



COBRA FLOW: OUTSOURCING PROCESS

HR MANAGEMENT
PAYROLL SERVICES
BENEFIT ADMINISTRATION

COBRA	THE INTEGRATION OF BUSINESS AND TECHNOLOGY
HIPAA	
FSA	
HRA	
HSA	
LEAVE OF ABSENCE AND RETIREE PREMIUM BILLING	

Setup (Mangrove & Employer)	Mangrove's implementation process begins with the collection of information from the employer relative to plans, rates, carriers, current participants, etc. The process typically takes 60 days depending on the complexity of the employer's plans.
Event Notification (Employer)	An employer has 30 days to notify Mangrove of a COBRA event. They should also notify their carrier of the appropriate termination date.
COBRA Notice (Mangrove)	Mangrove has 14 days after receiving the event notification to send out the COBRA notification and enrollment forms. Our standard process is to mail these notifications within 2-3 business days. The election period then enters tracking.
Enrollment (Mangrove & Carrier)	A Qualified Beneficiary (QB) can mail in their enrollment form or go on the website and elect online. When a QB properly elects and pays their initial premium, Mangrove will reinstate them with the appropriate carriers and will send the QB payment coupons.
Collections (Mangrove)	Mangrove collects the premium due and provides accurate administration allowing only eligible enrollees to remain on COBRA.
Disbursements (Mangrove)	Every month, Mangrove disburses collected premium to the employer or their carriers (for groups over 500 employees), along with a Payment Detail Report.
Customer Service (Mangrove)	Mangrove handles all correspondence and customer service calls on the employer's behalf, freeing up its staff's time to focus on core competencies.
Termination & HIPAA Certification (Mangrove & Carrier)	Upon termination of any QB, Mangrove sends a termination notice along with a HIPAA certificate to certify the period of COBRA coverage. We will also notify the carriers of the termination.

