

# COBRA Portal Quick Reference Guide: Payment Guide

Use this guide to understand the types of payment options and how to make payments in the COBRA Portal.

## Payment Types Overview

### ACH (Automatic Bank Draft) - Recommended

- Free, automatic, and reliable
- Payments are pulled on time in the correct amount
- Automatically adjusts with benefit changes ends when COBRA coverage ends
- Tip: Sign up once your account is current for hassle-free, fee-free payments

### Bank Bill Pay (Through your Bank)

- Set up one-time or recurring payments from your online banking
- Include your Participant ID or Qualified Beneficiary name in the memo
- Bank sends a physical check—allow enough time for mail delivery
- Save your confirmation for proof of payment
- Update/cancel payments if your info or benefits change



### Manual Check or Money Order

- Mail to:  
Igoe Administrative Services  
Dept 37  
P.O. Box 981044  
Boston, MA 02298
- Include a **Premium Coupon** to ensure accurate processing

### Online One-Time Payment

- Pay by credit card or bank account at <https://www.goigoe.com/login/>
- \$25 convenience fee applies to each transaction (charged by the processing bank)
- Only one month of coverage can be paid at a time
- Full payment is required to activate coverage

**⚠** Igoe does not profit from the convenience fee—it covers credit card network processing costs.

### Third-Party Payments

If someone else pays on your behalf, be sure to include your Participant ID or Qualified Beneficiary name in the memo section of the check or payment

## Payment Guide

Go to <https://www.goigoe.com/login/> and click on **COBRA Members** to be redirected to the COBRA Portal sign on page

### How to Make a One Time Payment

- Click 'Make a Payment' in the upper-right corner
  - If recently elected coverage, click the 'Payments' tab first
- Choose payment amount: 'Total Amount Due' or 'Other Amount' and enter desired payment.
- Select your payment method and enter the required info:
  - Check the 'I agree to pay the convenience fee' box. There is a \$25.00 convenience fee for all one-time payments. When using a bank account as the payment method, the convenience fee may show as a separate transaction on your bank statement.
  - Bank Account (no wallet saved):
    - Account Type (Checking or Savings)
    - Name on Account, Routing Number, Account Number (enter twice)
    - Option to save for future use (enter nickname if saving)
  - Bank Account (wallet saved):
    - Choose saved account or click 'Use different payment'
  - Credit Card:
    - Cardholder Name, Card Number, Exp. Month/Year, Security Code, Postal Code
- Click 'Make Payment' for bank account or 'Pay [\$amount]' for credit card.
- Confirmation screen will display:
  - Confirmation Number, Date, Method, Amount, Fee, Total
- Click 'Go to Payments Summary' to return to the Payments tab (optional).

### How to Set Up Recurring Payments

- Click 'Make a Payment' in the upper-right corner
  - If recently elected coverage, click the 'Payments' tab first
- Click 'Setup Recurring Auto Payments' in the Recurring Auto Payments section
- Enter bank account information and click 'Setup Recurring Auto Payments'
  - Note: Your account must be paid in full to proceed; if not, make a one-time payment first, then set up recurring
- Read and accept the authorization message, then click 'Setup Recurring Auto Payments'
- Review the confirmation screen, then click 'Go to Payments Summary'
- From the Payments tab, verify recurring payments are active
- Click 'Cancel' to stop recurring payments if needed

