

# CLARITY COBRA: FAQS

**Clarity**  
BENEFIT SOLUTIONS™



## QUESTION

### What is COBRA?

### How is the Clarity Benefit Solutions COBRA solution different from other offerings?

### What are the key features?

## ANSWER

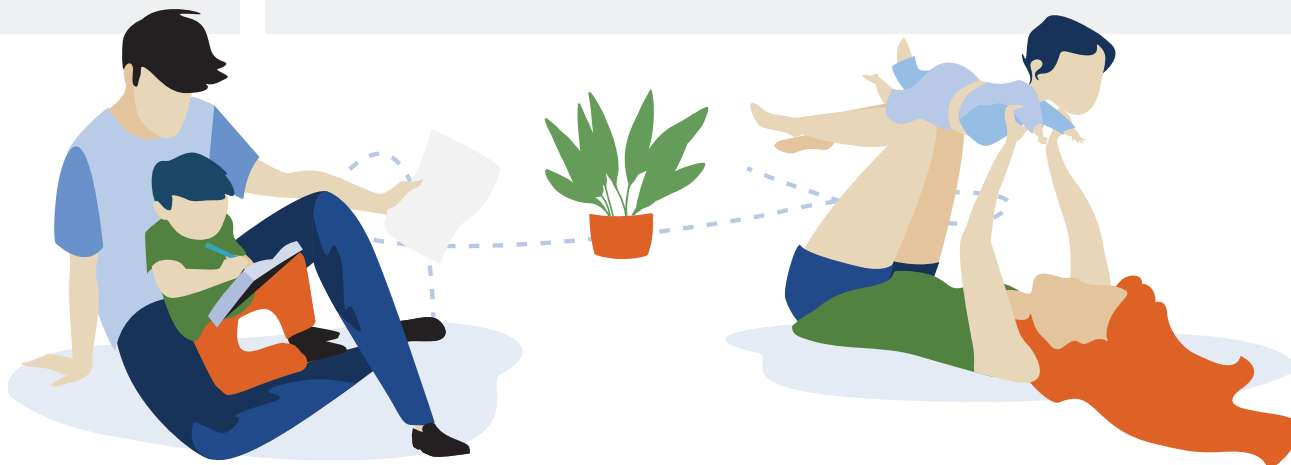
COBRA is a federal law that gives employees who experience a job loss or other qualifying event the option to continue their current health insurance coverage for a limited amount of time. Employers outside the federal government with more than 20 employees are required to offer COBRA coverage to those who qualify.

Our COBRA solution is a first-of-its-kind cloud-based offering. It enables highly efficient COBRA administration for employers of all sizes and complexity and delivers unrivaled flexibility in scale, configurable reporting, and a highly intuitive user experience.

**Built-in self-service capabilities.** A user-friendly wizard guides you through the creation of qualifying events and access to real-time data gives you full transparency into your COBRA program.

**End-to-end automation.** From communications through payment processing, every step in the participant lifecycle is automated. Once a participant is entered in the system, you can remain hands-off for the duration of their lifecycle.

**Flexible reporting.** Custom reporting capabilities ensure you have ongoing access to the metrics that matter most while Microsoft Excel export capabilities allow you to easily visualize, manipulate and evaluate program data.



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**Tip:** For translation to your preferred language, Google translate offers a free service that instantly translates to 100+ languages.

## QUESTION

**What are the key benefits?**

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**Is there a participant portal?**

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**How is COBRA eligibility tracked?**

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**Are standard COBRA eligibility reports provided?**

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**Is a monthly reconciliation report provided?**

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**Is there an option to create custom reports?**

## ANSWER

**A better experience for your business.** Our cloud-based COBRA solution fully embraces flexibility and efficiency, helping you to optimize productivity, reduce costs, improve operational performance and transform your participant experience.

**Deliver an enhanced participant experience.** Your participants have quick and easy access to everything they need to know about their COBRA account, all from within your online portal. From how much they owe to when their next payment is due to whether their last payment was received, participants are able to view key information about their account with a single click, resulting in fewer calls and support needs.

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Yes. Participants have 24/7 access to their COBRA account through your online portal where they can easily view account details, make payments, access their transaction history, and view recent communications and enrollment information.

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Our COBRA solution manages the participant's lifecycle from initial notice through termination of coverage. The eligibility criteria is based on election and payment, which triggers a carrier notification as well as consumer notices.

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Yes. The report generator contains a set of preformatted standard views, which include the most commonly requested details. The reports can be generated on demand or scheduled for creation. Report results are viewable in the web portal. We can also export a data set for you at any time.

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Yes. You have full access to amounts billed, received by and remitted to you, and a summary of all transactions.

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Yes. Our COBRA solution offers a first-of-its kind reporting experience. Using our intuitive self-service reporting capabilities, you can create reports that contain the program data and metrics that matter most to your organization. To ensure ultimate flexibility, reports can be exported in multiple file formats – CSV, Excel and PDF.

## QUESTION

**Are premiums billed at the member level?**

**Are there different indicators for type of payment received?**

**Are flexible billing options available?**

**How is open enrollment managed?**

**Is the Clarity Benefit Solutions COBRA solution compliant?**

## ANSWER

Yes. Birth dates are used to calculate individual premium amounts for the primary participant and all dependents and a consolidated member-level cost is then generated.

Yes. You are able to tell what type of payment was received – credit, debit, ACH, or check.

Yes. Our COBRA solution can accommodate billing for multiple product lines with varying grace periods

Clarity Benefit Solutions makes the annual open enrollment (OE) process easy. Our COBRA solution manages all OE functions for you, including: tracking the plan year, tracking when new rates are due, updating member records, producing notifications, processing enrollment changes, and sending new billing documents. New plans and rates are easily updated. Once the OE period is completed, participants are mailed either new billing coupons or a new monthly billing statement and a confirmation of the new plan year elections. Carriers are notified of the OE changes via an exportable data report. All plans, rates and election changes are logged for audit purposes.

Yes. Our COBRA solution is fully compliant with all federal regulations and mandates.

## A SIMPLY SMARTER APPROACH TO EMPLOYEE BENEFITS

Today, the benefits landscape is more confusing than ever, but it's also never been so essential. At Clarity, we believe life is a journey; one that should be lived well. So, we'll stop at nothing to bring clarity, and ensure your clients' employees are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: your health.

**FOR MORE INFORMATION, PLEASE CALL 888-423-6359**

Learn more about us at [claritybenefitsolutions.com](https://claritybenefitsolutions.com)