



COBRA Administration

COBRA | HIPAA | Retiree Billing | State Continuation

Performing administration for COBRA, HIPAA, Retirees, and state-mandated continuation programs is a complex task. Cielostar has dedicated staff focused on customer service, current regulations, and proprietary BenefitReady® technology to meet the challenge. Our company has administered COBRA since 1993, and continues to make excellence a priority in all service areas.

- Online Access for HR:** Client can run real-time reports in .xls or .pdf to review all COBRA processing and payment activity, and can look up individual participants too.
- Online Access for Participants:** Full access to the important notice and eligibility dates, payment history, and communication materials.
- Initial Rights Notices:** BenefitReady® identifies all new hires in each billing cycle and mails their initial COBRA rights notice to their home address as required by law.
- Automated QE Notice Generation:** BenefitReady® identifies all employee terminations and dependent status change transactions which triggers a COBRA Qualifying Event notice and appropriate election form based upon employee's current benefit elections and dependents covered.
- Open Enrollment:** CieloStar manages the open enrollment process by sending forms and communication materials to all participants and pending participants.
- Eligibility Administration:** COBRA election forms are returned directly to CieloStar, carriers and vendors are updated regularly with current adds, terminations, and changes.
- Premium Administration:** COBRA payment coupons are mailed to the participant with complete detail on monthly premium due including severance or subsidy amounts. As payments are received, CieloStar credits the participant's account, and forwards payment to vendor and/or client.
- Severance Coordination:** CieloStar can automate a percentage or a fixed dollar contribution amount for clients that pay a portion of monthly COBRA premiums on severed employees.
- Retiree Billing:** Premium collection, eligibility management, carrier payment, and customer service are all included.
- Live Customer Service:** Toll-free 1-800 customer service for COBRA participants.

