

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)

cobrapoint

NEW USER >

1. REGISTRATION INFO
2. LICENSE AGREEMENT
3. CREATE ACCOUNT

New Registration

In order to register you will need the registration code assigned to you. If you are eligible a letter was sent to you via the United States Postal Service ®.

Registration Code: ✓

Company: USA Brokers

Employer Identification Number:

Sample Data

By entering the information requested above and by continuing this registration process, you certify that you are the named addressee of the letter which provided you with the registration code you entered on the previous page or a person legally authorized to act on behalf of the name addressee. Information contained in this website is confidential and may be subject to protection under the law, including the Health Insurance Portability and Accountability Act (HIPAA). If you are not the named

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

cobrapoint

NEW USER >

- ✓ 1. REGISTRATION INFO
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New User License Agreement

PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE COBRAPoint website and the services and materials provided on the COBRAPoint Website (collectively "COBRAPoint").

NEW COBRAPoint User Agreement PRINT

COBRAPoint USER AGREEMENT

PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE COBRAPoint Website and the services and materials provided on the COBRAPoint Website (collectively "COBRAPoint").

BY SELECTING "I ACCEPT" OR BY ACCESSING COBRAPPOINT, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT, YOU MUST PROMPTLY CEASE ALL USE OF COBRAPPOINT.

I Accept

BY SELECTING "I ACCEPT" OR BY ACCESSING COBRAPPOINT, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THESE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT, YOU MUST PROMPTLY CEASE ALL USE OF COBRAPPOINT.

Required

SUBMIT CANCEL

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

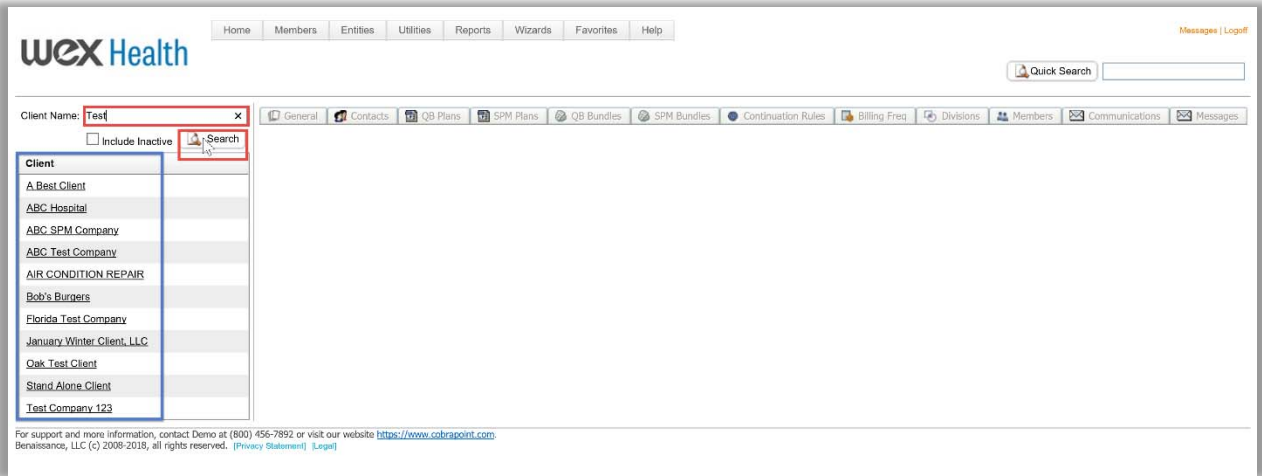
The screenshot shows the Cobrapoint portal registration page. At the top left is the Cobrapoint logo. Below it, a 'NEW USER' section contains a progress indicator with three steps: 'REGISTRATION INFO' (checked), 'LICENSE AGREEMENT' (checked), and 'CREATE ACCOUNT' (active). The main heading is 'Portal Username and Password'. Below this, a message says 'Please choose a Username and Password to access the site.' The 'Username' field is pre-filled with 'Sdavis@usabroker.com'. The 'New Password' and 'Confirm Password' fields are highlighted with a red box. Each password field has a checkmark icon on the right. Below the password fields are two buttons: 'SUBMIT & CREATE ACCOUNT' (blue) and 'CANCEL' (grey).

Locating Clientele

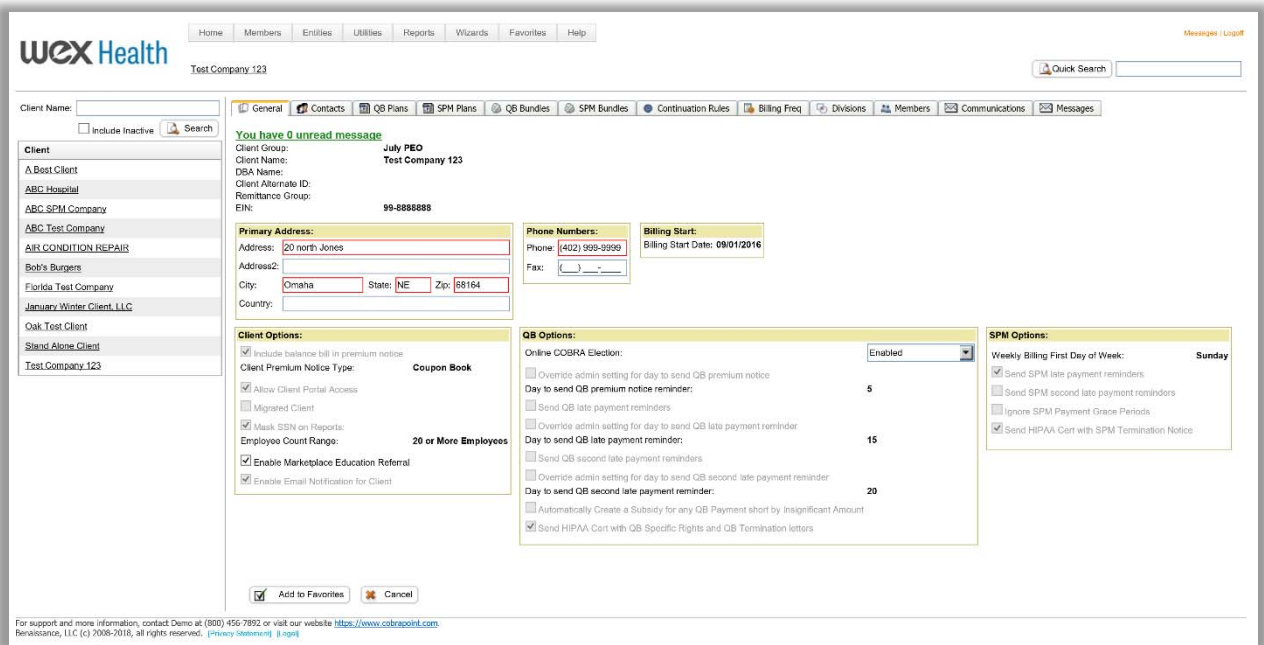
1. On the left-hand side, is a list of all of the Clients

The screenshot shows the WEX Health application interface. At the top left is the 'WEX Health' logo. A navigation menu includes 'Home', 'Members', 'Entities', 'Utilities', 'Reports', 'Wizards', 'Favorites', and 'Help'. On the right, there are links for 'Messages' and 'Logoff'. Below the navigation is a 'Quick Search' field. The main content area has a 'Client Name:' search box with an 'Include Inactive' checkbox and a 'Search' button. Below the search box is a list of clients, including 'A Best Client', 'ABC Hospital', 'ABC SPM Company', 'ABC Test Company', 'AIR CONDITION REPAIR', 'Bob's Burgers', 'Florida Test Company', 'January Winter Client, LLC', 'Oak Test Client', 'Stand Alone Client', and 'Test Company 123'. The list is highlighted with a red box. At the bottom, there is a footer with support information: 'For support and more information, contact Demo at (800) 456-7892 or visit our website https://www.cobrapoint.com. Benaisance, LLC (c) 2008-2018, all rights reserved. [Privacy Statement] [Legal]'.

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



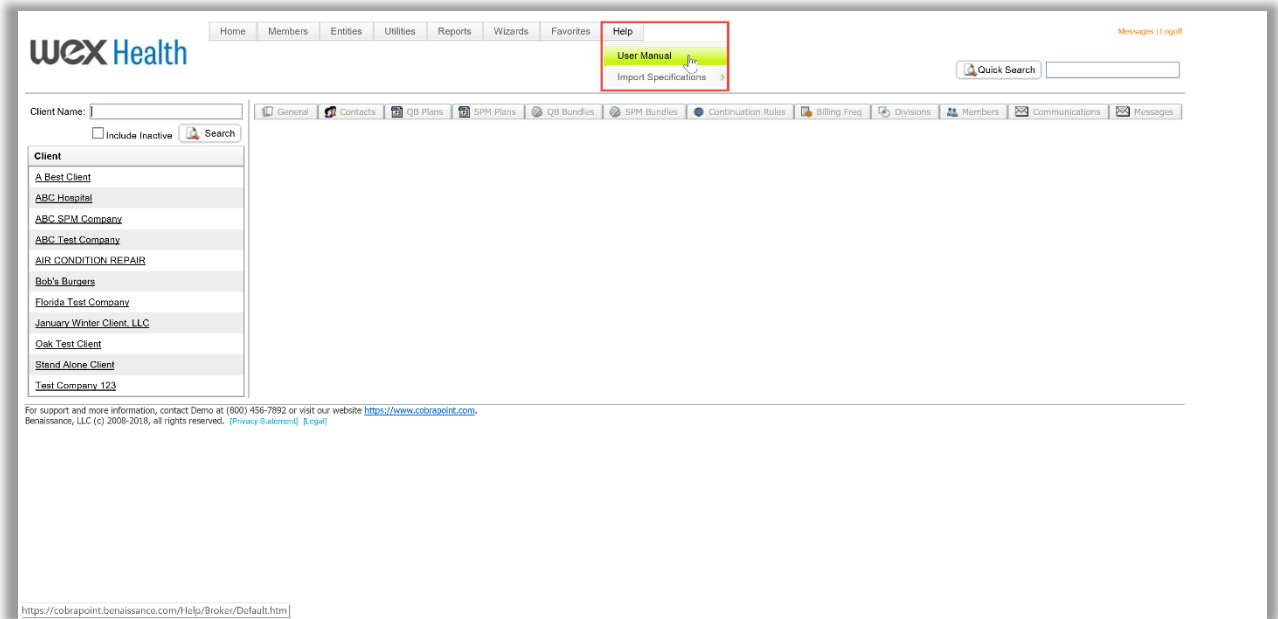
3. Once you find and click on the Client, you will be brought to their home page. This page is a nice snapshot of all their information.



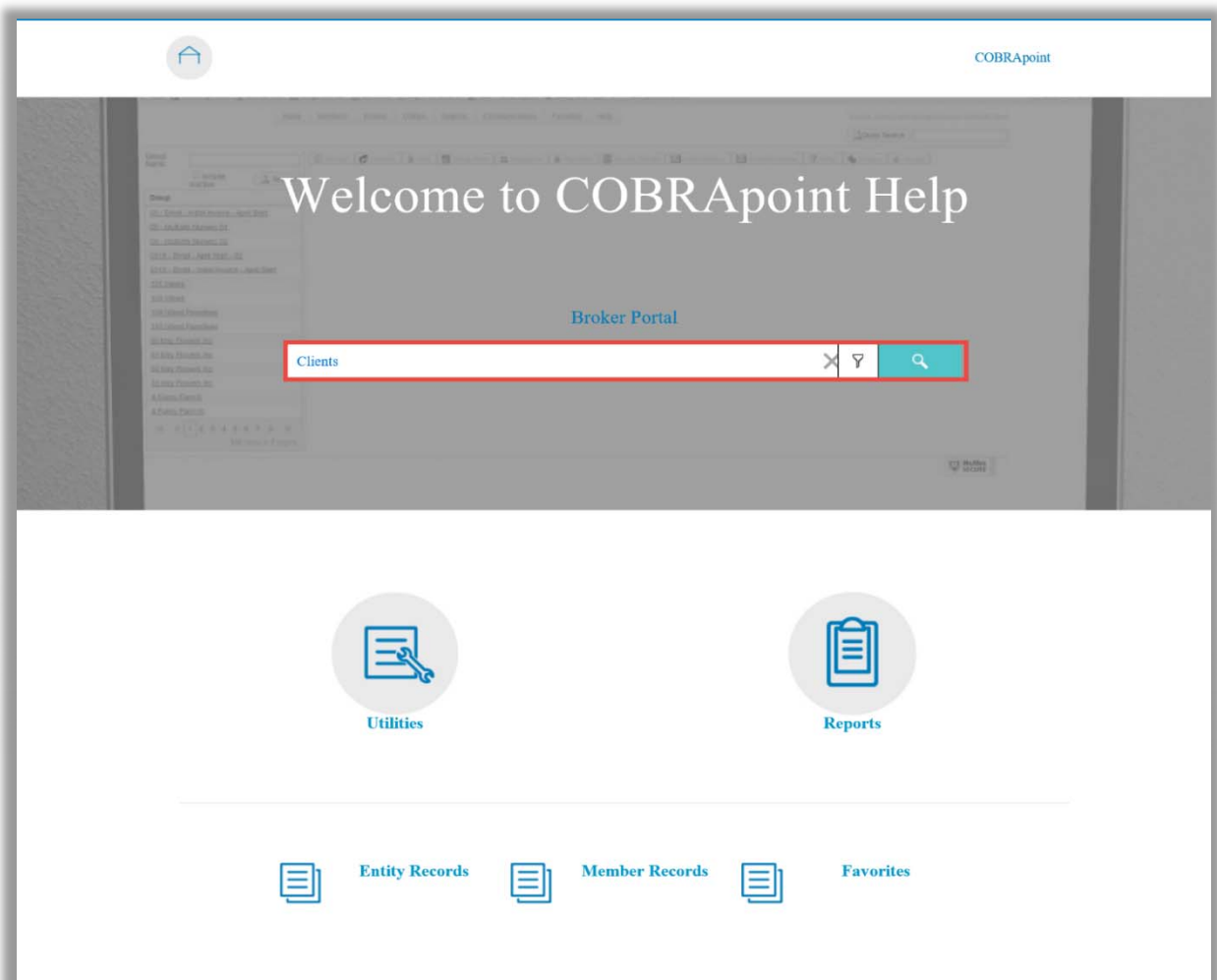
4. To drill down to more specific information, click on the multiple tabs at the top of the page



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.

1. General 2. Event 3. Plans 4. Dependents 5. Subsidies 6. Letter-Inserts Letter-Attachments 7. Notes

Qualifying Event Information:
 Category: Employee Dependent
 Event Type: Choose...
 Event Date:

HIPAA Information:
 Date of Hire/Enrollment Date:

Legacy QB:
 Legacy QB

Previous Next Finish Cancel

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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

1. General 2. Event 3. Plans 4. Dependents 5. Subsidies 6. Letter-Inserts Letter-Attachments 7. Notes

Add a Plan Refresh

Insurance Type	First Day of COBRA	Last Day of COBRA	Months COBRA	Days Elect	Days 1stPmt	Days SubPmts	Status	Status Date	Election Postmark	Term Date
No records to display.										

Previous Next Finish Cancel

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1. General 2. Event 3. Plans 4. Dependents 5. Subsidies 6. Letter-Inserts Letter-Attachments 7. Notes

General

Plan Bundle

Plan: Coverage Level Dental
 Coverage Level: QB Only Plan rate for the selected Coverage Level is : \$25.0000

Insurance Type Information:
 # Months of Coverage: 18
 # Days to Elect: 60
 # Days to Make 1st Payment: 45
 # Days to Make Subsequent Payments: 30

First / Last Days of COBRA:
 Editing these dates changes the First and Last day of COBRA
 FDOC (First Day of COBRA): 01/01/2020
 LDOC (Last Day of COBRA): 06/30/2021

Warning: If you choose a Plan that is Gender and/or Age based, you will need to add Gender and/or DOB under the Dependents Tab to ensure accurate premiums.

Insert Cancel

Previous Next Finish Cancel

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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.

1. General 2. Event 3. Plans 4. Dependents 5. Subsidies 6. Letter-Inserts Letter-Attachments 7. Notes

Relationship: Spouse
Salutation: Choose... First Name: Daren MI: Last Name: Samples

Identification Information: SSN: _____

Contact Information: Email: _____ Phone: () _____ Phone 2: () _____

Address: Same As QB

Start Date: Start Date: 01/01/2020

Available Dependent Plan(s)

Add Plan	Plan Name	Bundle Name
<input type="checkbox"/>	Coverage Level Medical	

Demographics: Gender: Male Female DOB: _____

HIPAA Information: Enrollment Date: _____

Warning: If you choose a Plan that is Gender and/or Age based, you will need to add Gender and/or DOB under the Dependents Tab to ensure accurate premiums.

Added Dependent Plan(s)

Insurance Type	First Day Of COBRA	Last Day Of COBRA
No records to display.		

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

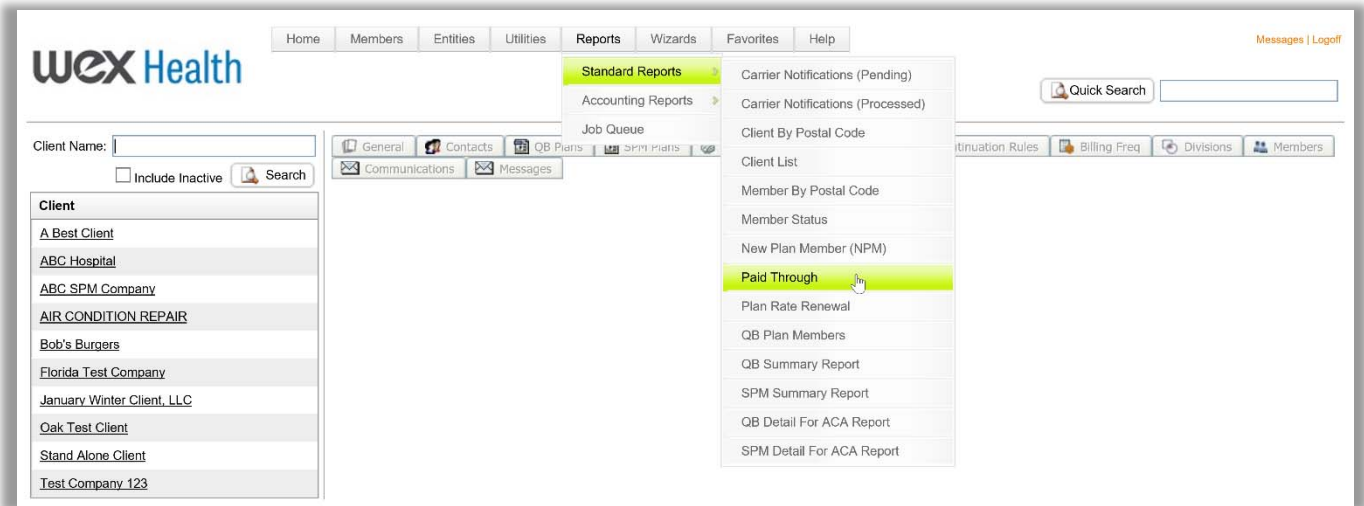
Letter Attachments – Not Required

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

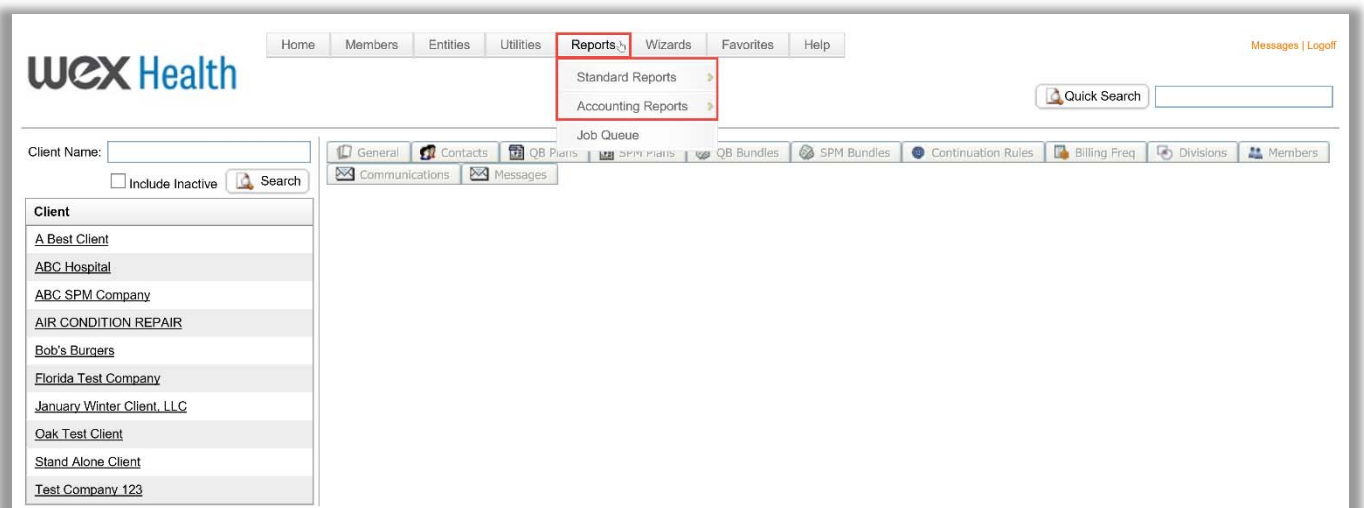


Accounting Reports: Contain financial information related to payments, refunds, cash activity, and remittances.

- 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.

Report Queue Settings:
Queue Report will place your report into the Job Queue and the email address below will be notified when it is complete.

Report Format:

- PDF - Adobe Reader format
- CSV - Comma Separated Values Text File
- MDB - Microsoft Access Database File
- XML - XML File

Email Addresses to notify when Report is complete:

Schedule Options

wex Health Messages | Logoff

Home Members Entities Utilities Reports Wizards Favorites Help

Quick Search

Job Queue: Refresh

Your job has been submitted and should be the top job listed below. Use the REFRESH button to update the list. Results will only be kept for 7 days, so be sure to retrieve your results promptly.

Job ID	Entered	Priority	Category	Job Type	Status	Started	Completed	Message	Email Notification	Scheduled
11504750	06/08/2018 04:24PM	1	Report	Paid Through	Queued				jonwilliams@broker.com	

wex Health Messages | Logoff

Home Members Entities Utilities Reports Wizards Favorites Help

Quick Search

Paid Through Report

Client Name:

Select Client:

Division:

Mask SSN on report

Search

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.

The screenshot shows the WEX Health web application interface. At the top, there is a navigation menu with links for Home, Members, Entities, Utilities, Reports, Wizards, Favorites, and Help. A 'Quick Search' box is located on the right side. Below the navigation, there is a 'Job Queue' section with a 'Refresh' button. A message states: 'Your job has been submitted and should be the top job listed below. Use the REFRESH button to update the list. Results will only be kept for 7 days, so be sure to retrieve your results promptly.' Below this message is a table with the following columns: Job ID, Entered, Priority, Category, Job Type, Status, Started, Completed, Message, Email Notification, and Scheduled. The table contains one row with the following data: Job ID: 11504750, Entered: 06/08/2018 04:24PM, Priority: 1, Category: Report, Job Type: Paid Through, Status: Complete, Started: 06/08/2018 04:24PM, Completed: 06/08/2018 04:24PM, Message: (empty), Email Notification: jonwilliams@broker.com, and Scheduled: (empty). The 'Download Results' link in the Message column is highlighted with a red box.

Job ID	Entered	Priority	Category	Job Type	Status	Started	Completed	Message	Email Notification	Scheduled
11504750	06/08/2018 04:24PM	1	Report	Paid Through	Complete	06/08/2018 04:24PM	06/08/2018 04:24PM	Download Results	jonwilliams@broker.com	