

COBRA Overview

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COBRA Notices

If you are unsure if your active employees received a General Rights Notice, you may enter them as new hires in Navia's system so you have record that the General Rights Notice was mailed. Employees do not have to be entered into Navia's system as a new hire to receive the COBRA offer after experiencing a qualifying event. When entering QB information into the COBRA portal, please complete the entire offer before exiting. If you enter a partial QB profile, please locate the member's profile and delete the record so it can be re-entered as a complete record so the notice can be sent.

Transfer Information

COBRA transfer information was requested during implementation. At that time, there may have been COBRA enrollees who had yet to pay premiums to the prior administrator up to your effective date with Navia. If you have updated paid through dates now or in the future, please use the [COBRA Transfers](#) template to report updated transfer information to Navia.

Remittance

Since QBs have a 30-day grace period to pay monthly COBRA premiums, Navia calculates remittances on the 15th of the following month to allow for payments postmarked by the 30th day to be received and posted prior to remittance processing. For example, January's remittance is run on February 15th. Funds that Navia collects from QBs will then be remitted to the employer or directly to the carrier(s). **The employer is responsible for reconciling all carrier invoices.** The Remittance report will assist with this reconciliation.

Reports

COBRA reports are available through the COBRA portal by selecting 'Access COBRA/Direct Bill' from the left-hand menu of the Navia Employer Portal. Within the COBRA portal, navigate to 'Imports & Reports' in the left-hand menu. While we suggest that you review all available reports, there are a handful of reports that we find to be particularly helpful:

Imports & Reports > Standard Reports (CSV format recommended)

- Qualified Beneficiary Plan Members – Provides a snapshot of all members under each insurance plan.
- Qualified Beneficiary Summary – Provides a snapshot of all QB records in the system grouped by status.
- Qualified Beneficiary Detail for ACA – Contains helpful information for employers to meet necessary reporting obligations.
- New Hire – Shows all NPM type members whose General Rights letters were generated within a specific date range.

Imports & Reports > Accounting Reports (PDF format recommended)

- Remittance – Detailed summary of payments applied to premium months that are due to the employer or carrier.

Reports can be scheduled to run on a future date, as well as on a recurring schedule. Once a report is run, you will receive an email from JobQueue@Benaissance.com notifying you that the report is ready to be pulled from the Job Queue. Navigate to 'Imports & Results' then 'Job Queue' to download the report.