

Online Payments Frequently Asked Questions

This FAQ highlights some of the most frequently asked questions regarding making online payments for your coverage. Your COBRA notice contains important information. Please read and retain your COBRA notice so that you are aware of the rules and regulations concerning your COBRA rights.

Can I pay in advance?

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

Can I make weekly, biweekly, or semimonthly payments?

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

Can I pay a different amount?

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

Can I set up recurring payments?

Yes, recurring payments are allowed once you are current with your payments.

What is the \$1.45 fee?

This is a convenience fee for online payments.

Is the \$1.45 fee refundable?

No.

Is the \$1.45 refundable if I made a payment by mistake?

No.

What is the latest time/date I 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 I cancel a payment I made online?

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

I just incurred overdraft fees because of an online payment. Will you cover them?

No.

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I made a mistake with my online payment. How do I correct it?

We can reallocate a payment made online, or we can refund it. But once made, an online payment is like a cashed check—it can't be undone.

I need coverage reinstated right away. What do I do?

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

My new employer pays for my COBRA. Can they make the payments online?

Your online payment can only be made with your Infinisource website credentials. We recommend not sharing your user ID and password.

Will I continue to receive an invoice if I set up recurring payments?

If you choose to set up recurring payments as your payment option, an invoice will not be mailed or email. An invoice can be viewed within the COBRA Participant Online Portal under the invoices tab. It is your responsibility to monitor your payments monthly.