

This FAQ highlights some of the most frequently asked questions regarding online participant payments.

**I don't want my former employees to have the online payment option. How do I opt out?**

We do not have an opt-out option. In order to keep our services cost-effective for you, we developed online payments to improve our effectiveness.

**How will this affect when payments are remitted to me?**

We anticipate there will be very little change, and if so, it should only improve that turnaround. As COBRA participants use online payments, participants will only be able to make those payments through the grace date without the additional mail transit time.

**How else might this affect premium remittances?**

Online payments are tightly controlled, so no partial payments can be made. We hope you will find a reduction in partial payments (and with that, we also hope you'll see a reduction in the number of safe-harbor grace periods that must be afforded to participants who make insignificant underpayments).

**Can I make my payments to isolved Benefit Services for service fees online?**

We hope to release such functionality in the near future.

**Can participants pay in advance?**

Participants can pay for periods as we generate invoices, which is typically about 15 days before the due date.

**Can participants make weekly, biweekly, or semimonthly payments?**

No, online payments can only be made in the full amount due.

**Can participants pay a different amount?**

No. Online payments can only be made in the full amount due.

**Can participants set up recurring payments?**

Not at this time. Recurring payments will become available at a later date.

**What is the \$1.65 fee?**

This is a convenience fee for online payments.

**Is the \$1.65 fee refundable?**

No.

**Is the \$1.65 refundable if participants made a payment by mistake?**

No.

**What is the latest time/date participants can make a payment?**

Payments are cut off daily at 11:59 p.m., ET. Any payment made after that time will be dated for the following business day. Therefore, you can make a payment through 11:59 p.m., ET on your grace date.

**Can participants cancel a payment made online?**

No, online payments are processed in real time. Once they submit an online payment, it cannot be canceled.

**What do participants do if they need coverage reinstated right away?**

Online payments can only be made once we have their COBRA election processed and we have generated the first invoice. If they need to be reinstated and want to use the online payment system, they should ask an isolved Benefit Services representative to have their election processed as soon as possible. They can either send a check with their election, or they can wait for their election and then pay online.