COBRA Decision Enablement

Case Study #2

The Client at a Glance

Organization	A national Professional Employer Organization (PEO)
Population	Approximately 50,000 employees
Client Relationship	Since April 2022
Solutions	COBRA Administration & COBRA Decision Enablement

Primary Outcome

2,922%
estimated return on investment

128
employees identified alternative coverage

Achieved while giving employees tools to evaluate coverage that truly fits their needs

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

Small Choices, Big Impact: Bringing Clarity to COBRA at Scale

The Challenge: When “Easy” Isn’t Always Affordable

For many employees, COBRA feels like the safest option after leaving a role — familiar coverage, minimal disruption, and a straightforward election process.

But familiarity often comes at a cost.

This PEO recognized that while its COBRA Administration process ensured compliance, employees didn’t fully understand whether COBRA was truly the best option available to them. They lacked personalized guidance and frequently defaulted to high monthly premiums — even when more affordable ACA Marketplace plans were available. With tens of thousands of employees, even incremental COBRA elections added up quickly, creating significant financial impacts when alternative coverage options may have been more cost-effective.

The organization wanted to move beyond simply offering COBRA and instead help employees make decisions that supported their health and financial well-being.

The Solution: Decision Enablement That Meets Employees Where They Are

In April 2023, the organization layered COBRA Decision Enablement onto its existing COBRA Administration solution.

This addition introduced clarity at a critical moment.

Employees were guided through:

- Side-by-side comparisons of COBRA and ACA Marketplace plans
- Transparent cost insights tailored to their situation
- A streamlined experience that reduced confusion and decision fatigue

Rather than forcing employees to navigate complex choices alone, the organization provided a supportive, data-driven path forward.

The Impact: Clarity That Led to Real Savings

Better information led to better decisions.

- 128 employees identified alternative coverage options in the ACA Marketplace
- $1.28M in total employee savings*
- Estimated ROI: 2,922%

**Savings were influenced by a collaborative enrollment effort unique to this deployment*

Employees still had the freedom to choose COBRA, but many realized they didn't have to pay more for coverage that didn't fit their needs.

Why It Mattered

By pairing Decision Enablement with COBRA Administration, this PEO reframed COBRA from a transactional requirement to an opportunity to support employees during a vulnerable moment.

Employees gained confidence, clarity, and financial relief.

The organization delivered a better benefits experience and reduced complexity.

When employees understand their options, smarter decisions follow.

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.