

As the employer you may want to provide a COBRA subsidy for employees. You may want to subsidize the entire cost of coverage, a portion or even a percentage of the cost. You may want to apply it for the full duration of COBRA coverage, or just a few months. Infinisource has updated our COBRA portal to allow you to enter this data easily.

Subsidies for COBRA premiums can be scheduled through the secure COBRA portal, either when submitting a COBRA Qualifying Event, or later, after a participant has elected COBRA coverage. The new process allows subsidies to be automatically processed, one month at a time, as invoicing occurs for the upcoming coverage period.

Add Subsidy with Qualifying Event Form

When adding a subsidy while submitting data within the online Qualifying Events Form, click on “Add Subsidy” in the Offered Coverage section. Add the subsidy for each plan that you are offering the subsidy (e.g. medical, dental, vision, etc.)

Offered Coverage: [OC #1]

Coverage

*Plan Code: [dropdown]

*Coverage Code: [dropdown]

*Last Day of Coverage: [dropdown] Add Subsidy

Subsidy

*Start Date: [dropdown] *End Date: [dropdown]

*Subsidy Type: Percent *Subsidy Amount: 0.00%

You will then enter the following:

- Start date for the subsidy.
- End date for the subsidy.
- Subsidy Type – Percent or Fixed Amount
- Subsidy Amount – Percent or Fixed Amount

Below are examples of each of these:

Percent example

Offered Coverage: [BCBS] [MEDICAL GOLD]

Coverage

*Plan Code: BCBS

*Coverage Code: MEDICAL GOLD

*Last Day of Coverage: 12/31/2019 Add Subsidy

Subsidy

*Start Date: 1/1/2020 *End Date: 6/30/2020

*Subsidy Type: Percent *Subsidy Amount: 100.00%

Fixed Amount example

Offered Coverage: [BCBS] [MEDICAL GOLD] [DELTA DENTAL] [DPPO GOLD]

Coverage

*Plan Code: DELTA DENTAL

*Coverage Code: DPPO GOLD

*Last Day of Coverage: 12/31/2019 Add Subsidy

Subsidy

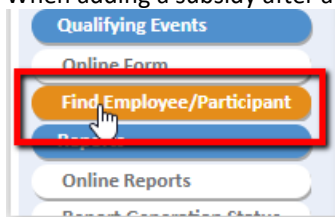
*Start Date: 1/1/2020 *End Date: 6/30/2020

*Subsidy Type: Fixed *Subsidy Amount: \$50.00

As a reminder, you can also include an “Offered Coverage Note” that will include the information on the notice of the subsidy you are providing. The subsidy information you are entering will not be part of the data within the COBRA notice.

Add Subsidy After Participant Elects

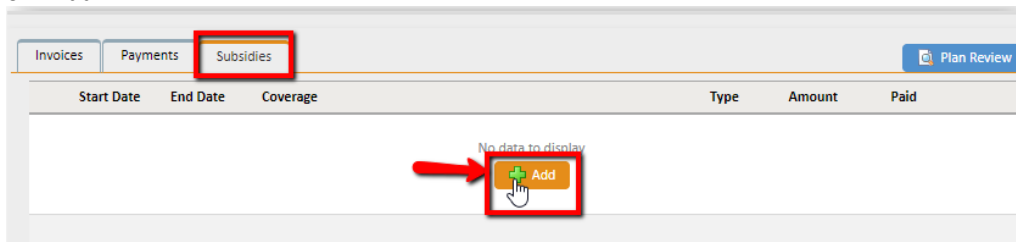
When adding a subsidy after a participant elects COBRA coverage, first “Find Employee/Participant”



The participant must have completed their election with Infinisource to add the subsidy. To confirm, click on the “Elected Plans” tab in the Employee’s Participants Information.

Plan	Coverage	Option	Payor	Status	Election	Paid Thru	Expires
PH/DELTA	M-D/HRA 2000-70	SGL MED/DEN	SHARON CPRIANO	INACTIVE	4/16/2019	8/31/2019	10/2/2020

Once the election has occurred, then click on the “Subsidies” tab in the Employee’s Participants Information. Click on “Add”.



You will then enter the following (but only for the elected plans):

- Start date for the subsidy.
- End date for the subsidy.
- Subsidy Type – Percent or Fixed Amount
- Subsidy Amount – Percent or Fixed Amount

Click on “Save” to complete the subsidy.

Examples of each of these:

Percent example

Add/Edit Subsidy

Dates

* Start Date: 5/1/2019 * End Date: 12/31/2019

Coverage

* Plan: PH/DELTA

* Coverage: M-D/HRA 2000-70

* Option: SGL MED/DEN

Subsidy

* Type: Percent * Amount: 50.00%

Save Cancel

Fixed Amount example

The screenshot shows the 'Add/Edit Subsidy' form with the following details:

- Dates:** Start Date: 5/1/2019, End Date: 12/31/2019
- Coverage:** Plan: PH/DELTA, Coverage: M-D/HRA 2000-70, Option: SGL MED/DEN
- Subsidy:** Type: Fixed, Amount: \$150.00

Buttons for 'Save' and 'Cancel' are visible at the bottom.

If you enter a subsidy for a period that the participant has already paid, you will receive a prompt. You can then adjust the subsidy for any unpaid coverage period. If you find it necessary to replace a participant payment with a subsidy, please contact your Customer Support Representative.

The screenshot shows an error message box with the following text:

You are attempting to submit subsidy for the coverage period that is already paid in full. Either add a new subsidy for a different coverage period or call Infinisource for assistance.

Review Subsidy Data

Once you have entered a subsidy either within the Qualifying Event Online Form or within the Subsidies tab (Employee's Participants Information section), you can view, edit, delete or add additional subsidies.

The screenshot shows the 'Subsidies' tab selected in the interface. The table below displays the following data:

	Start Date	End Date	Coverage	Type	Amount	Paid	
+	11/1/2019	12/31/2019	DELTA DENTAL DPPO SILVER EE ONLY	Percent	100.00%	\$0.00	
+	11/1/2019	12/31/2019	DELTA DENTAL DPPO SILVER EE+FAMILY	Percent	100.00%	\$0.00	

For assistance with entering a subsidy, please reach out to your Customer Support Representative at 866-320-3040 or via email at crmail@infinisource.com.