



The COBRA open enrollment checklist

It's critical to get things right when it comes to COBRA. Use the checklist below to inform plans and prepare for COBRA open enrollment.

- Determine the plan anniversary/effective date of the new plan.
- Reach out to your COBRA vendor to set up COBRA open enrollment (90-120 days ahead of the plan anniversary).
- Confirm with your COBRA vendor their processing time and your COBRA open enrollment dates.
- Decide if you want COBRA open enrollment to be passive or active.
- Make sure all COBRA-eligible plans are offered. Double-check commonly missed plans like EAPs and HRAs.
- Update the carrier plans if changing plan options or changing carriers. If conducting a passive enrollment, make sure to map your carrier plans so those not making active elections will roll into the most similar plan.
- Share all new rates with your COBRA vendor or upload them to their platform.
- Provide all new documents to your COBRA vendor, such as:
 - + Notice of HIPAA Special Enrollment Rights
 - + Summary Plan Description (SPD)
 - + HIPAA Privacy Notice
 - + CHIPRA Notice
 - + WHCRA Notice
 - + Medicare Part D Notice
 - + Summary Annual Report
 - + Benefit Summaries
 - + SBCS Annual Notices
 - + and any others you'd like included.
- Check with your COBRA vendor that your eligibility file feed is working correctly. Look to correct any errors on the file ahead of COBRA open enrollment. Include any new carrier plans on that file and confirm are shared with your COBRA vendor.
- Determine with your COBRA vendor when COBRA open enrollment notices will be sent and that all eligible COBRA participants and Qualified Beneficiaries have received their COBRA packets.
- Validate with your COBRA vendor that either a file is set up with the carriers to communicate new elections or that they have the correct contact on file to email elections too. This is especially important when making carrier changes.
- Find out how remittance will work with your carriers.

About Forma

Forma's flexible benefits software helps companies offer competitive benefits packages while reducing costs and inefficiencies, by offering employees more choice and flexibility in how they spend their benefit allowances.