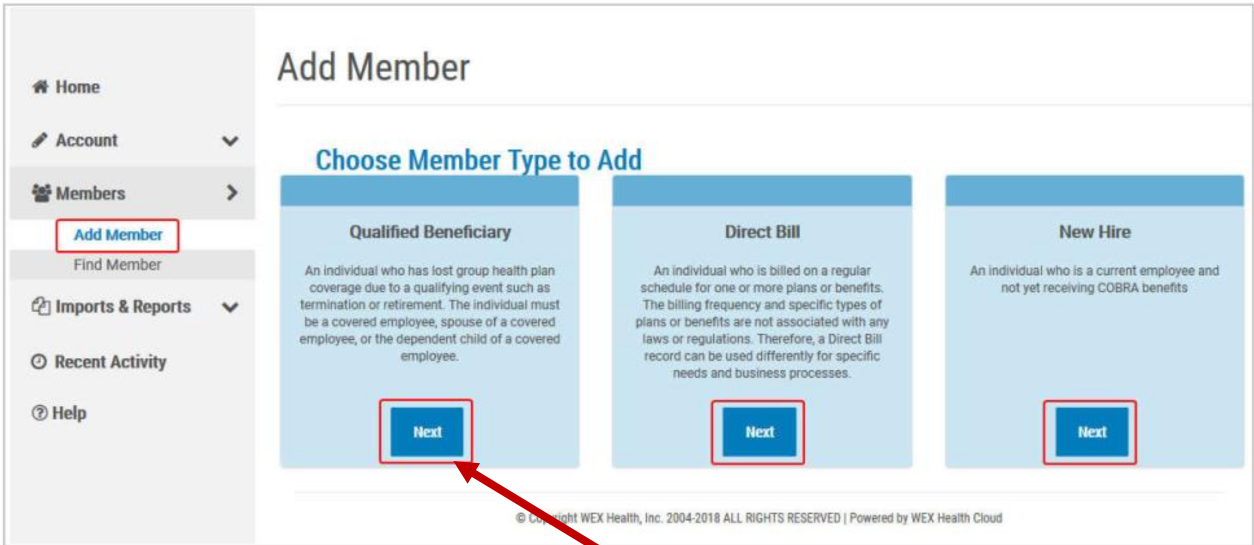
Adding Members – From the **Add Member** page, users can add a new member record to the system.

✓ The Choose Member Type to Add section provides a description of each member type. Only the member types enabled for the employer will be displayed.

✓ Click the Next button for a member type to begin the process of adding the member.



Adding Qualified Beneficiary Members



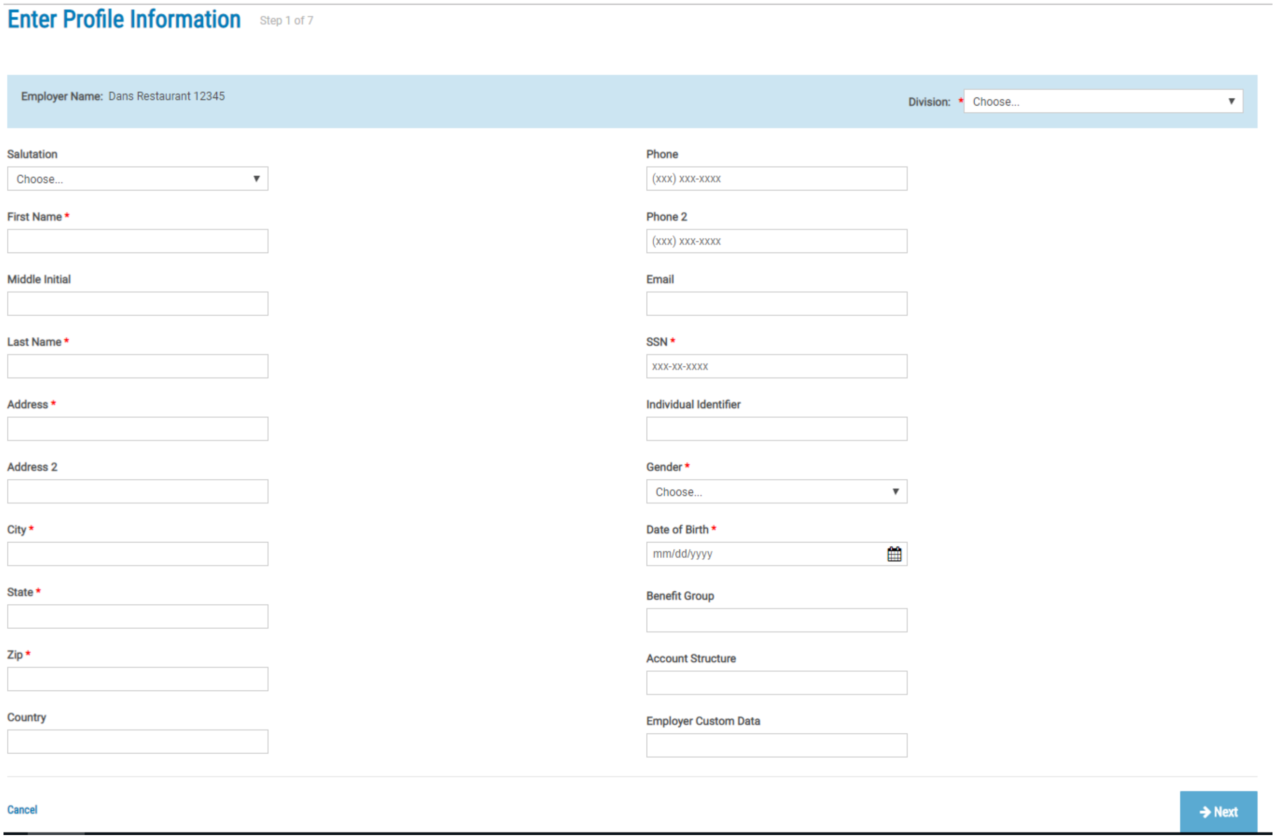
Add a Qualified Beneficiary Member: Clicking the **Next** button within the Qualified Beneficiary section begins the process of adding a new Qualified Beneficiary Member. Steps are completed on a series of individual pages linked together in sequence. As each page is completed, a **Next** or **Save & Continue** button is displayed. When the final step is reached, an **Add Member** button is displayed. At any time, the user can go back one or more steps to change a previous decision, using the **Previous** button. Clicking **Cancel** will exit the process at any time without saving the record.

Fields marked with the red asterisk are required.

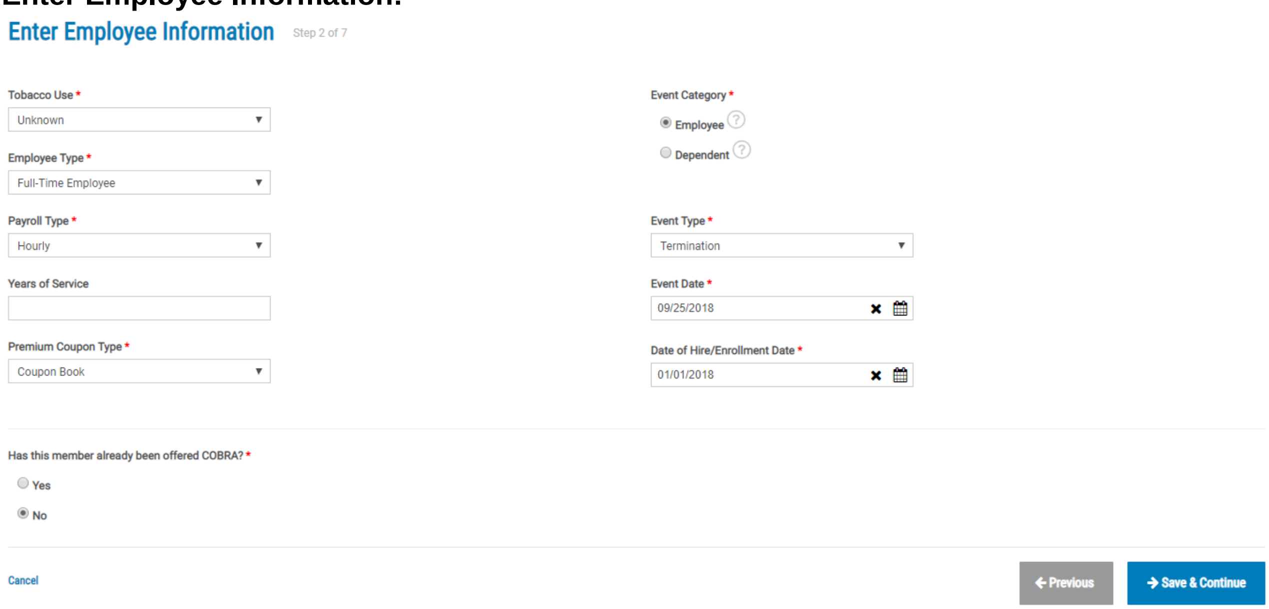
The steps are as follows:

- ✓ Enter the profile information
- ✓ Enter employee information
- ✓ Enter plan information
- ✓ Enter dependents
- ✓ Enter subsidy information (employer-paid portion of the COBRA premiums)
- ✓ Letter inserts as applicable
- ✓ Letter attachments as applicable

Enter the Profile Information:

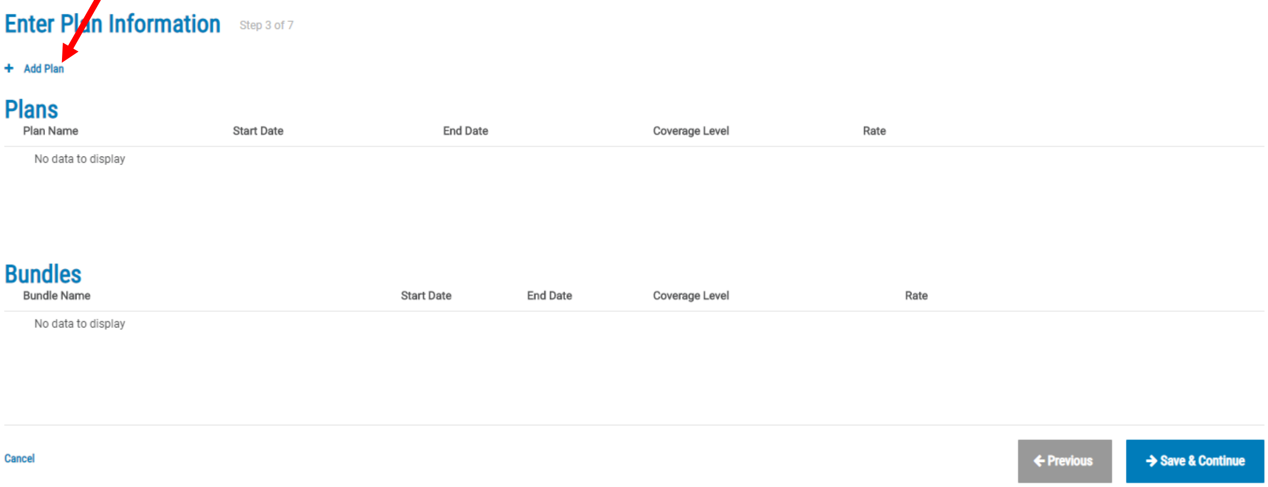


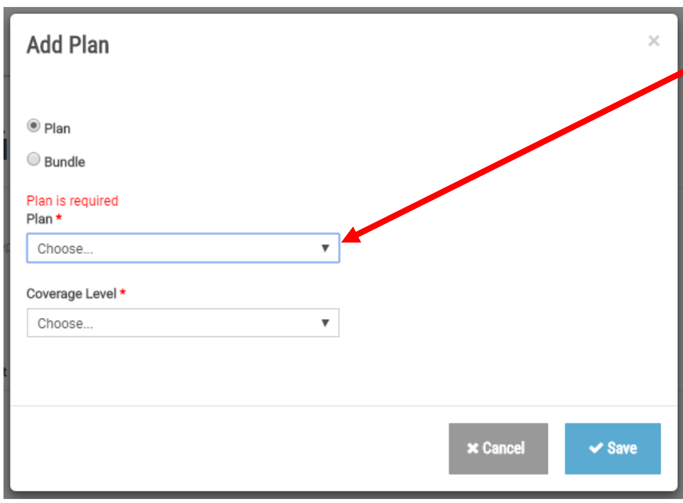
Enter Employee Information:



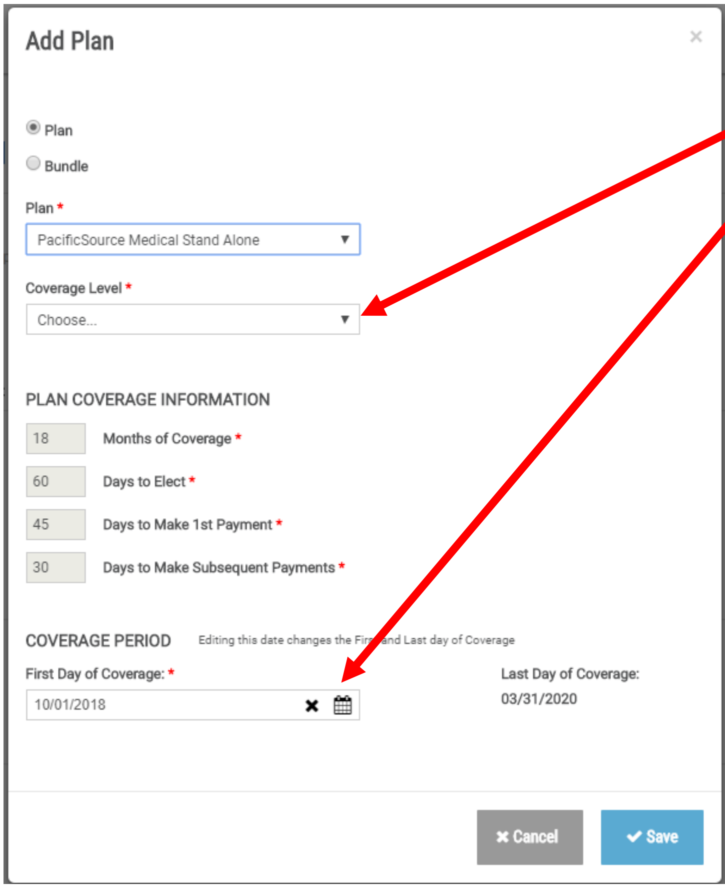
Enter Plan Information:

Click **+ Add Plan** to open the pop-up window to add the plan information.





Select the plan from the dropdown menu, more fields will appear to complete.



Select the coverage level from the drop-down menu.

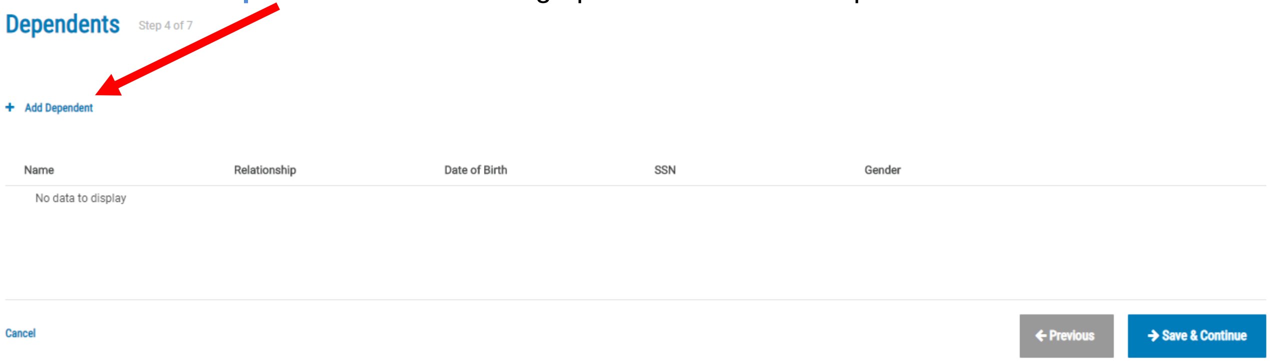
Confirm the Coverage Period, the First Day of Coverage, then click Save.

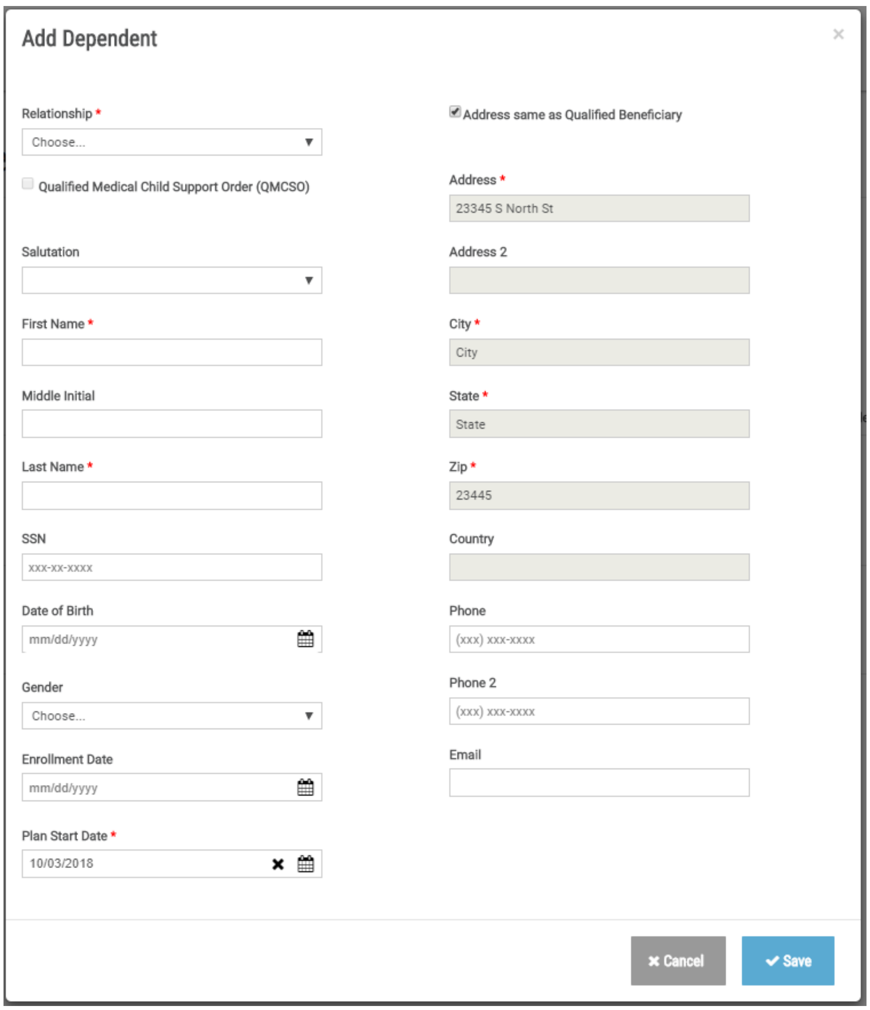
Repeat the **+ Add Plan** steps with each plan and coverage level.

Click **Save & Continue** when finished adding plans.

Add Dependents (as applicable):

Click the **+Add Dependent** button to bring up the menu to add dependents to be offered COBRA.

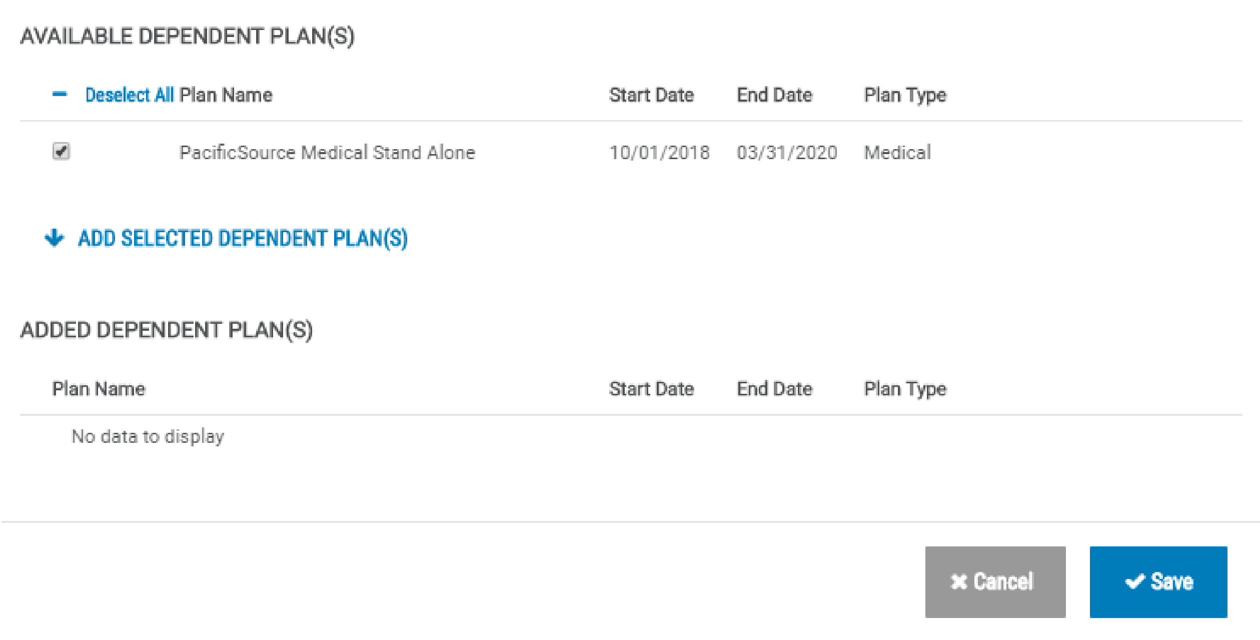




Complete the fields with the Red *.

The address information will default to be the same as the Qualified Beneficiary.

When you select the Relationship, additional fields will open at the bottom of the window to add the plans for the dependent. Check the appropriate plans and then **Add Selected Dependent Plans**. Then click Save.

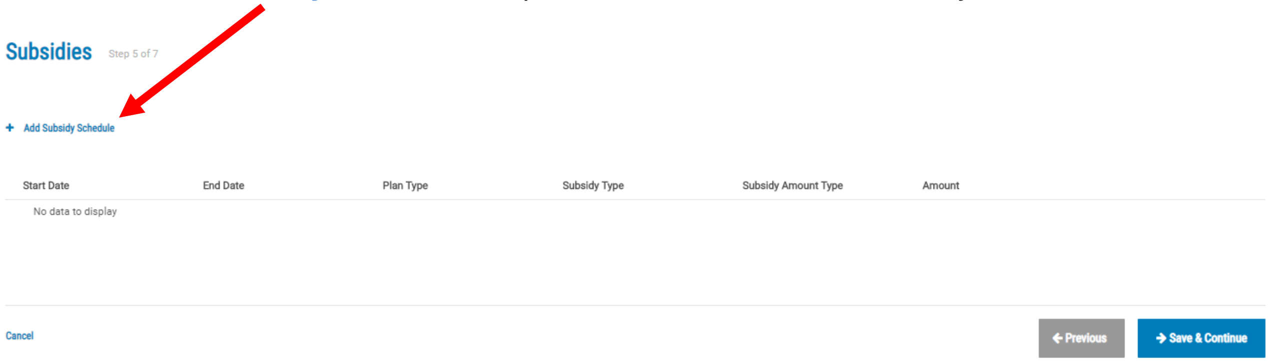


Once all dependents and dependent plans have been added, click **Save & Continue**.

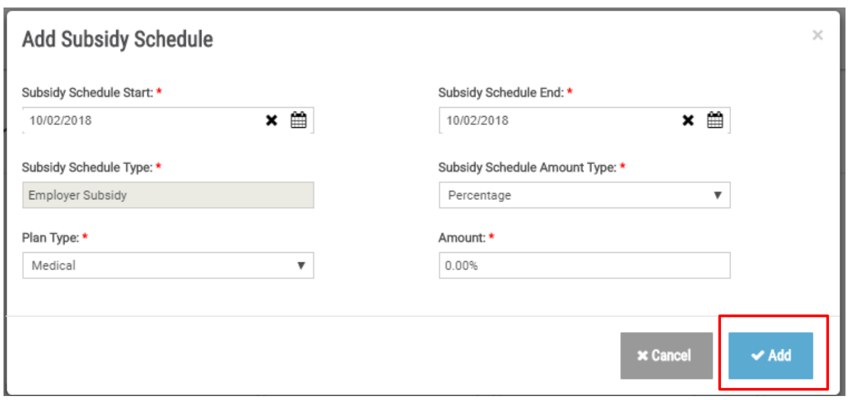
Subsidies:

Subsidies are employer-paid COBRA premiums, often part of a severance agreement.

Click the **+Add Subsidy Schedule** to open the window to add the subsidy.

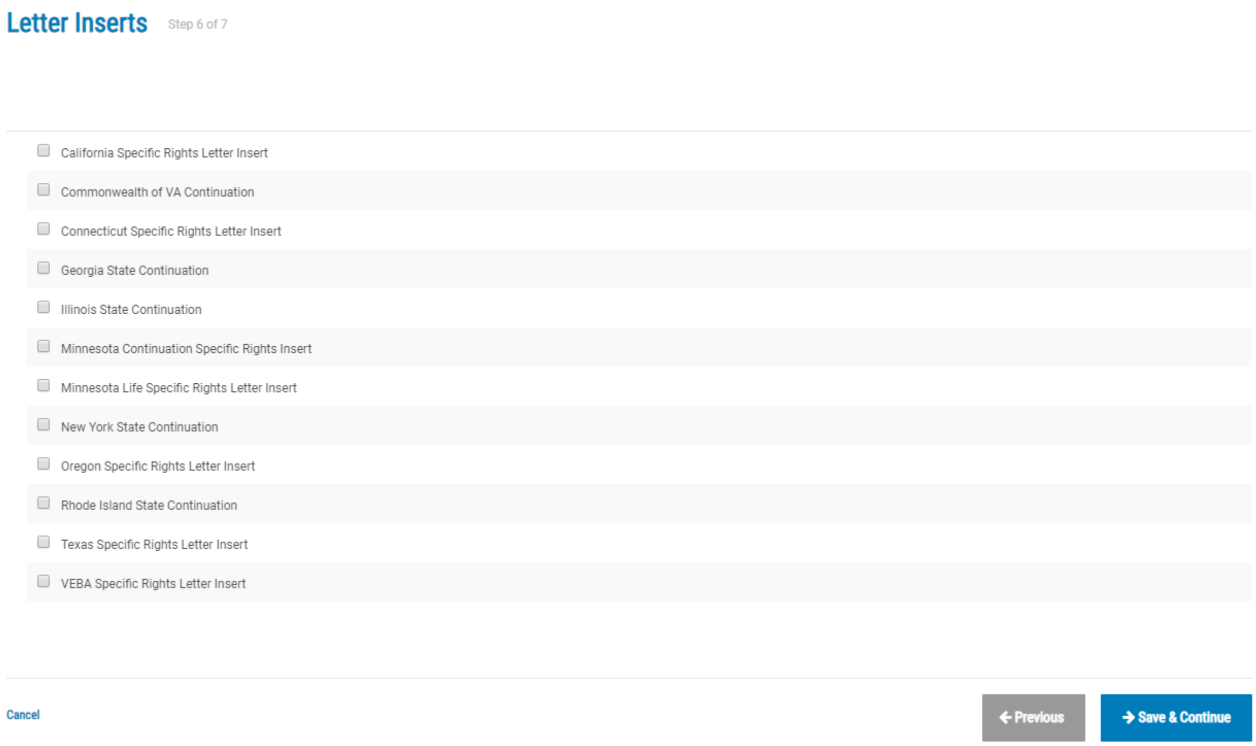


If a subsidy applies, fill in the plan type, the expiration date, and the amount (either a flat amount or a percentage). Then click **Add**.

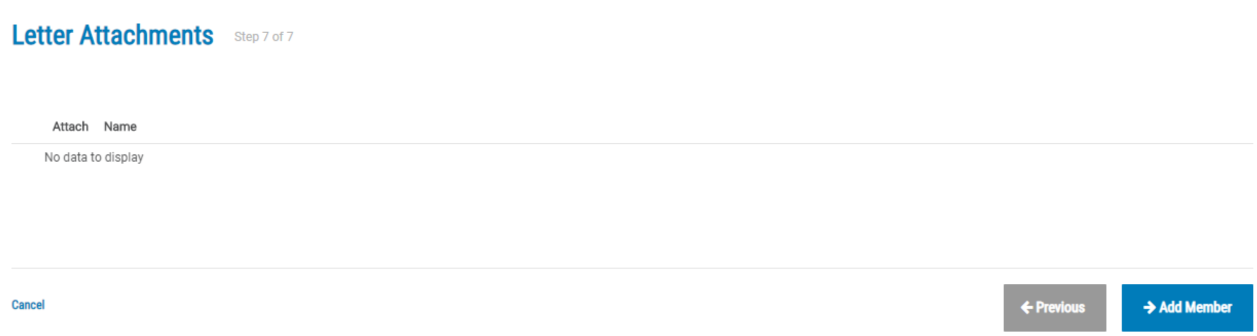


When all subsidies have been added, click Save & Continue to move to the next screen. If there are no subsidies, this section can be skipped by clicking the Save & Continue button.

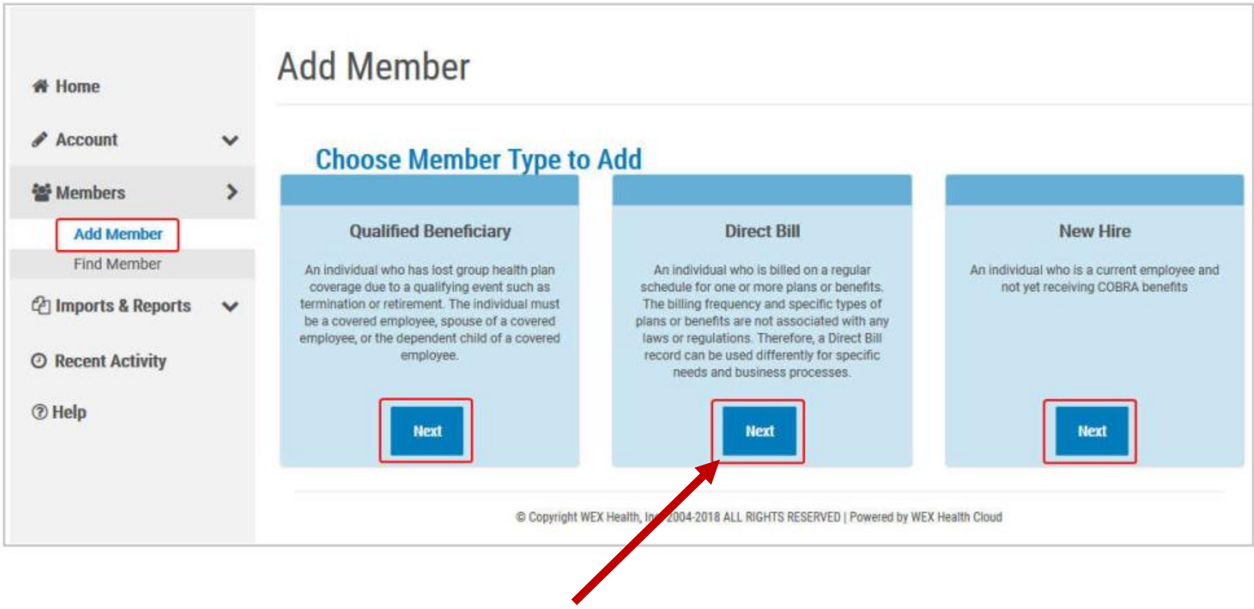
Letter Inserts: If the employee worked in one of the states listed on the screen, select the letter corresponding to that state. These are state specific letters to be added to the standard COBRA notice. Then click **Save & Continue**.



Letter Attachments: This screen will list any letters to be added to the COBRA notice. Click **Add Member**.



Adding Direct Bill Members



Add a Direct Bill Member: Clicking the **Next** button within the Direct Bill section begins the process of adding a new Direct Bill Member. Steps are completed on a series of individual pages linked together in sequence. As each page is completed, a **Next** or **Save & Continue** button is displayed. When the final step is reached, an **Add Member** button is displayed. At any time, the user can go back one or more steps to change a previous decision, using the **Previous** button. Clicking **Cancel** will exit the process at any time without saving the record.

A **Direct Bill Member** is commonly a Retiree, and would only apply if the company offers Retiree benefits. Direct Bill Members were formerly known as a “Special Plan Member”.

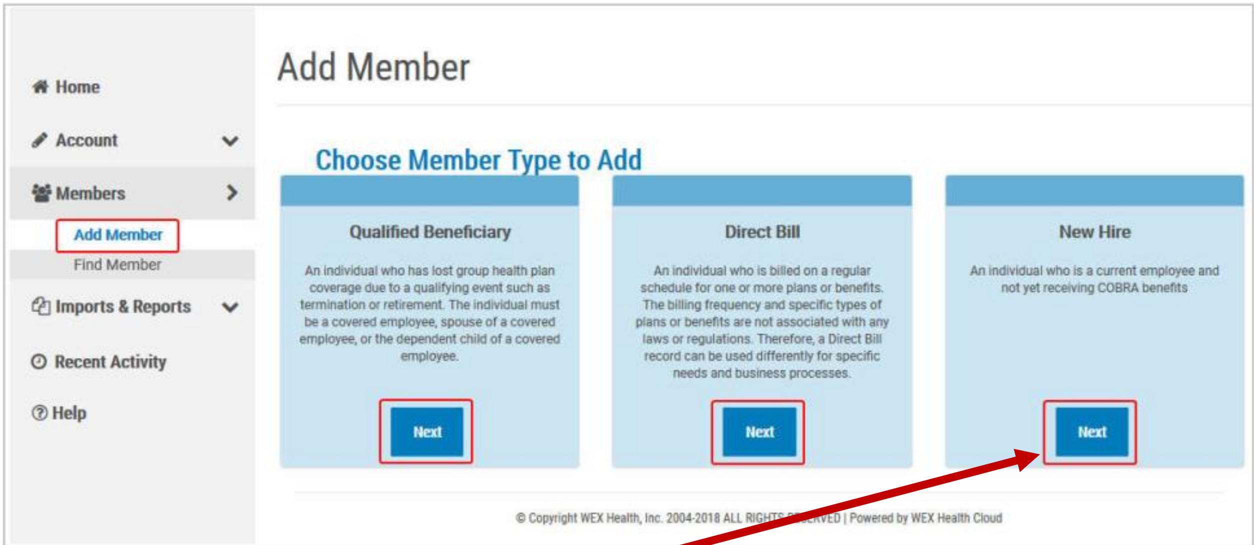
Fields marked with the red asterisk are required.

The steps are as follows:

- ✓ Enter the profile information
- ✓ Enter employee information
- ✓ Enter plan information
- ✓ Enter dependents
- ✓ Enter subsidy information (employer-paid portion of the COBRA premiums)
- ✓ Letter attachments as applicable

The steps are similar to adding a new Qualified Beneficiary, and follow the same order.

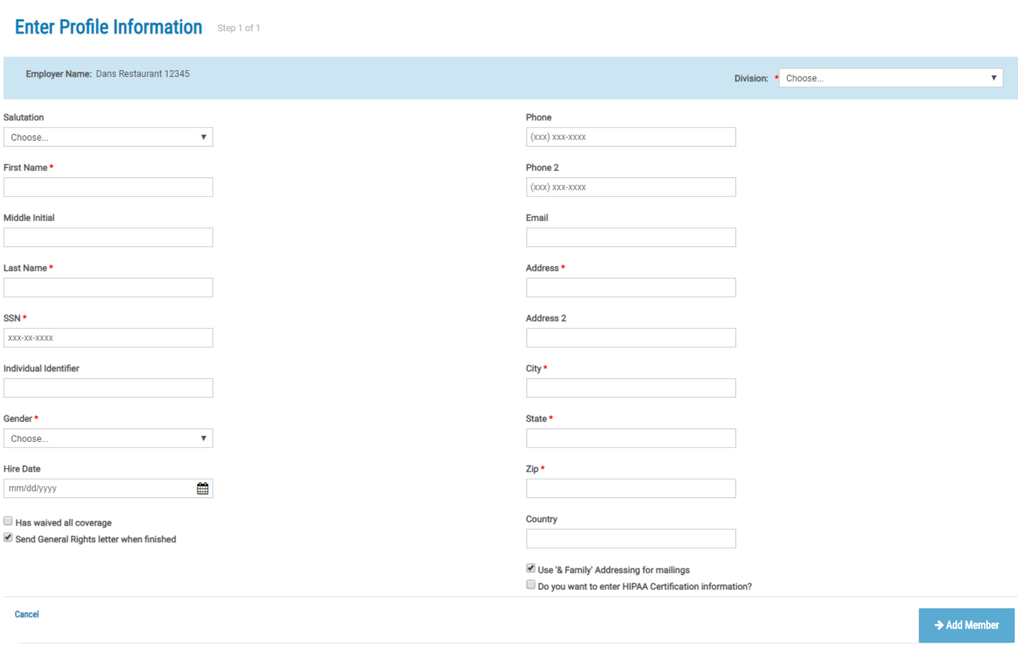
Adding New Hire Members



Add a New Hire: Clicking the **Next** button within the New Hire section begins the process of adding a New Hire Member. This is a one-step process. Complete the Profile Information and click **Add Member**. Clicking **Cancel** will exit the process at any time without saving the record.

Fields marked with the red asterisk are required.

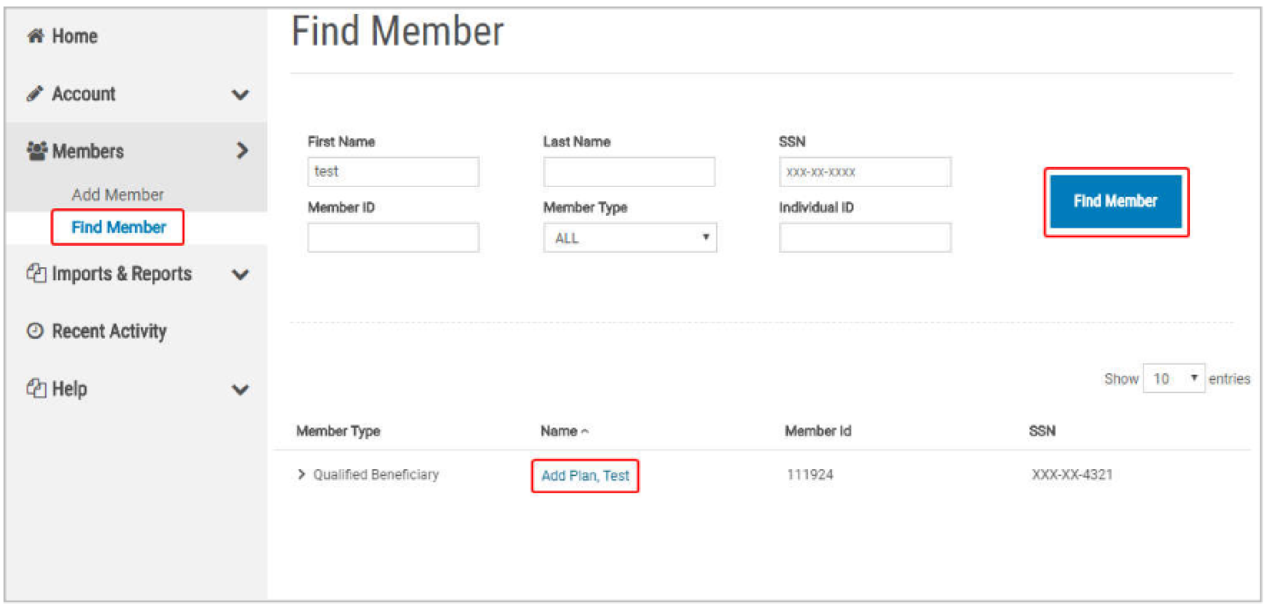
Enter the New Hire information:



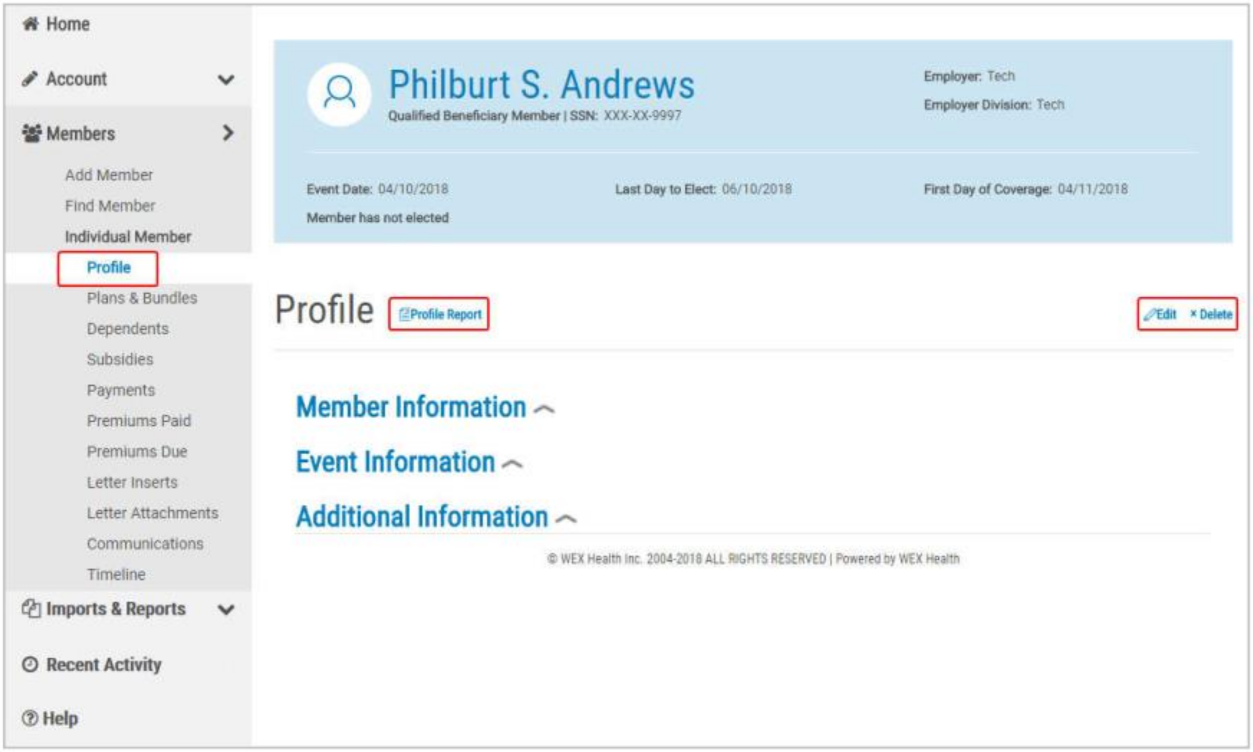
Viewing Member Accounts

Find Members – From the Find Member page, users can:

- ✓ Use the Member's first name, last name, SSN, individual ID or member ID as search criteria to locate a specific member record.
- ✓ Use the Member Type drop-down menu to locate all members in the system or narrow the search to a specific member type (Qualified Beneficiary, Direct Bill, or New Hire). Only the member types enabled for the Employer will be displayed in the drop-down menu.



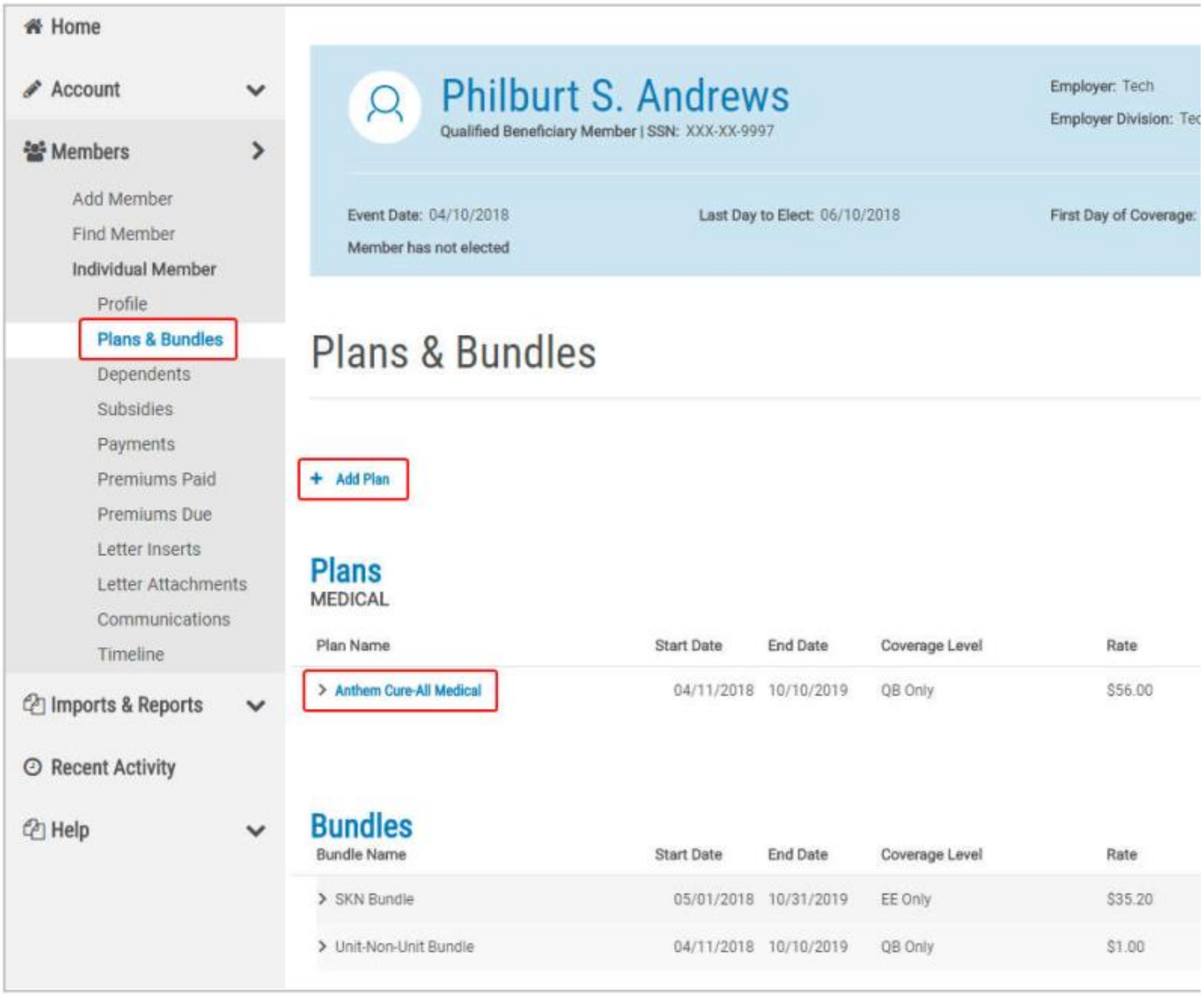
After entering search criteria & clicking the **Find Member** button, search results are displayed within the lower half of the page. Clicking a column header allows users to sort search results; Clicking on the **Name** link opens the corresponding member's **Profile** page.



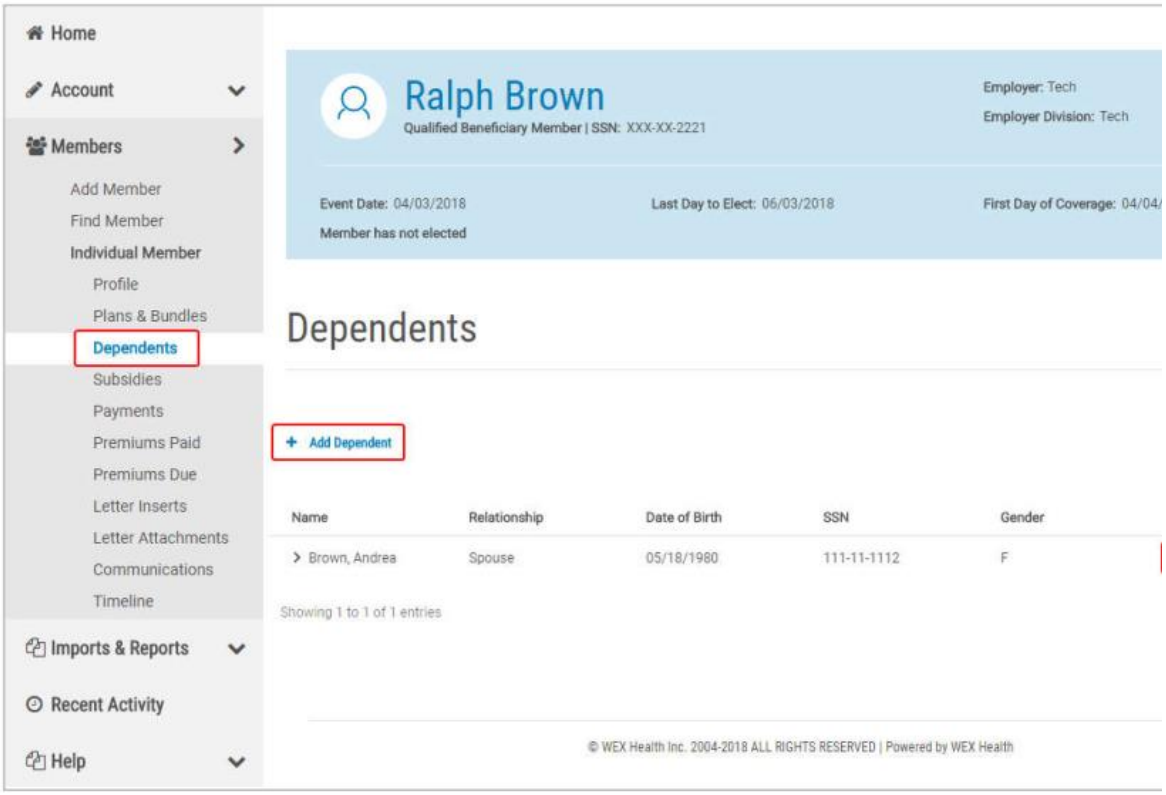
Qualified Beneficiary Member Profile: The **Profile** page is displayed by default. The information is grouped in three sections, **Member Information**, **Event Information**, **and Additional Information**. Clicking a section heading will expand that section to view the contents. Clicking the **Profile Report** link will create a summary report of the member's profile information. The **Edit** & **Delete** buttons will allow the user to edit or delete the information. These are only available when the record is newly entered and the Specific Rights Notice has not been processed yet.

Note: Direct Bill Member Profile & information is similar to the Qualified Beneficiary Member information.

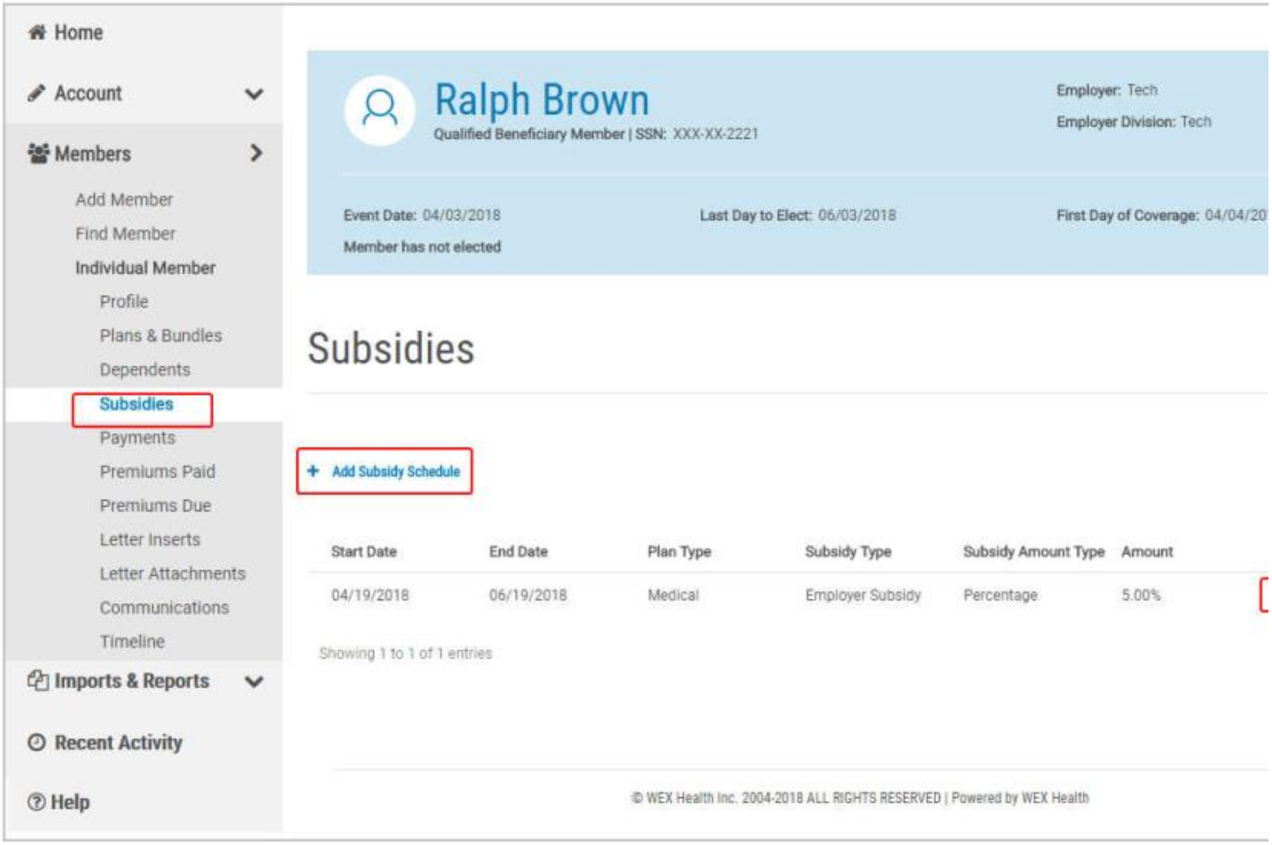
Plans & Bundles: The **Plans & Bundles** page contains a listing of the insurance plans and plan bundles the member has elected. Clicking next to the plan or bundle name will expand the plan or bundle to display additional details & status.



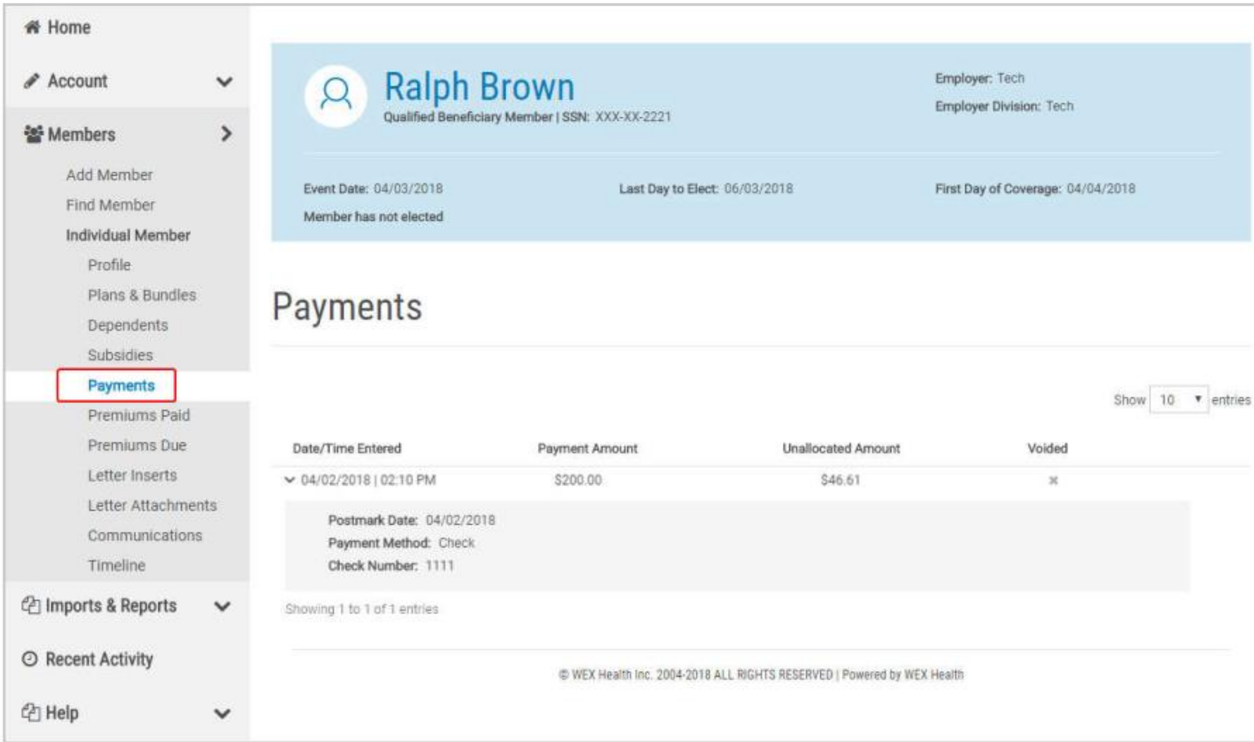
Dependents: The **Dependents Page** displays a list of the member's dependents. Clicking next to a dependent's name will expand the entry to show additional details about the dependent and plans.



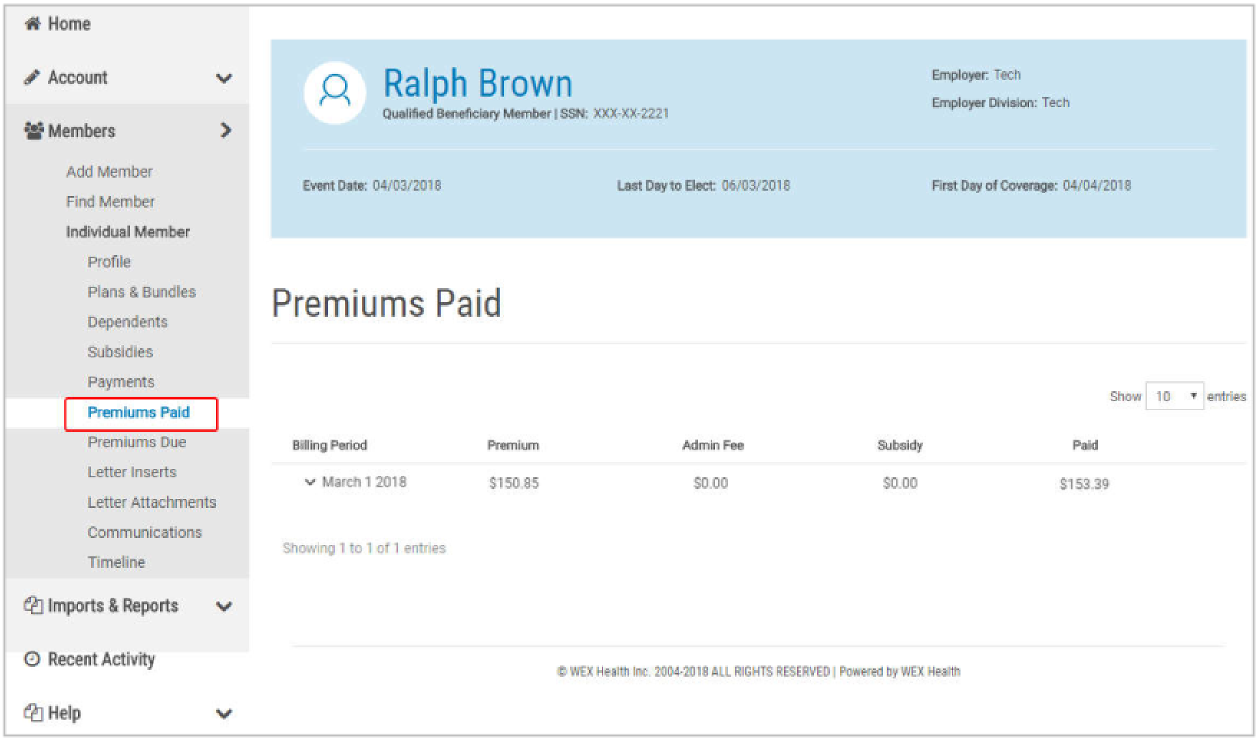
Employer Subsidies: Subsidies are when a member's premium is paid by a third party, either in part or in full for a period of time. This is often part of a termination or severance agreement.



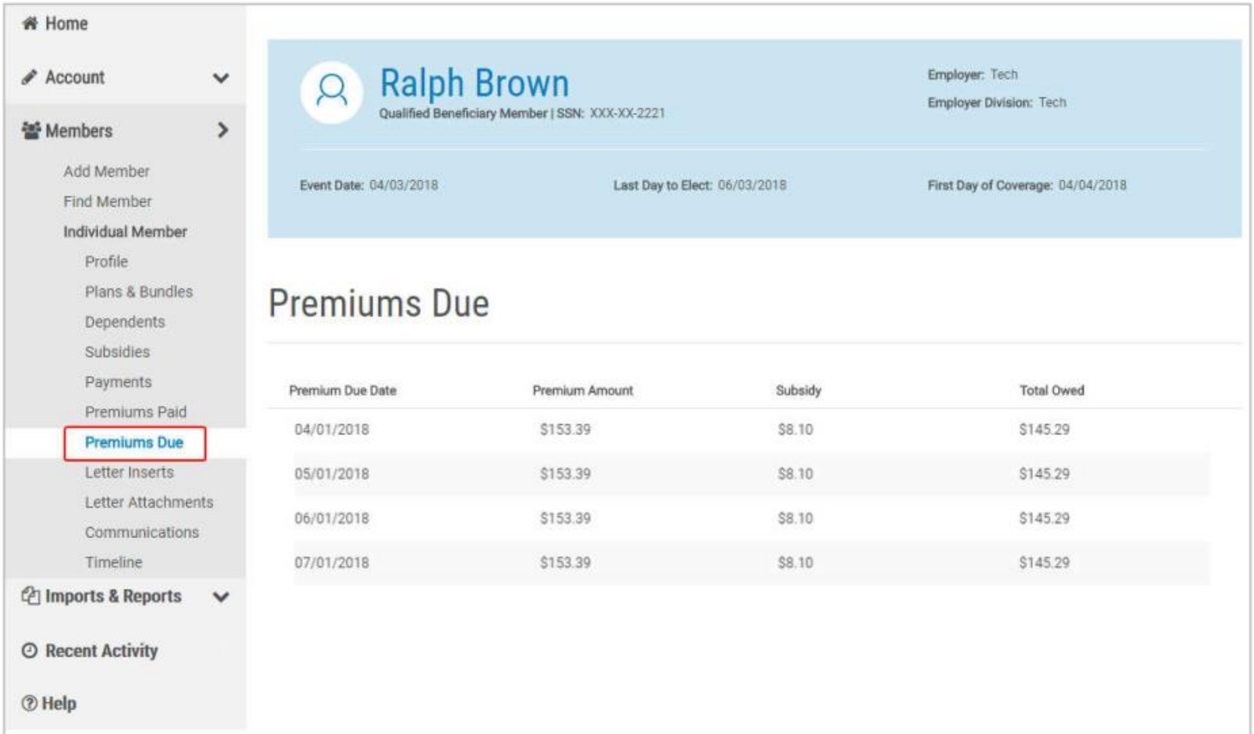
Payments: The **Payments** page contains a listing of payments posted to the member's account. Clicking next to a payment will expand the entry to show the details of the payment.



Premiums Paid: this lists a summary of the member's paid premiums. This is the amount the member is billed and must pay to keep coverage active. Clicking next to an entry on the list will expand the information to show additional details.



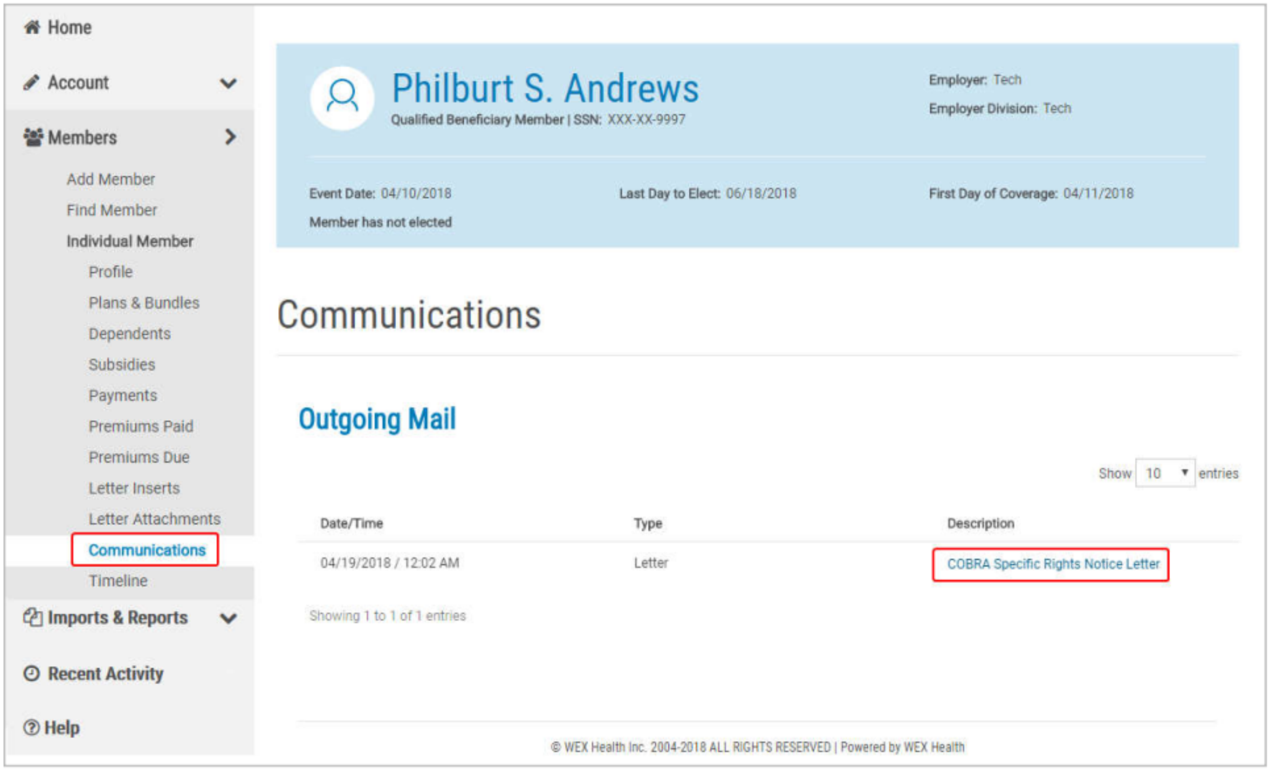
Premiums Due: this page lists the upcoming unpaid premiums through the end of the COBRA coverage.



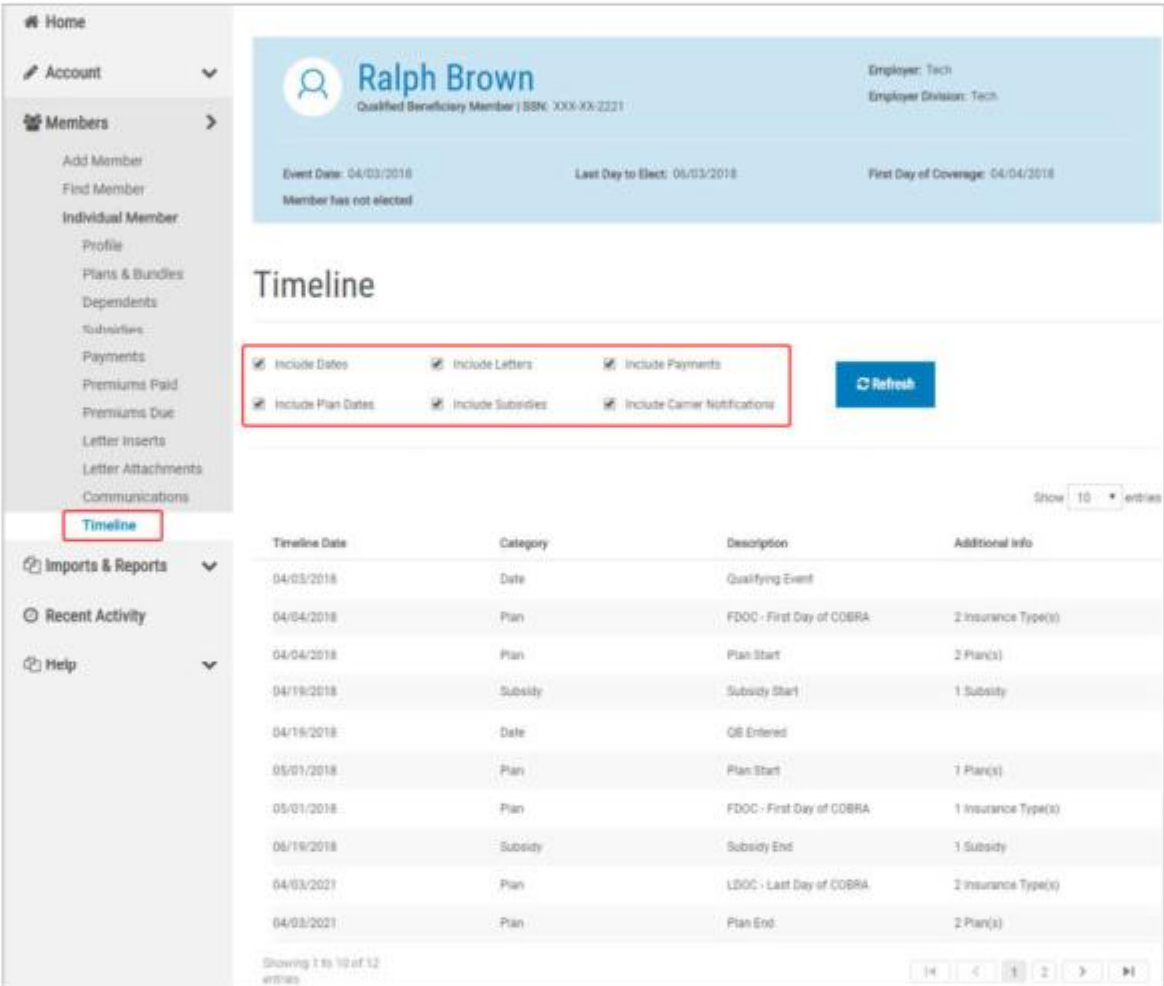
Letter Inserts: this contains a listing of the preexisting letter inserts that can be sent to the member; these are usually state-dependent and are included with the Specific Rights Notice sent to the member.

Letter Attachments: this contains a list of pre-existing letters attachments that can be sent to the member; these are usually state-dependent and are included with the Specific Rights Notice sent to the member.

Communications: this page contains lists all system-generated letters sent to the member. Clicking the link within the **Description** column will allow the user to open and download a PDF copy of the letter. Clicking the **Date/Time** column header will sort search results by the time stamp.



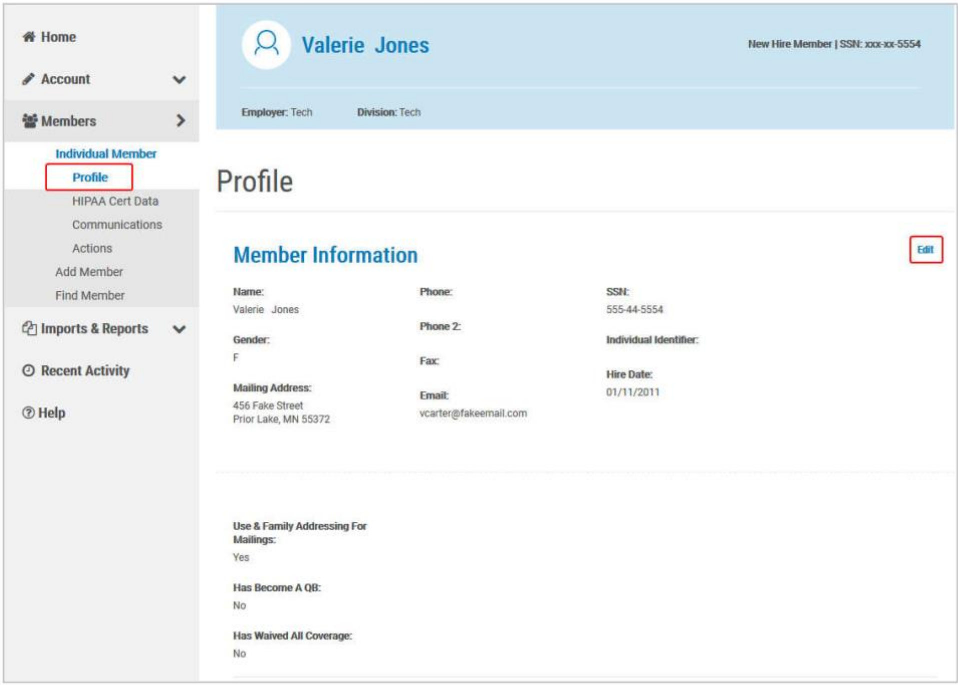
Timeline: this contains a chronological summary of all important dates, plan dates, letters, notifications, payments, and subsidies associate with the member's account.



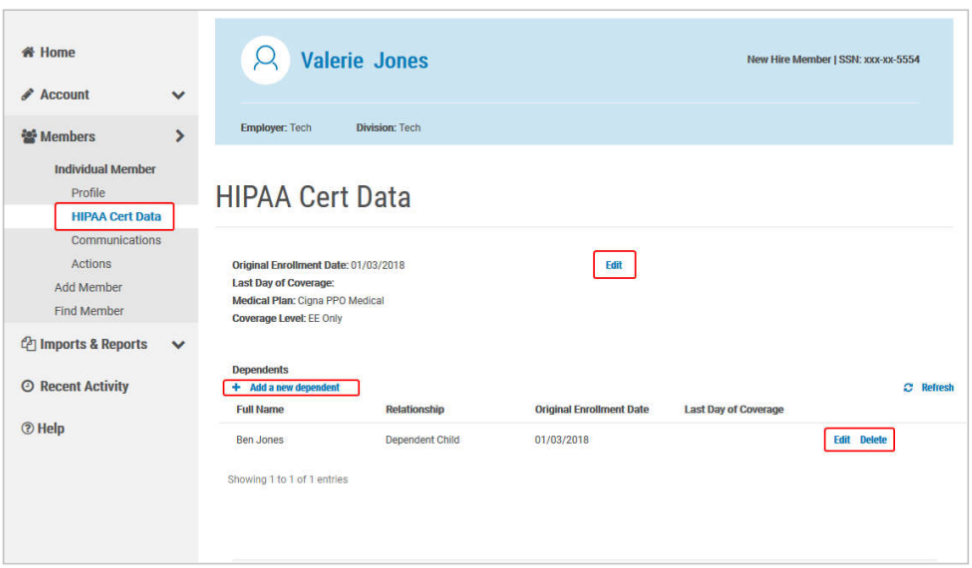
Viewing Member Accounts

New Hire Member Information: The **Profile** page is displayed by default when opening a New Hire member record using the Find Member feature.

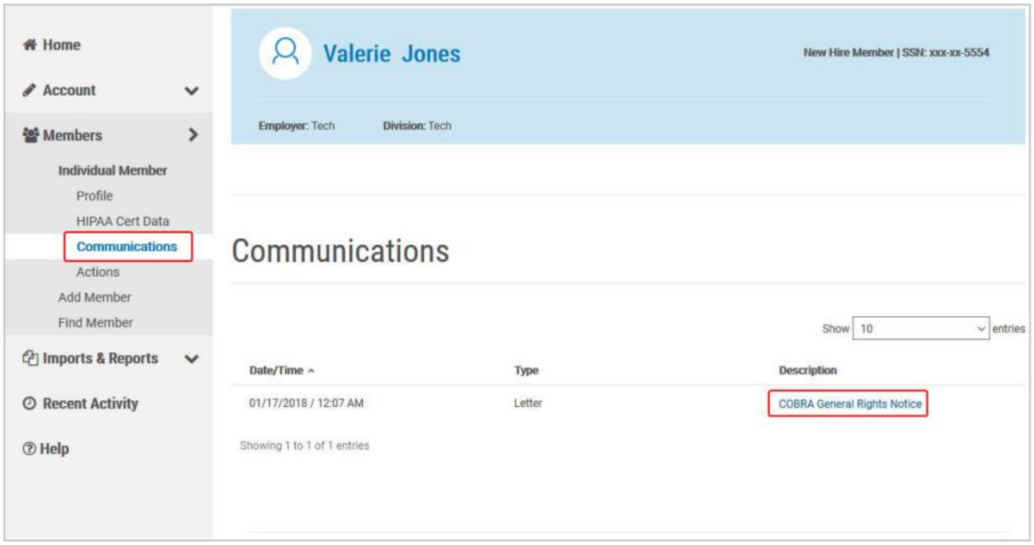
Profile: This allows users to view important information about the member. The information displayed within the **Member Information** section is the information provided when the member was entered.



HIPAA Certification Data: shown is the information entered initially. If this needs to be edited or added, clicking the **Edit** link allows a user to add information or edit the information.



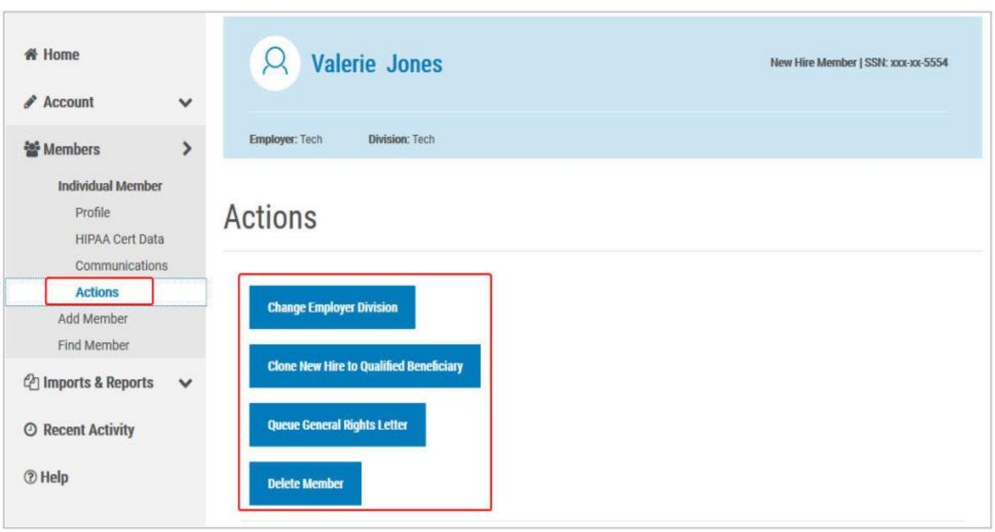
Communications: displays all communications sent to the member through the system. Clicking the link within the **Description** column opens a PDF of the communication. Clicking the **Date/Time** header allows the user to sort the letters by date/time.



Actions: from here, the user can take the following actions within the New Hire member record:

- ✓ Change the Employer Division
- ✓ Clone a New Hire Member to a Qualified Beneficiary member
- ✓ Queue the General Rights letter
- ✓ Delete a New Hire member record

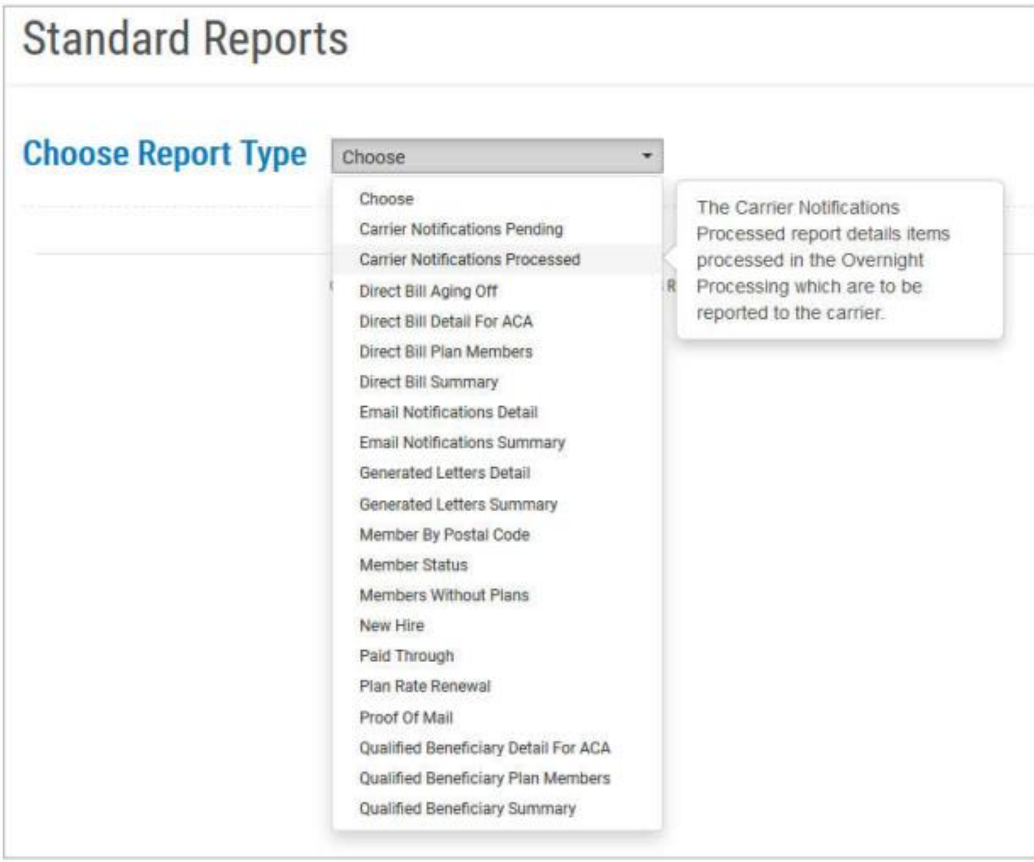
Clicking the button associated with the action will either open a dialog box or immediately initiate the action.



Reports

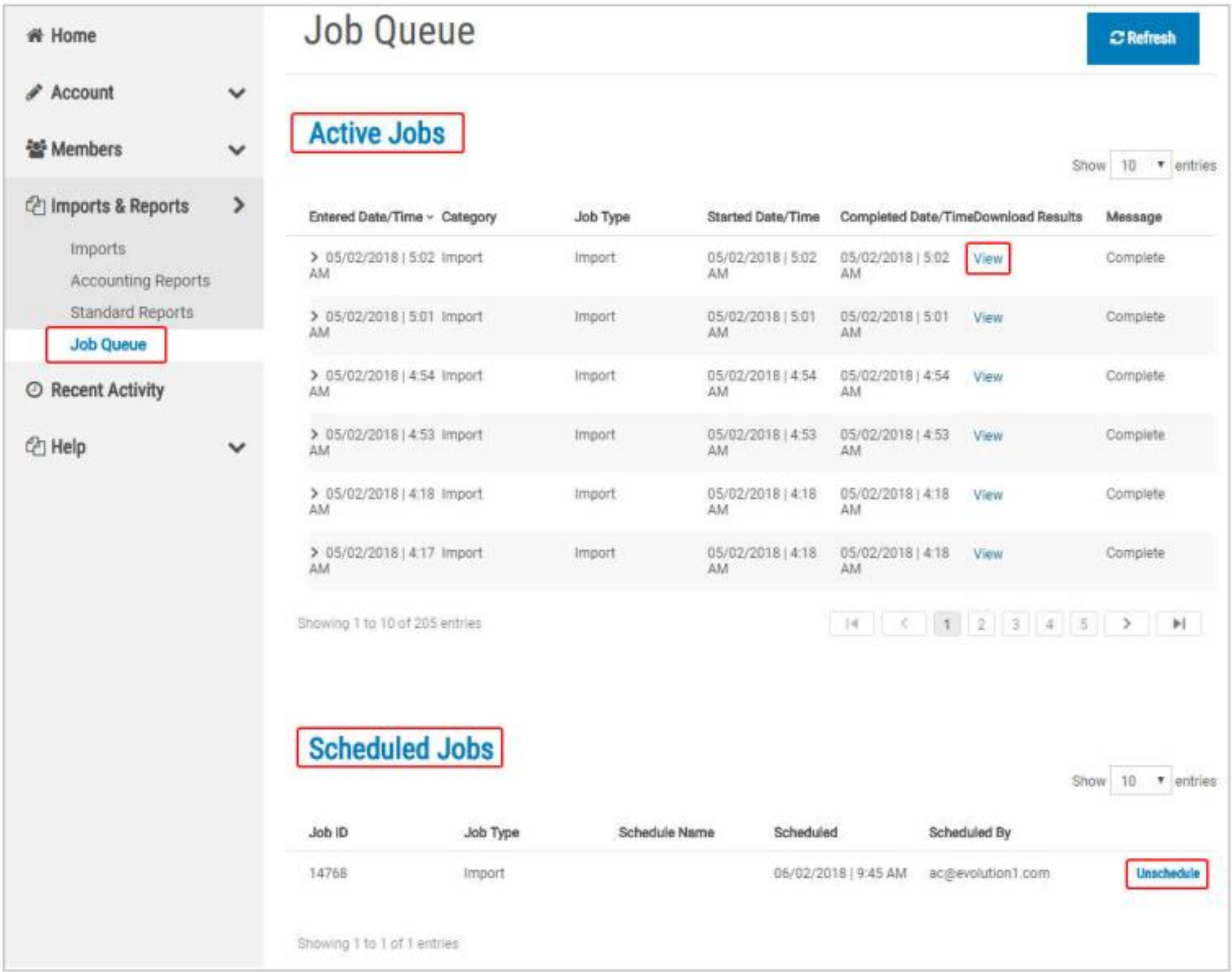
This menu allows the user to access Accounting Reports, Standard Reports, and the Job Queue.

Standard Reports: This option displays the list of several non-financial reports related to entities, members, plans, rates, & letters. The **Choose Report Type** is a drop-down menu containing a list of available accounting reports. Hovering over the report name displays a brief description of the report. Once a report is selected, the configurable details of the report are displayed within the body of the page.



Job Queue: This displays a list of system tasks. Tasks are separated into two sections – **Active Jobs** & **Scheduled Jobs**. It contains up to 45 days of content, anything older is automatically removed.

- ✓ **Active Jobs**: this includes manually processed letters, system reports, and pending refunds. Completed jobs also appear here, and can be downloaded in PDF format by clicking the **View** link within the **Download Results** column.
- ✓ **Scheduled Jobs**: this includes jobs that have been configured to run at a specific date & time. Once completed, the jobs will move to the **Active Jobs** section. Clicking the **Unschedule** link will cancel the scheduled job.



Recent Activity

Recent Activity: This is a listing of the member & entity records the viewer has most recently accessed. Records are grouped by type in different sections:

- ✓ Qualified Beneficiaries
- ✓ Direct Bill
- ✓ New Hire
- ✓ Employer Divisions
- ✓ Carriers

Clicking on the section heading will expand the section, displaying the most recently accessed records for that section:

- ✓ Clicking the **Member** link for a Qualified Beneficiary, Direct Bill, or New Hire member will open the member's **Profile** page;
- ✓ Clicking the **Employer Division** link will open that employer Division **Profile** page; and
- ✓ Clicking the **Employer** link will open the associated Employer **Profile** page.