

Getting Started with BASIC COBRA Online

BASIC COBRA Online is a web portal which allows you and BASIC to work more efficiently with the day-to-day task of COBRA Administration. This guide was developed to help you navigate through the website and understand basic COBRA regulations. While using the website, you will have access to more in-depth help than this manual provides.

Look for the  and the  for help on a particular topic.

Signing In

Open your web browser to the following link:
<https://www.mytpaonline.com/login.aspx?cname=BASIC%20COBRA%>. Enter the user name and password that BASIC has provided and click the Log In button to enter the site. Once you have signed on, you will be taken to your Dashboard.

Important: If you are signing on to the system for the first time, it is highly recommended that you change your password to a unique password that only you know. You can change your password from the Group Info page.



Dashboard

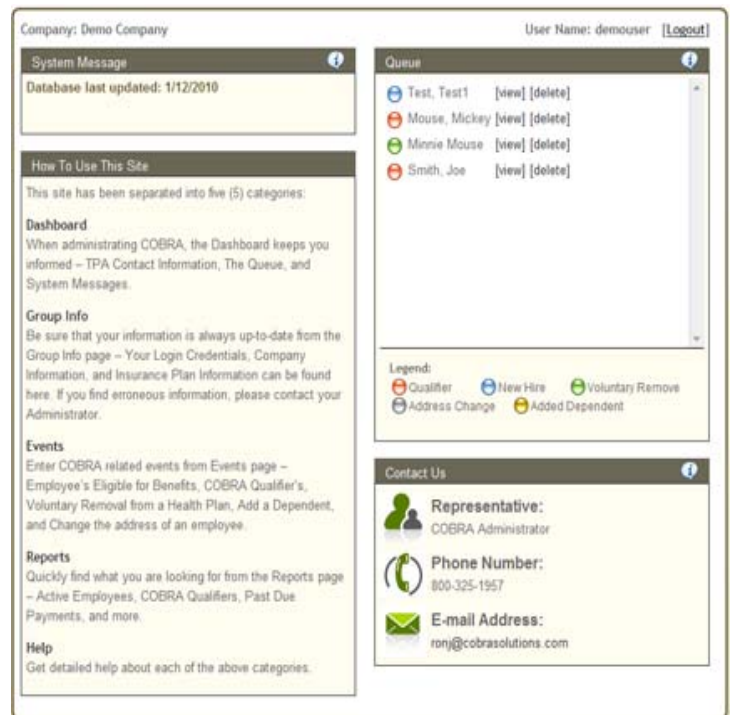
After signing in, the first page you will see is the Dashboard. The Dashboard keeps you informed of what is going on within the web portal. It is divided into four sections. This guide will cover three of them. The fourth is self explanatory.

System Messages

The System Messages section displays important information about the status of the site, when your database was last updated, and errors that you may have encountered while using the site.

The Queue

The Queue displays individuals and the event associated with them (i.e. New COBRA Qualifier, Address Change, etc...). You may view and delete items in the queue. Each night the items in your queue will be sent securely to BASIC for processing.



Contact Us

This Contact Us section displays information needed to contact BASIC.

Group Information

The Group Information page displays information about you and your company. If you find any information to be incorrect, please notify BASIC immediately.

User Credentials

Your User Credentials are used when logging into the system. It is important that you keep this information up-to-date and safe. If you forget your password, you will need a valid email address in order for the system to email you a new temporary password. You may change your password by entering your old password (or temporary password) and then entering your new password.

Company Information and Insurance Plan Information

The system uses information on both your company and insurance plan when producing notifications, monthly invoices and reports. If you find an error in one of these two sections, please notify BASIC.

The following are plans requiring the offering of COBRA Continuation Coverage:

- Medical Indemnity Insurance Plans
- Preferred Provider Organizations (PPO)
- Health Maintenance Organizations (HMO)
- Exclusive Provider Organizations (EPO)
- Dental Indemnity Plans
- Prepaid Dental Plans
- Prescription Drug Plans
- Drug/Alcohol Treatment Plans
- Vision Plans
- Hearing Plans
- Free-standing Psychiatric Plans
- Medical Reimbursement Accounts under Section 125

Company: Demo Company

User Name: demouser [Logout](#)

User Credentials

Change your password by entering your old password and then entering your new password. If you ever forget your password, the system can email you a temporary password to the email address found below.

User Name: demouser

Last Login Date: 8/27/2010 2:13:24 PM

Old Password:

New Password: [?]

Confirm Password:

Email Address: ronj@cobrasolutions.com

Update Information

Company Information

This is your company information and can only be edited by your administrator. If you find an error, please notify your Administrator.

Company Name: Demo Company

Mailing Address: 4500 S. Lakeshore Drive Suite #420

Address Overflow:

City, State and Zip Code: Tempe, Arizona 85282

Company Contact: Ron Johnson

Title: Director of Sales

Insurance Information

Select an insurance plan from the drop-down box to review the plan's information and rates. If you find an error, please notify your Administrator.

Plan Name: Blue Cross

Plan Year: 01/01/2009 to 12/31/2009

Plan allows conversion: Yes

Loss of Dependent Status Age: 18

Loss of Student Status Age: 25

Rates

Single	Family
300.00	700.00

Events

Enter Employee and COBRA related events from the Events page. There are three sections to this page. They are Help, COBRA Qualifying Events and Employee Events.

I need help with...

Clicking a link under this section will give you more information on that particular topic.

COBRA Qualifying Events

A 'Qualifying Event' is triggered when an employee, spouse or dependent child has lost coverage from the group health plan for one of the following reasons listed below. Once a qualifying event is experienced, you will need to enter the qualifier's information into the system so that BASIC can produce the necessary notifications.

- Termination of Employment
- Reduction in Work Hours
- Divorce or Legal Separation
- Death of Employee
- Loss of "Dependent" status

In order to enter a new COBRA qualifier you will need to have available the employee's information, insurance plan information and if applicable the dependent information. This information is collected throughout four separate forms within the website.

The screenshot shows the 'Voluntary Termination of Employment' form. At the top, it says 'Company: Demo Company' and 'User Name: demouser [Logout]'. The title is 'Voluntary Termination of Employment'. Below that is a section titled 'COBRA Qualifier Information'. Section 1: Qualifying Event Reason and Date. It asks for the employee's qualifying event date. The event reason is 'Vol. Termination of Employment' and the event date is '1/1/2009'. Section 2: Employee's Information. It says 'This section is pre-populated with data from the employee's file. Please review the data and make any necessary corrections.' The employee's information is: Social Security # 111-22-3333, Last Name Smith, First Name Joe, Middle Initial, Gender Male, Date of Birth 1/1/1900, Mailing Address 123 Main Street, City Kalamazoo, State Michigan, Zip 49009, Date of Hire 1/1/2009, Benefits Effective Date 1/1/2009, and Send Notice in Spanish No. A note says 'Items in Green are optional.' and there is a 'Next >>' button.

If the qualifier was previously entered in the system as an active employee, select their name from the drop-down box. If they are not in the drop-down box, select Not Entered and then click the Go button.

- This first page will help you collect personal information on the COBRA qualifier. Complete the page and click the Next button to continue.
- Depending on the qualifying event, you may be taken to the dependent information page. Enter all the dependents that were enrolled on any of the group health plans at the time of the qualifying event and click the Next button to continue.
- You will now be asked to complete the insurance plan information. Indicate all the plans that the qualifier and their dependents were enrolled on and click the Next button to continue to the summary page.
- This page is a review of all the information that you entered. Please review the information and when you are sure that the information is

The screenshot shows the 'Voluntary Termination of Employment' form, which is a summary page. At the top, it says 'Company: Demo Company' and 'User Name: demouser [Logout]'. The title is 'Voluntary Termination of Employment'. Below that is a message: 'Please review the information prior to saving the data to the queue. If you find any mistakes, click the 'Back' button to correct them. After saving the data, you may print a copy for your records.' The employee's name is 'Joe Smith'. General Information: COBRA Qualifying Event Reason: Vol. Termination of Employment, COBRA Qualifying Event Date: 7/3/2010, Mailing Address: 123 Main Street, City, State, Zip: Kalamazoo, MI 49009. Insurance Plan Information: Name: Blue Cross, Coverage: Family, Name: Delta Dental, Coverage: Family. COBRA Qualifiers: Joe Smith, Benefits Start Date: 1/1/2009, Date of Birth: 1/1/1900, Social ID: 111-22-3333. Mary Smith, Benefits Start Date: 1/1/2009. There are buttons for '<< Back', 'Save', and 'Cancel'.

correct, click the Save button to send the information to the queue. If you find a mistake, click the Back button to correct the error and return to this page to save the information. After saving the information to the queue, you may want to print the page for your records. The print button will display after you click Save.

Employee Events

You can administer multiple events from the Employee Events section.

These events are:

- Enter an Employee who becomes eligible for Benefits;
- Remove an employee from the group health plan without triggering a COBRA qualifying event;
- Add a Dependent (spouse or child); and
- Change the address of an employee.

Enter an Employee who becomes eligible for Benefits (Initial COBRA Notice)

The COBRA legislation requires General Notice (or Initial COBRA Notification) be sent to new employees and their covered spouse enrolling on the group health plan. The law states that this document must be sent within ninety days of their eligibility. However, we recommend you send it within thirty days.

- Begin entering information on the new employee. You will need to enter their Date of Hire and their Effective Date of the insurance coverage. These dates will be stored and needed when/if the employee or dependent experiences a qualifying event. This data is essential in preparing a Certificate of Creditable Coverage which is required by HIPAA. Once the Employee's general information has been completed, click the next button to continue to the dependent information form.

Company: Demo Company User Name: demouser [Logout](#)

Employee Eligible for Benefits

Employee Information

Complete this section with the employee's information.

Last Name	<input type="text" value="Jones"/>	Middle Initial	<input type="text" value="T"/>
First Name	<input type="text" value="Walter"/>	Date of Birth	<input type="text" value="9/5/1970"/>
Gender	<input type="text" value="Male"/>		
Mailing Address	<input type="text" value="100 West Vine St"/>		
Address Overflow	<input type="text"/>		
City	<input type="text" value="Tempe"/>		
State	<input type="text" value="Arizona"/>	Zip	<input type="text" value="85282"/>
Social Security #	<input type="text" value="233-11-2334"/> [?]		
Date of Hire	<input type="text" value="1/1/1990"/>		
Benefits Effective Date	<input type="text" value="1/1/1995"/> [?]		
Send Notice in Spanish	<input type="text" value="No"/> [?]		

Items in Green are optional.

[Next >>](#)

- If you elect to track dependent information, enter as much information as you have available. These key elements are; the dependent's name, the dependent's benefit start date (only needed if differs from employee), their birth date, and student status. If the employee does not have any dependents or once you have completed the form, click the next button to continue to the insurance information form.
- Select the plan name and coverage type in which the employee and his/her covered dependents are enrolled. Once you have selected the insurance plan information, click the next button to save and print the entered information.

The employee's information will be added to the Queue.

Remove an employee from the group health plan without triggering a COBRA qualifying event

An active employee may ask to remove his/her dependents or themselves from the group health plan. They may have received other group coverage, qualify for state/federal provided benefits or the employee can no longer afford their portion of the premiums. **A voluntary removal from the group plan is NOT a qualifying event and is not a required notice under COBRA.** Performing this function is optional. Keep in mind, if later it turns out the employee was removing the dependents “in anticipation” of a qualifying event (i.e. divorce), the dependent may be eligible for COBRA coverage.

To notify individuals of their removal from the group plan;

1. Select Produce a Certificate of Coverage (Vol. Removal from Plan) option found on the Events page.
2. Select the name of the employee who will be removed or whose dependent will be removed from the plan and click the Go button to continue.
3. Select the individual or individuals that will be removed from the plan and click the Next button.
4. Complete the rest of the required information and then save it to the queue.

BASIC will be notified of the event and will mail a certificate of credible converge to the individual that is being removed from the plan.

Add a Dependent (spouse or child)

COBRA requires the plan to provide the General Notice (or Initial COBRA Notification) to the covered employee and spouse. Therefore, if at a later date the spouse becomes covered on the plan, the spouse should be sent an initial COBRA notification. On the other hand, a dependent child does not need to be sent an initial COBRA notice when they are added to the plan.

- To add a dependent to an employee's plan, *click on Add a Dependent to an Employee's Health Plan*, then select the employee from the *drop-down box and click the GO* button.
- Complete the form to add a dependent to an employee's *existing health plan*. *The form will be pre-populated with the employee's benefit start date*. If you do not change the benefit start date from the pre-populated date, the dependent will only be added to the employee's file and a notice will NOT be prepared.
- You will also need to update the insurance plan information to reflect the changes to the plan.

The screenshot shows a web form titled "Voluntary Removal From Group Plan". At the top, it says "Company: Demo Company" and "User Name: demouser" with a "Logout" link. The form has a "Make a Selection" header. Below it, a text box explains: "This form is used to remove an employee and/or their dependents from the group health plan. A voluntary removal is NOT a COBRA qualifying event. If this employee or dependent should be offered COBRA, please return to the 'Events' page and select the qualifying event reason." Another text box says: "Please select only one of the two check-boxes. After making your selection, please click the 'Next' button to continue." There are two checkboxes: "Joe Smith with or without Dependents" (checked) and "Mary Smith" (unchecked). Below these is a checkbox for "Dependents Only (The employee is staying on the plan)" which is also checked. At the bottom right is a "Next >>" button.

The screenshot shows a web form titled "Add a Dependent to an Employee's Health Plan". At the top, it says "Company: Demo Company" and "User Name: demouser" with a "Logout" link. The form has a "Dependent Information" header. Below it, a text box explains: "Use this form to add a Dependent/Spouse to an employee's file. If you are adding a spouse and the spouse has not been notified of their initial COBRA rights (required by law), be sure to change the benefits effective date and the system will produce an initial notification for them." A text box says: "You are adding a dependent to Joe Smith's health plan." There is a dropdown menu for "What type of Dependent are you adding?" with "Child" selected. Below are input fields for "Name (First / Last)", "Social Security Number" (with a "[?]" icon), "Date of Birth", "Benefits Effective Date" (pre-filled with "01/01/2009" and a "[?]" icon), and "Full-Time Student" (a dropdown menu). A note says "Items in Green are optional." Below this is a section titled "Change the Insurance Plan Information" with a text box: "Update the insurance plan information to reflect the change in coverage." There are two rows of dropdown menus: "Medical:" with "Blue Cross" selected and "Dental:" with "Delta Dental" selected. To the right, there are two "Coverage:" dropdown menus with "Family" and "Single" selected. At the bottom are "Cancel" and "Save" buttons.

After completing the form, click the save button to save the dependent's information. Once saved, you will have an option to print the form.

Change the address of an employee

A good way to ensure that essential COBRA information is received by your employees is to keep their personal information up-to-date. Using this form to update an employee's information does not trigger any COBRA related events.

To change an employee's address, click on Change of Address, then select the employee from the drop-down box and click the "GO" button.

The employee's general information will be displayed, allowing you to edit the following field;

- Last Name
- First Name
- Middle Initial
- Date of Birth
- Gender
- Mailing Address
- Address Overflow
- City State and Zip

Once you have made your changes, click the Save button to send the information to the queue. After saving the information, you will have the option to print the changes.

Reports

The Reports page allows you to run reports with information that BASIC has entered or information that was imported from BASIC COBRA Online. For example if you have entered a new COBRA qualifier and that qualifier is still in the queue, then that qualifier will not yet show on the COBRA Qualifying Event Report. Once BASIC imports the information, it will then be available online. You can check the date your data was last updated from your Dashboard.

To run a report, follow these instructions.

1. Select the name of the report from the 'Select Report' drop-down box.
2. Select the time-frame that you would like the report to be run (if applicable).
3. Select how you would like the report to be sorted.
4. Click the 'Go' button to create the report.

The report will be displayed on screen.

If you would like to print the report, click the Printer icon at the top of the report. A printer friendly formatted report will be displayed in a new window. You may also save the report data to a CSV file that can be opened in MS Excel. Click the CSV icon to save the file to your computer.

HIPAA and Safe Computing

It is important for the integrity of the data stored on this server to maintain certain system-wide policies. Below you will find information on some strictly enforced policies and some recommended policies.

What we have put in place:

- A procedure for password assignment.
- A procedure for password change management.
- A policy forcing regular password changes (Not forcing).
- A policy that explicitly forbids sharing of password and sign-ons.
- A policy that states that access logins and passwords must be assigned individually; system managers must be able to determine and document accountability (who is doing what to data and when).

What you should do:

- Change passwords on a regular basis.
- Establish trust through an effective login and password policy.
- Logins and passwords must be adequate to verify an individual's identity and that they must be changed routinely. Under no circumstances should passwords be shared or given out.
- Unique User IDs are required:
 - Individuals must be assigned and use a unique user ID.
 - Password cannot be the same as the user ID
- Logoff when system is not in use.

Secure Sockets Layer (SSL)

BASIC COBRA Online uses a Secure Sockets Layer to encrypt and protect data transferred over web pages.

A SSL Certificate stored on our server contains a public key and a private key. A public key is used to encrypt information and a private key is used to decipher it. When a browser points to a secured domain, an SSL handshake authenticates the server and the client and establishes an encryption method and a unique session key.

Encrypted Social Security Numbers

BASIC COBRA Online uses encryption when storing social security numbers on our server. Encrypting all social security numbers adds an extra layer of protection on top of SSL.