COBRA Decision Enablement

Case Study #1

The Client at a Glance

Organization	A national enterprise operating across multiple sub-entities
Population	Approximately 15,000 employees
Client Relationship	Since April 2021
Solutions	COBRA Administration & COBRA Decision Enablement

Primary Outcome

334%
estimated return on investment

$500k
reported total savings

Driven by fewer COBRA elections and empowered employee decision-making

Results from a client of ThrivePass, an Igoe sister company. See page 3 for details.

Turning Costly Defaults into Confident Coverage Choices

The Challenge: COBRA Compliance Without Clarity

For employees navigating a qualifying life event, benefits decisions often arrive at the worst possible time. Stress is high, timelines are tight, and healthcare coverage feels non-negotiable.

A large, multi-entity organization initially implemented COBRA Administration to ensure compliance. As a result, the organization achieved seamless regulatory compliance.

But compliance alone didn't guarantee employee understanding, let alone impact on premiums.

Many employees defaulted into COBRA coverage simply because it was presented to them, not because it was affordable or the best option for their situation. Without clear guidance, employees were left to make a high-cost decision without fully understanding the financial impact or available alternatives.

The organization wanted to reduce unnecessary COBRA elections while giving employees confidence that they were making the right choice, not just the easiest one.

The Solution: Layering Decision Enablement onto COBRA Administration

After two years of COBRA Administration, the organization added COBRA Decision Enablement in April 2023.

This layered approach transformed the experience for employees.

Instead of being presented with COBRA as a default, employees were guided through:

- Personalized coverage comparisons
- Clear cost breakdowns between COBRA and ACA Marketplace options
- Decision support designed to simplify, not overwhelm

This level of clarity and impact is only possible when Decision Enablement is fully integrated into the COBRA Administration experience, ensuring employees move through a single cohesive journey rather than being redirected to disconnected tools or third-party experiences.

The Impact: Meaningful Savings for Employees and a Win for the Organization

Once employees had visibility into their options, behavior changed.

- COBRA election rates decreased by 8%
- 50 employees identified alternative coverage options in the ACA Marketplace
- $500,000 in total savings
- Estimated ROI: 334%

For employees, this meant avoiding the high cost of COBRA — where monthly premiums often range from $900 to $3,200 — and instead selecting coverage that better aligned with their needs and budget.

Why It Mattered

This wasn't about steering employees away from COBRA; it was about helping them easily understand their options so they could make the most informed decision possible.

By layering Decision Enablement on top of COBRA Administration, this large, multi-entity organization transformed a compliance-driven process into a solution that delivered value across the board: helping employees save money and make confident decisions, enabling the employer to reduce unnecessary COBRA elections, and giving brokers a long-missing tool to proactively address the downstream impact COBRA has on client plans.

About this case study: This case study reflects results achieved by a client of ThrivePass, an Igoe sister company, and does not represent an Igoe client. Outcomes depend on factors such as workforce size and demographics, COBRA election patterns, plan costs, and Marketplace plan availability. Individual results will vary, and past results do not guarantee future outcomes.