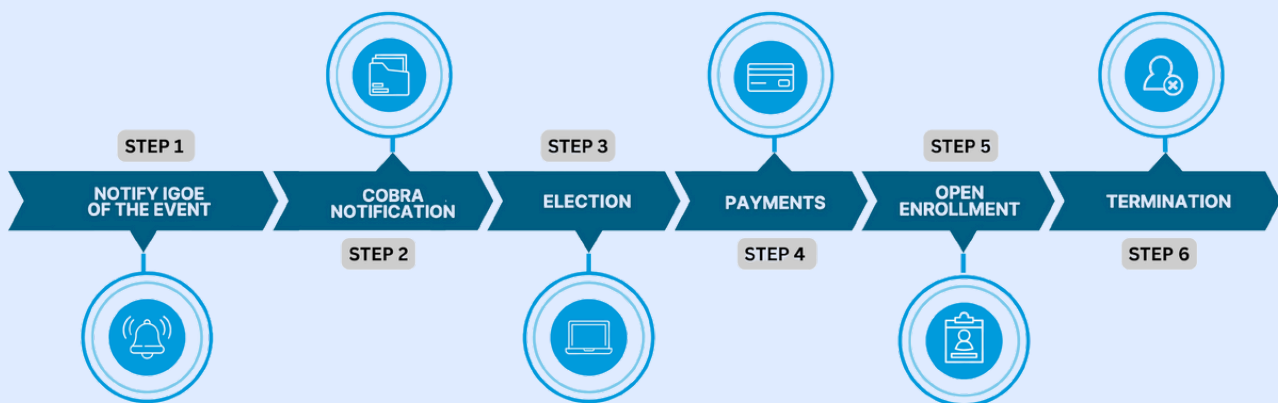


# Cobra Life Cycle



## Understanding Qualifying Events

After a COBRA qualifying event is reported, the process begins with the employer or plan administrator receiving a notification. They are then required to send the COBRA election notice to the individual within a specific timeframe. This notice details the option to choose COBRA coverage, along with associated costs and the election procedure. The individual has 60 days to decide on COBRA coverage and, if selected, must make the initial payment within 45 days to ensure retroactive coverage from the event date.

### Key Events



#### STEP 1: NOTIFY IGOE OF THE EVENT

You may notify Igoe directly of an event by entering the member information into the employer portal. Igoe can also accept event information via approved electronic data interface (EDI) file sent on your behalf. The timeline for an employer to notify Igoe of a qualifying event is 30 days. Igoe then has 14 days to notify the individual, however, notification is sent the business day after the event is entered into our system.



#### STEP 2: COBRA NOTIFICATION

The qualifying event notification is mailed one business day after the event is entered into Igoe's system. This packet meets all legal notice requirements and includes a registration code for the member to set-up an online account to best manage their COBRA.



#### STEP 3: ELECTION

A member can make their election online. While we recommend online enrollment, Igoe accepts enrollment via mail, email or fax. Once the election and initial payment are processed, Igoe will send a courtesy notification to the carrier.



#### STEP 4: PAYMENTS

Each month, COBRA members can remit premium payment to Igoe via their COBRA portal or by sending manual payment via check or money order. The COBRApoin portal supports one-time or recurring payments from the member's personal bank account or credit card/debit card. Payments collected throughout the month are remitted to you by the 15th of the following month. Reporting is available within your employer portal for reconciliation.



#### STEP 5: OPEN ENROLLMENT

COBRA members receive an open enrollment notice and website link created specifically for your unique enrollment. This site provides members with access to information related to the available renewal plans and rates, as well as carrier specific forms and documents, such as Summaries of Benefits and Coverage (SBCs).



#### STEP 6: TERMINATION

Igoe notifies members and carriers of COBRA terminations. Employers are required to access reporting through the employer portal to reconcile against carrier bills and ensure the terminations are processed timely.



**Want to learn more about COBRA? Scan the QR code.**  
Feel free to share this video with separating employees.

For more information, visit [goigoe.com](http://goigoe.com)