



COBRA Administration Services

Powered by Small Business Insurance Services, LLC

SMALL BUSINESS
Association of MICHIGAN

Focusing the power of small business.

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www.sbam.org



Let go of the complex and time-consuming tasks of managing COBRA.

For as little as \$35 per month, SBIS will handle all matters related to your company's COBRA administration.

Learn more by contacting us at (800) 362-5461 or sbam.org/cobra.

Your COBRA Administration Team will:

- Communicate with your former employee on your behalf.
- Send Initial Notification of COBRA Rights and Obligation letters to your company's insured employees & dependents.
- Send the Specific Qualifying Event Notification letters to all beneficiaries which includes plan options, enrollment forms, premium rates, and due dates.
- In compliance with the laws, we adjudicate eligibility accurately and consistently.
- Field all questions from your COBRA participants via email or our toll-free number.
- Create and send the monthly premium reminders, grace letters and handle the premium payment from all COBRA participants.
- Remit premiums weekly to the Blues or directly to your company on behalf of the participants, whichever is preferred.
- Expiration notices are sent to COBRA beneficiaries prior to the end of the 18th, 29th or 36th month of eligibility.
- Provide a monthly report of all COBRA activity such as who received COBRA notifications, who responded, and who is on the COBRA termination list (also available online).
- Research and monitor changes to COBRA regulations.
- Electronically scan and file all transactions so that you can demonstrate compliance.



As the Employer, you must notify your COBRA Coordinator of the following:

When employees or dependents are added to the plan.

When employees are terminated (voluntary or involuntary), or if there is a reduction of employee hours that may result in a qualifying event (loss of coverage)

Any changes made to your insurance program, including plan changes and rate renewals.

Any employee life event including death, marriage, divorce or birth of a child.

Employer Role & Responsibilities

You'll be assigned a COBRA Coordinator who will be the person that you'll notify of any changes within your plan including rate changes, employee termination or new hire, death, divorce, and any new dependents.

Simply fax or email the Enrollment/Change of Status (ECOS) form to your COBRA Coordinator along with our customized COBRA Cover Sheet. Your coordinator will determine if the event qualifies for COBRA. If so, they will send the necessary notifications within the allotted time in order for your company to stay compliant with the law.

If your company is enrolled in an SBAM-sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network plan and you use either the secure email or fax line, our billing administrator, TGG Solutions, will simultaneously receive a copy of your ECOS form and make any necessary billing and plan enrollment changes.

How To Enroll

Submit the COBRA Administration Group Enrollment Form and signed Contract, along with a census of your insured employees and their covered dependents including name, social security number, address, and date of birth.

Your assigned COBRA coordinator will need to know the plan and rate information for all of your insurance carriers, and if you currently have anyone enrolled in COBRA coverage.

For additional information, please contact SBAM at (800) 362-5461 or visit sbam.org/cobra

Cost For COBRA Administration

Companies enrolled in an SBAM-sponsored Blue health plan:

Up to 99 subscribers	\$35 / month
100 or more subscribers	\$60 / month

Companies NOT enrolled in an SBAM-sponsored Blue health plan:

Up to 25 subscribers	\$70 / month
26 to 50 subscribers	\$85 / month
51 to 75 subscribers	\$100 / month
76 to 100 subscribers	\$115 / month
101 to 125 subscribers	\$130 / month
126 to 149 subscribers	\$145 / month
150 or more subscribers	Requires a quote

Small Business Insurance Services

COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) requires employers with 20 or more employees to offer employees and their insured dependents the opportunity to continue health insurance coverage when specific qualifying events occur.

Small Business Insurance Services (SBIS) is a limited liability company and an affiliate of the Small Business Association of Michigan (SBAM). SBIS is responsible for managing the extensive administrative requirements under COBRA on behalf of members enrolled in the program.



SBIS also offers group health plans from Blue Cross® Blue Shield® of Michigan or Blue Care Network, group life and disability plans from Dearborn National® Insurance Company, and Premium Only Plan, Flexible Spending Account, Health Reimbursement Arrangement (HRA) and Health Savings Account (HSA) administration through our partner, Kushner & Company.