

COBRA and Direct Bill Portal: Payment Guide

Use this guide to understand the types of payment options and how to make payments in the COBRA and Direct Bill 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 and ends when COBRA or Direct Bill 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**, **Retiree Billing Members**, or **Premium Billing Members**, depending on your account type, to be redirected to the COBRA/Direct Bill Portal sign on page.
- Click 'Make a Payment' in the upper-right corner. You will see the following pop-up window:

The screenshot shows a pop-up window titled "Choose how to pay". It has two main sections:

- Recurring Auto Payments** (marked as "Recommended"):
 - US Bank Account only
 - 8th or 15th of the month
 - No convenience fee
 - Button: Setup Recurring Auto Payments
- One-Time Payment**:
 - US Bank Account or Credit Card
 - Immediate
 - \$25.00 convenience fee
 - Button: Make One-Time Payment

A "Close" button is located in the bottom right corner.

- Select your preferred payment cadence and follow the steps below for your selection.

How to Make a One-Time Payment

- 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, Zip Code
- Click 'Make Payment' for bank account or 'Pay [\$amount]' for credit card.
- The 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 Auto Payments

- 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 the payments are active
- Click 'Cancel' to stop recurring payments, if needed

