

ADP COBRA Services



Reduce the risk of non-compliance and decrease administrative tasks throughout your HR organization with ADP COBRA administration.

For many companies, compliance with COBRA and HIPAA regulations is not easily achieved. The laws change constantly, and systems can require frequent updates. The regulations are complex and difficult to interpret, which makes the creation of compliance procedures challenging.

The ADP Solution

Mitigate the risk of COBRA regulation noncompliance with ADP COBRA Services. ADP COBRA Services offers the commitment and resources to expertly administer your COBRA programs. You no longer have to commit your company's time, personnel, and other valuable resources to maintain redundant COBRA paperwork and administrative procedures. That's because ADP acts as your COBRA administrative provider — diligently handling your COBRA administrative tasks.

Professional COBRA Expertise

ADP's COBRA expertise is second to none. Our COBRA professionals have helped hundreds of companies like yours to efficiently and effectively implement COBRA requirements, and quickly respond to IRS, Department of Labor, and other inquiries.

ADP COBRA Services Frees Your Resources by:

- Establishing COBRA and HIPAA records within ADP's proprietary system

- Distributing notifications, correspondence, election packets, and COBRA termination notices, as required by law
- Processing election forms and carefully tracking all key dates to ensure accurate and timely responses to COBRA administrative requirements
- Electronically archiving and securing documentation, as required by law
- Providing access to your COBRA participant's data online
- Maintaining qualifying events and HIPAA loss-of-coverage data on-line
- Allowing access to report history from your desktop
- Ensuring security throughout your HR organization and division
- Accepting and processing COBRA notification data via Electronic Data Transfer (EDT) file format
- Conducting periodic edit checks on all information
- Processing payment premiums promptly to ensure that COBRA participant records are always up-to-date
- Mailing the appropriate COBRA election package, HIPAA Certificate of Creditable Coverage, or the initial COBRA rights notification forms when files are received

All the while, keeping you informed with regularly-scheduled, extensive status reports.

ADP's COBRA Services also allow your company to view real-time health plan information, rates, and payment information, and download your qualifying event data, HIPAA loss of coverage data and initial notifications.

ADP COBRA SERVICES at a glance	
Feature	Benefits
Electronic data transfer of qualifying events	Send your qualifying event information to ADP via file transfer or Web input, supporting accurate and rapid processing
Web-based client tools and reporting	Enter qualifying events, access online reports, and view participant information
Easy-to-use participant election process	Participants can choose to continue their elections via the web, or choose new elections by submitting forms to ADP
Timely and detailed billing of participant premiums	Premium coupons are sent via mail or email to participants in order to facilitate timely payment
Rapid payment processing and carrier reporting	Payments are accepted and processed via a lockbox and electronic file within 24 hours from receipt of mail
Detailed disbursements and reporting of premiums	Invoice and collect monthly premiums and distribute funds to the client or directly to the carrier
Multiple service options: professional client service representatives, IVR, Web site	Participants can make payments, obtain coverage status and access expert assistance (optional)
Expert annual open enrollment services	ADP provides a comprehensive open enrollment service (optional)
Expert compliance monitoring and appeals processing	ADP ensures that your company stays informed regarding regulations, and your COBRA appeals are handled promptly and accurately

TODAY ADP

- Serves over 30 million employees worldwide every payday
- Touches another 15–20 million employees through benefits and HR services
- Serves 5,000 large employers (with more than 1,000 employees), including both public sector organizations and multi-national companies
- Moves half a trillion dollars annually through payroll and tax operations
- Prepares and submits employers' quarterly payroll tax returns to about 2,000 U.S. federal, state and local regulatory agencies
- Stands as the only information technology company and one of only a handful of global companies with a "AAA" rating from the leading investment ratings agencies