

Workable COBRA

We make compliance easy.

We coordinate every aspect of your COBRA administration, taking the risk and complexity of compliance off your shoulders. You'll use our secure client website to enroll new members, report qualifying events and review your monthly management reports. From that point, our COBRA experts assume all compliance administration responsibilities AND the liability.

Transfer Liability

The penalties for COBRA non-compliance are considerable. Lawsuits from former employees and government fines cost employers millions of dollars a year. In fact, COBRA is likely your highest unfunded liability. Using COBRA Solutions places compliance responsibility on us. You report employee events, we handle COBRA.

Everyone Has Access

Both you and your COBRA participants have secure, online access to our COBRA platform, so everyone stays current. Participants may even use the online system to track payments.

Increased Productivity

You can enter new hires and qualifying events online. No more paper forms to fill out and file. Once entered, the system creates and posts all appropriate notices. Notices may be in either English or Spanish. We review them for accuracy and mail them to participants within 24 hours.

Digital Document Management

An electronic image of every letter and notice sent to any participant is stored and date-stamped in the participant's record. In addition, all actions taken on behalf of the participant are posted, creating a complete transaction history to prove compliance.

Superior Customer Support

Our bilingual COBRA team is available toll-free to help both you and your participants.



Limit Your Liability

Companies who choose to outsource their COBRA administration need to know their vendor partner will ensure its services are compliant with the latest COBRA regulations. Our web-based platform gives all clients immediate access to changes in COBRA procedures and the reports you'll need to document compliance. You report COBRA events, we do the rest, including taking on the liability of COBRA management.

Why Use Our COBRA Solutions?

- Toll-free customer support center
- Fast and easy – notices processed daily
- Letters and Notices in English or Spanish
- 24-hour online access
- Automated reporting of new hires and qualifying events
- Electronic images of all notices stored online for easy retrieval
- Payment coupons, payment posting and tracking
- Online payment, auto-debit and manual payments for COBRA enrollees
- COBRA compliance assured



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Want more info?

WorkableSolutions.com/WorkableCOBRA

Workable COBRA

What you need to know:

Workable Solutions forms a partnership with every employer to assure total COBRA continuation compliance. Employers and participants have up-to-date online access to view timelines, notices, letters and payments.

Save time and money.

Because we administer COBRA and state continuation benefits for tens of thousands of participants, we have the luxury of investing in state-of-the-art software, secure data storage and back-up, electronic scanning, automated banking and bulk mailing processes. The result: We can provide fully-compliant COBRA management at a fraction of what it would cost you to do in house. You not only get peace of mind, you get more time to focus on your real business.

Employer Reports

- Active Listing— Lists all participants active or ending on COBRA
- Participant Termination— Lists COBRA participants who terminated, typically within a specific date range
- Premiums Received— Provides a payment snapshot within a specified date range

Program Installation

Our implementation support team will contact you and lead you through your group implementation. We'll gather all the specifics about your business and train you how to use our web-based COBRA management tools. You'll also receive templates for easy import of your group data. We'll get you up and running just a few days after we receive your group information.



COBRA Compliance Services

- General Notices of COBRA Rights and Responsibilities to employees and dependents
- COBRA eligibility and election notices
- Multiple notices sent to dependents residing at different addresses
- Employers can add new hires and report qualifying events online
- Monthly COBRA premium billing and collection with email reminders
- Carrier eligibility management
- Premium reconciliation and disbursement to carrier or employer
- COBRA open-enrollment support and administration
- COBRA Enrollment and Termination Notification
- Conversion notices, if needed
- All COBRA account transactions, notices and notes stored with the participant's record
- HIPAA certificates of coverage
- Online, real-time employer access to COBRA activity, premiums, reports and file export
- Toll-free telephone support line
- Secure storage of all data and secure web-enabled 24/7 account access