COBRA and Direct Billing Broker Guide

Guide Overview

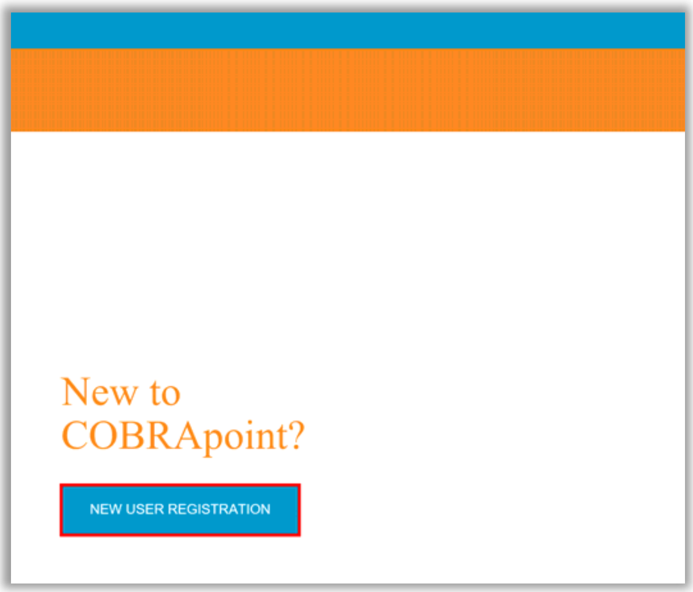
The Broker Portal empowers you to manage and assist your book of business for COBRA and Direct Billing. You will have 24-hour access to the Portal to run reports for your clients, enter member information, and view detailed member information as needed. Reports can be pulled for a specific client or inclusive of all clients you are working with.

Logging in:

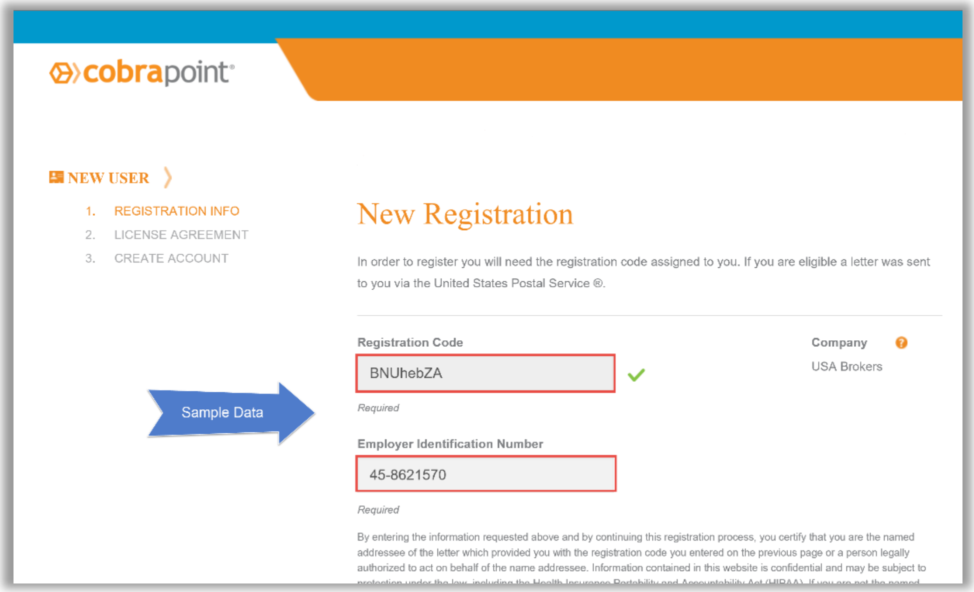
Here are step-by-step instructions on how to log in to the COBRA & Direct Billing platform.

A letter should have been sent to you, the broker, from Flex Administrators, Inc. In the letter, a New User Registration code is included.

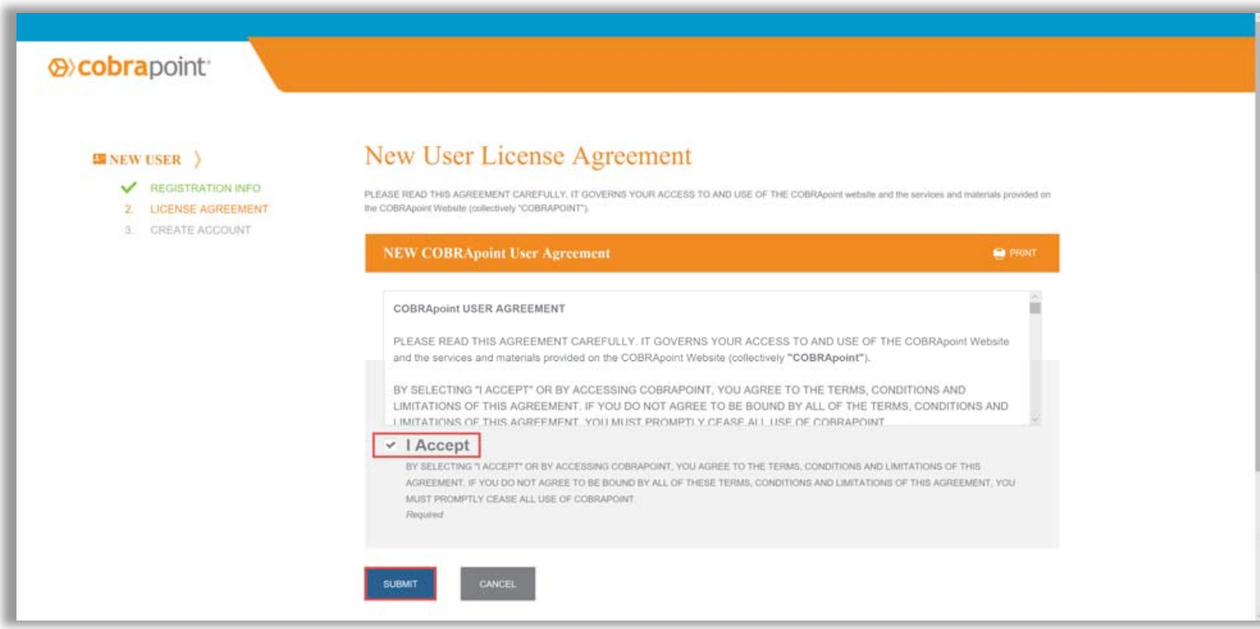
1. Log in to: cobra.flexadministrators.com
2. Click on New User Registration



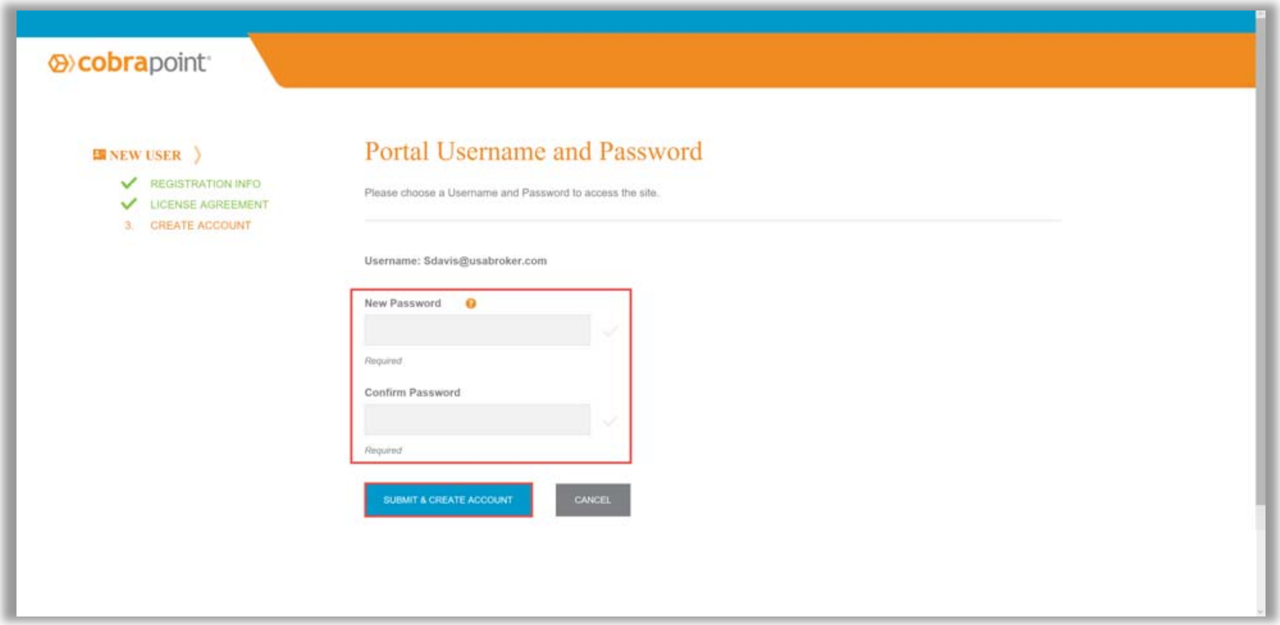
3. A Registration Code should have been received in a letter from the Administrator.
    a. Enter in the Registration Code
    b. Enter in the Employer Identification Number (this will be 99-9999999)



4. Agree to New User License Agreement
5. Check the **I Accept** box
6. Click on **Submit**

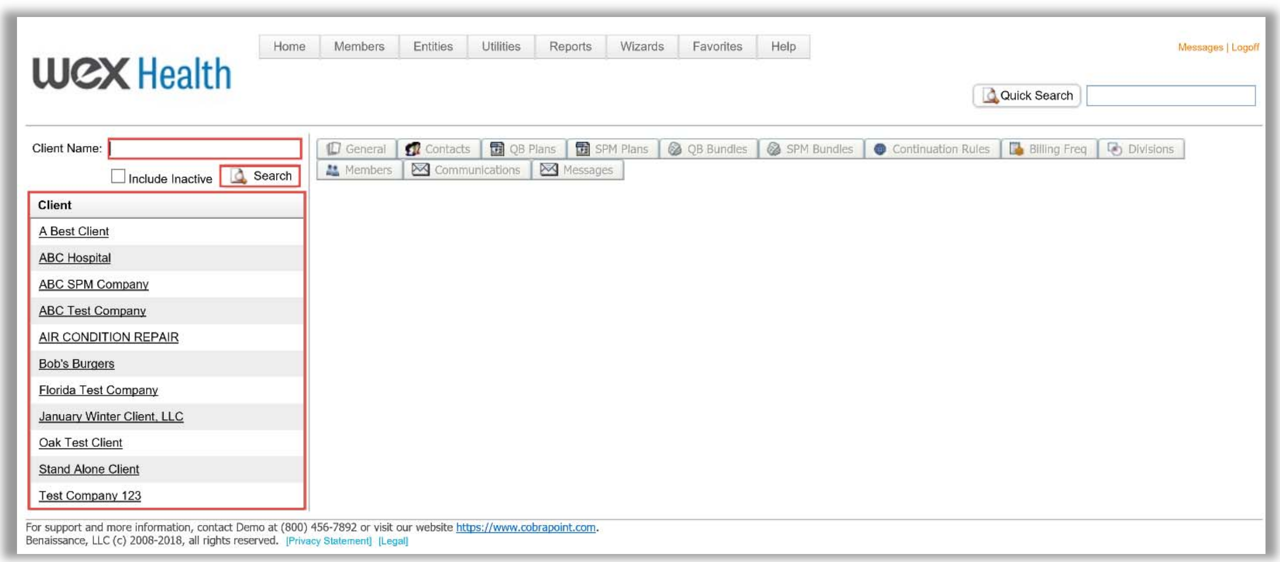


7. Create New Password
8. Click on **Submit & Create Account**

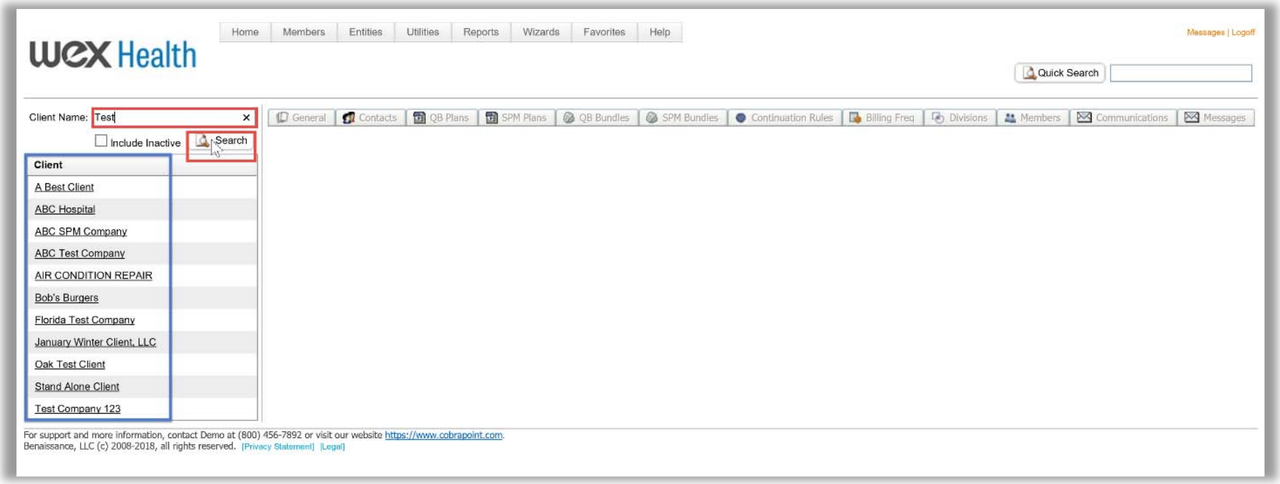


Locating Clientele

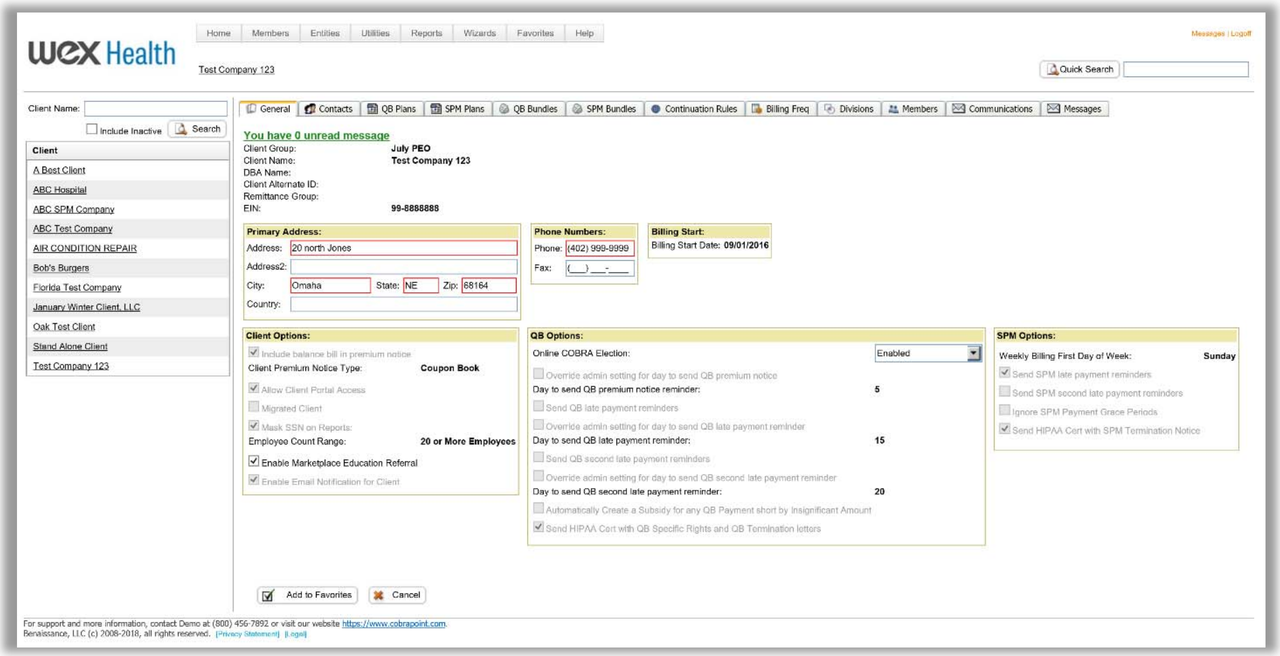
1. On the left-hand side, is a list of all of the Clients



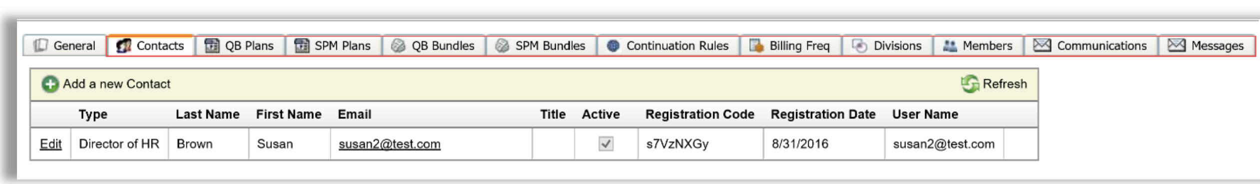
2. There are two ways to search for a Client
    a. Enter in the first few letters in the **Client Name** box and click on **Search**
    b. Click on the client name under the **Client** list



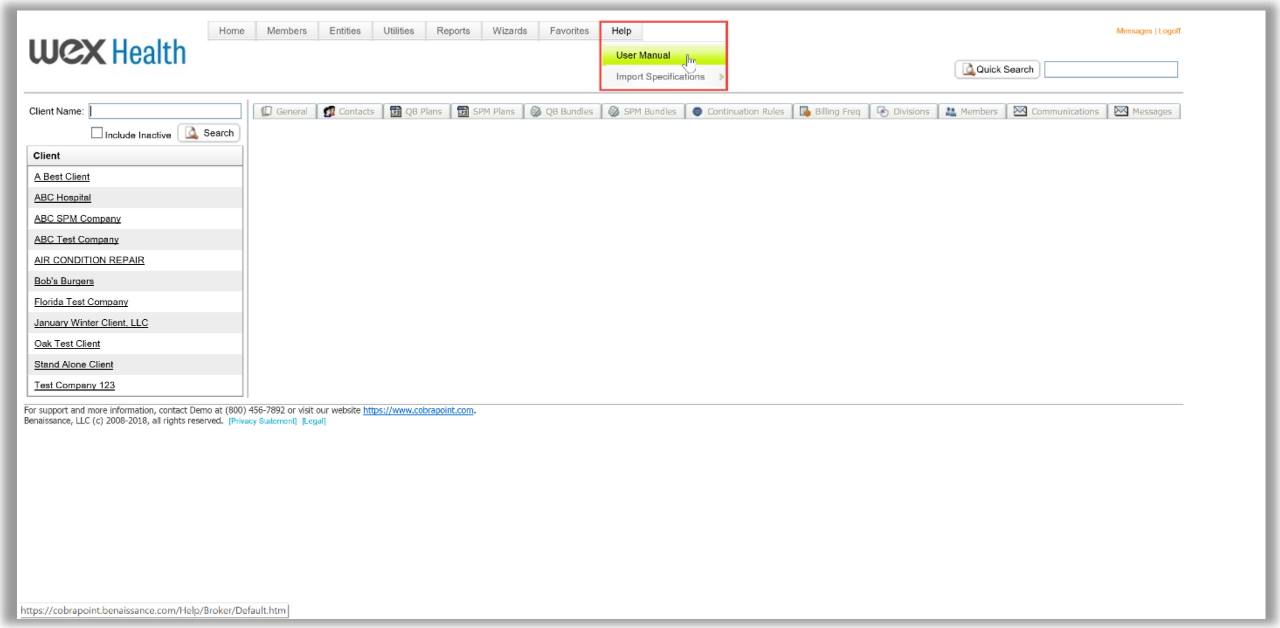
3. Once you find and click on the Client, you will be brought to their home page. This page is a nice snap-shot of all their information.



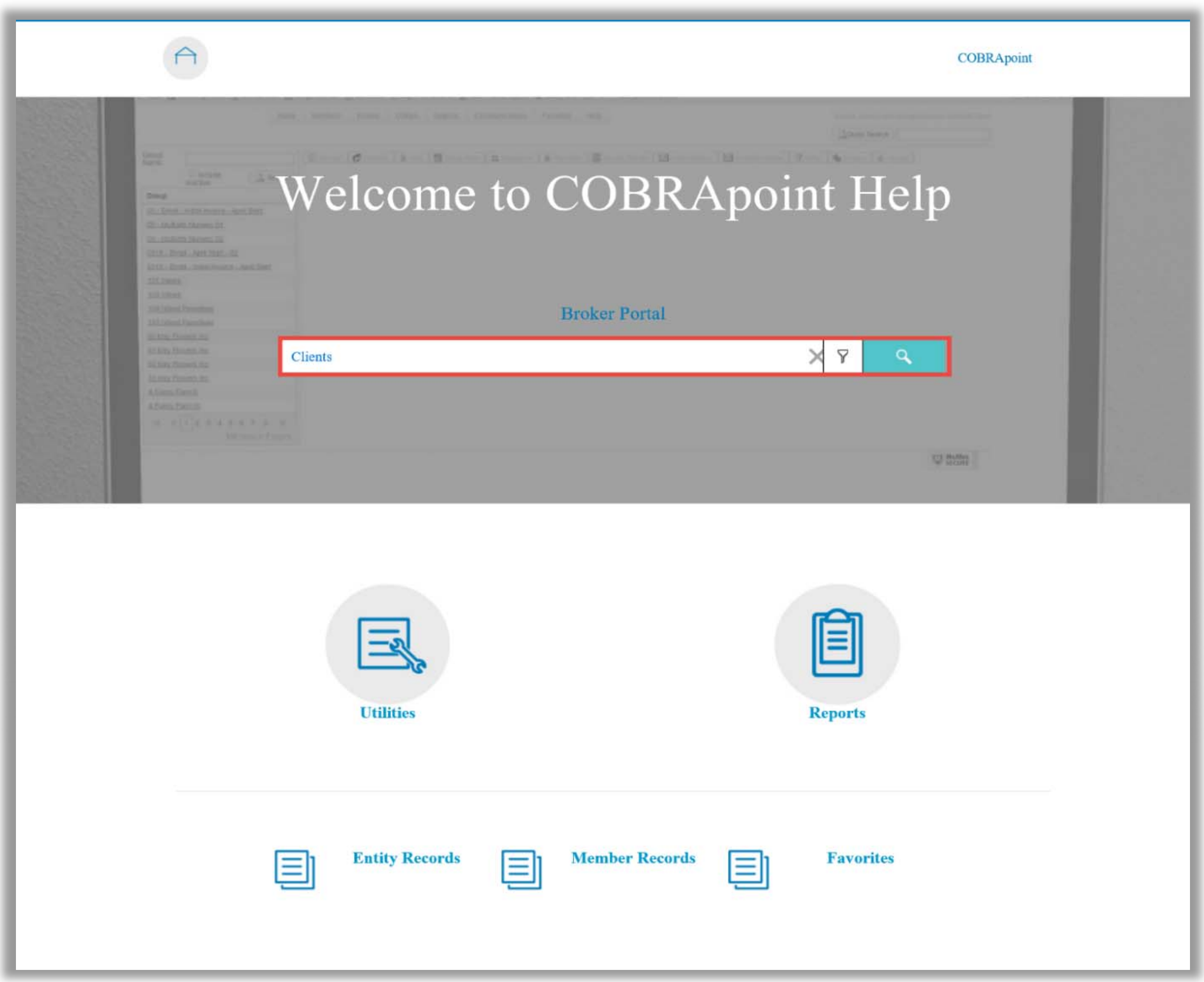
4. To drill down to more specific information, click on the multiple tabs at the top of the page



5. For more information, please review the User Manual
6. Place your cursor over the **Help** tab and click on User Manual



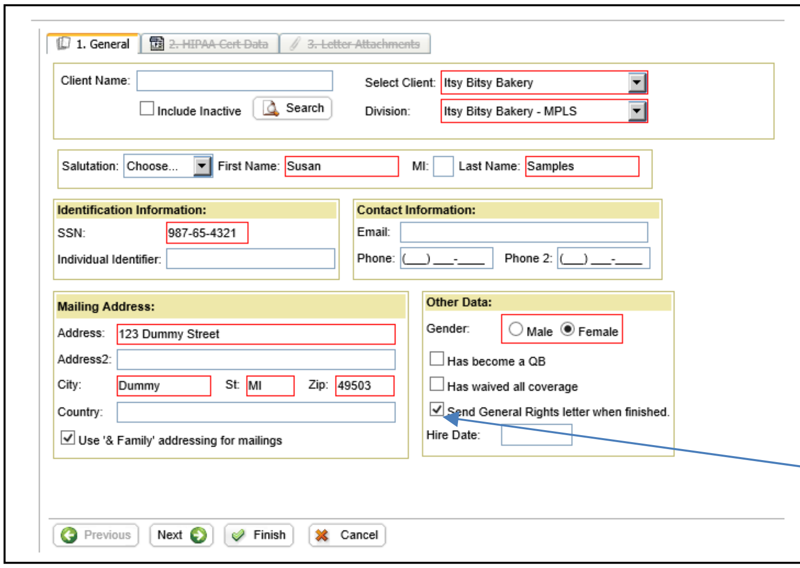
7. The Broker Portal User Manual opens in a new browser window. Type in what you are looking for in the Search section i.e. Clients and click on the search icon.



Processing Events

In order to process events you can use the WIZARDS tab

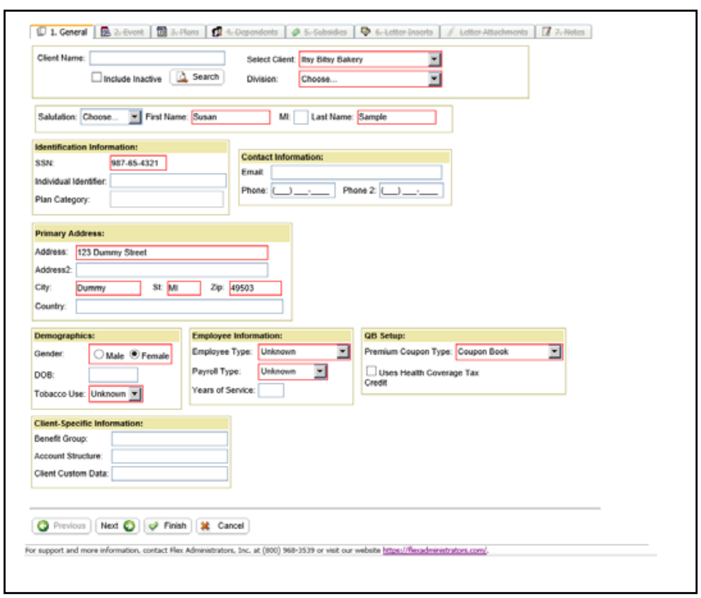
Add New NPM: Use for adding a new Employee who needs to be sent an Initial Notice/General Rights Notice



In order for us to generate an Initial Notice/General Rights Notice, make sure this box is checked!

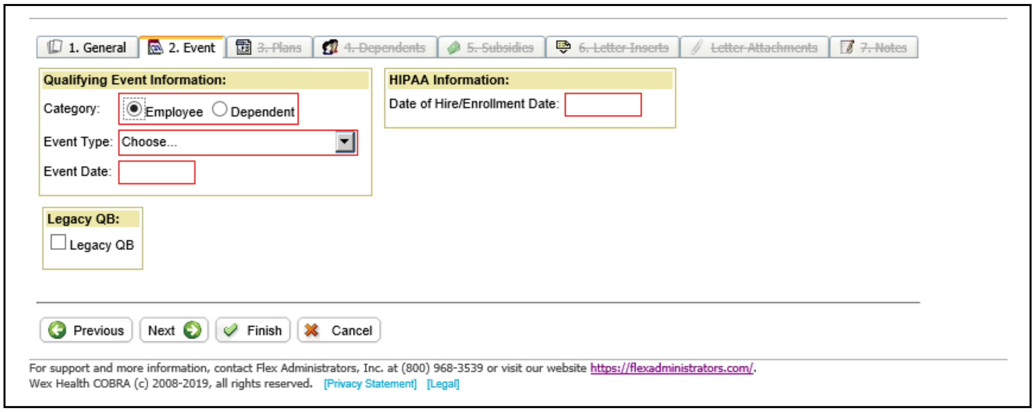
All Red Highlighted Boxes are required.
Click FINISH once everything is entered.

Add New QB: Use for adding an Employee/Dependent who needs to be sent a COBRA Election Notice.



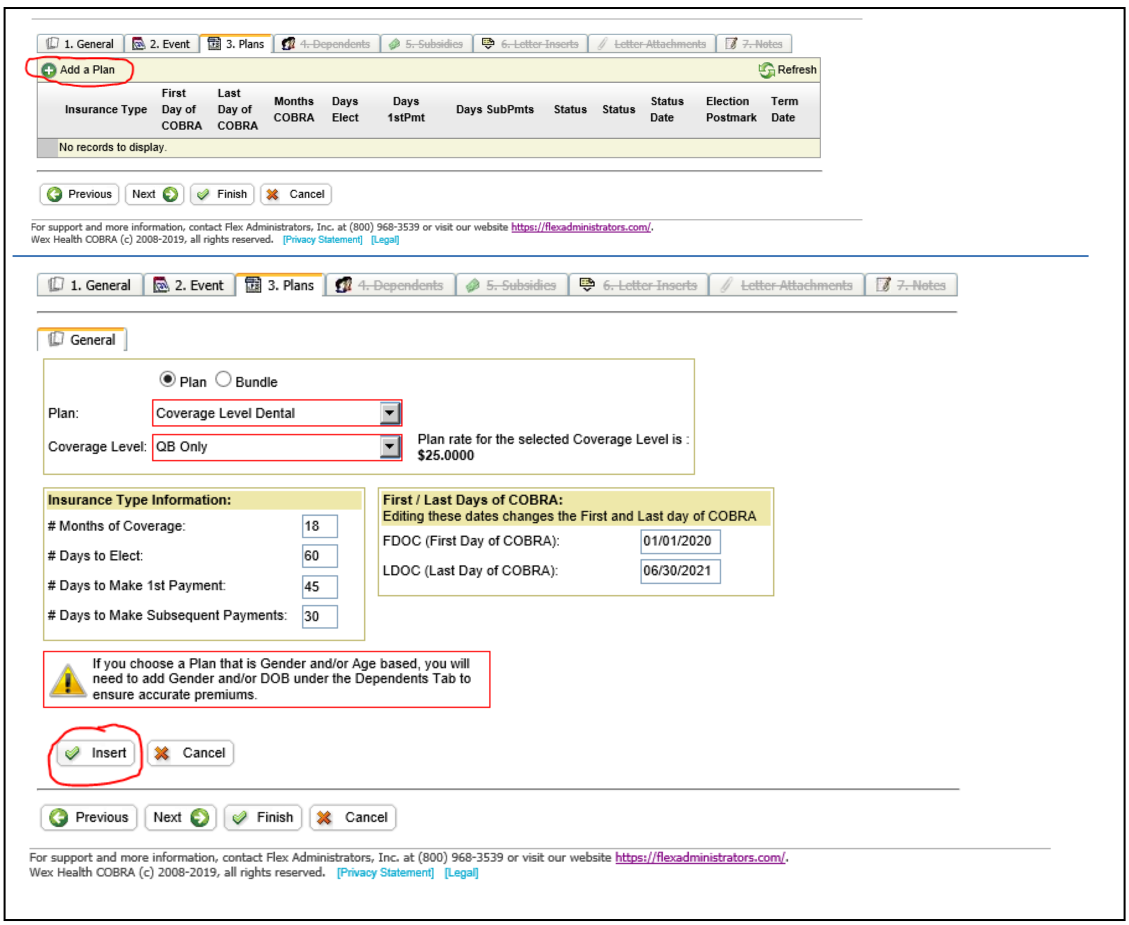
Demographics-
Tabaco Use: Leave as UNKNOWN
Employee Information-
Employee Type: Leave as UNKNOWN
Payroll Type: Leave as UNKNOWN
QB Set-Up-
Premium Coupon Type: Leave as **COUPON BOOK**

Click NEXT once everything highlighted red is entered.



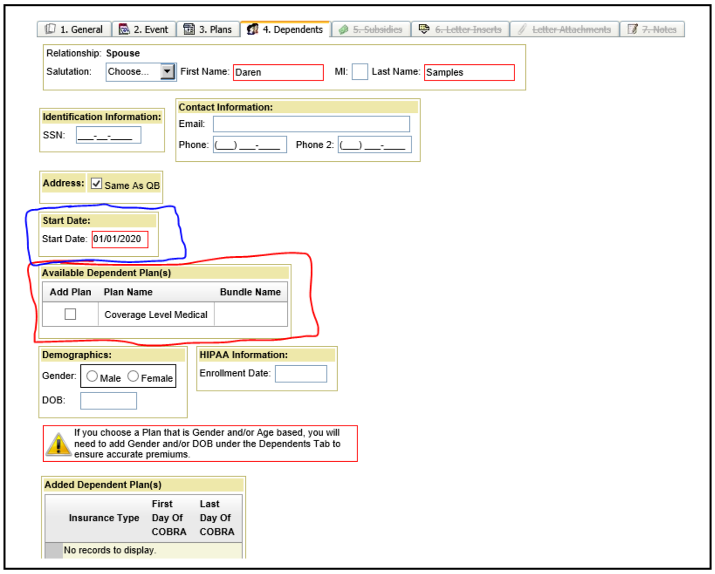
Click NEXT once everything highlighted red is entered.

Add all plans that need to be offered through COBRA
Select PLAN and COVERAGE LEVEL ONLY!
Select INSERT after each Plan Selection



Click NEXT once all plans that need to be offered are entered.

Add any dependents that were covered under the benefits being offered through COBRA.



Start Date: First Date of COBRA Coverage
Available Dependent Plans: Check off the box for each benefit that this employee was covered under.

MAKE SURE TO SAVE!

Add any other covered dependents and save.

Once all dependents are entered hit NEXT

Add any Subsidy Schedule (if applicable) – Subsidy is the amount of premium being covered by the Employer

Click Finish to send the COBRA Notice for Mailing.

Letter Inserts – Not Required

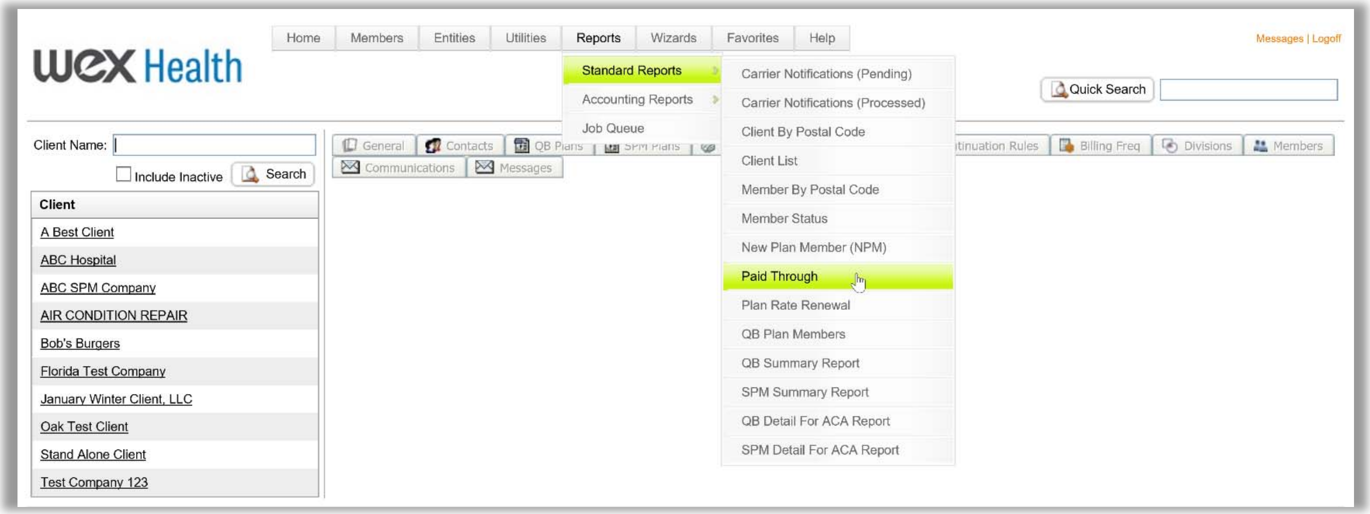
Letter Attachments – Not Required

Reports

The COBRA & Direct Billing reports are split up into two separate categories, Accounting and Standard reports. The ability to run specific reports may be controlled by the user's role in both categories.

Standard Reports: Contain non-financial information related to entities, members, plans, rates, and letters.

- Carrier Notifications (Pending) Report
- Carrier Notifications (Processed) Report
- Client By Postal Code Report
- Client List Report
- Member By Postal Code Report
- Member Status Report
- New Plan Member (NPM) Report
- Paid Through Report
- Plan Rate Renewal Report
- QB Plan Members Report
- QB Summary Report
- SPM Summary Report
- QB Detail for ACA Report
- SPM Detail for ACA Report

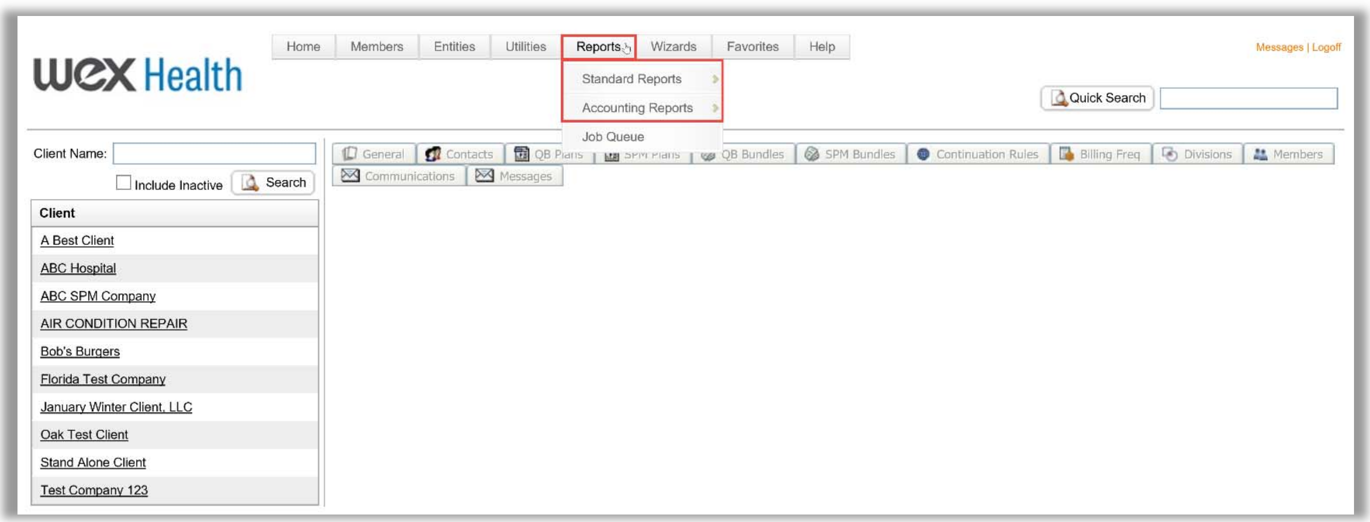


Accounting Reports: Contain financial information related to payments, refunds, cash activity, and remittances.

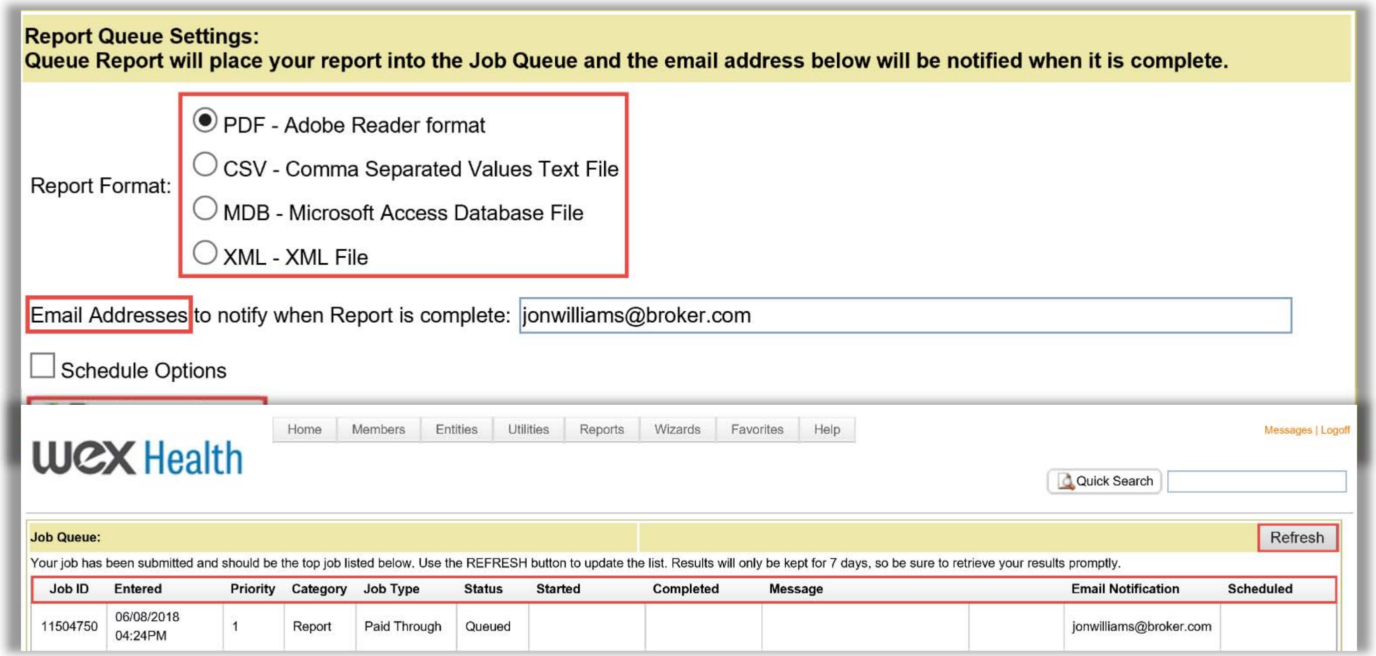
- Subsidy Schedule
- Remittance
- Refund Report

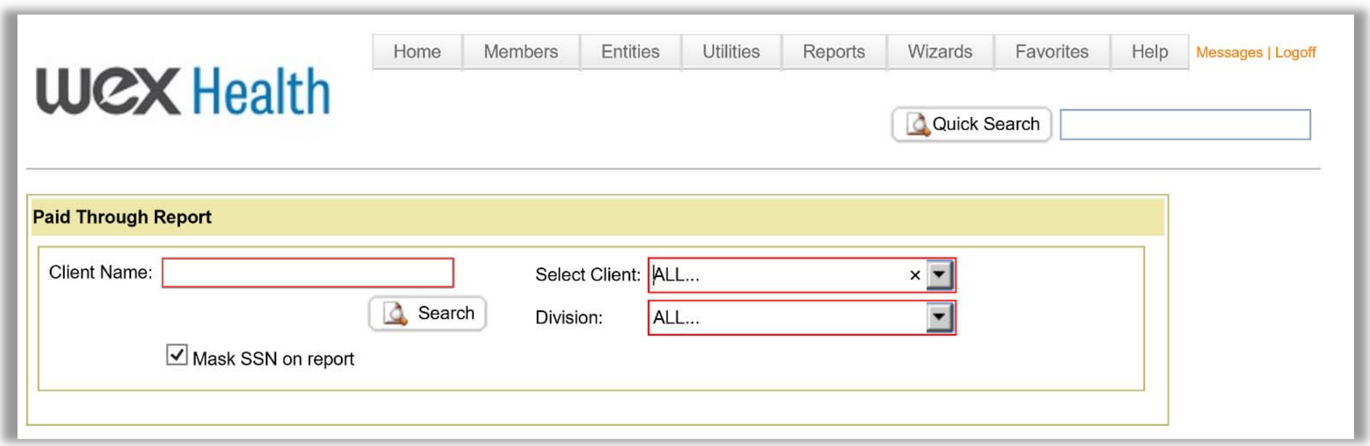
1. Click on **Reports**, and select Standard Reports or Accounting Reports

2. Select the report you want to run.



3. Click on the **Select Client** and **Division** drop down menu(s) and select the specific Client and Division or run the report for **ALL.** To select a specific client, type in a portion of the client name in the **Client Name** field.





4. Select the **Report Format**
5. Enter in email address(s) to be notified with the report is ready (optional)
6. Click on **Queue Report**

7. Below you will see the request has been queued, click on **Refresh**

8. Click **Download Results**

9. In a separate window, the report will populate.