Direct Bill Data Flow Chart

Employer updates HRIS system → HRIS system updates Mercer Marketplace 365+ Enrollment Platform → Mercer Marketplace pulls data needed for Direct Bill file and sends to WEX weekly → WEX processes file received from Mercer Marketplace to update Direct Bill Portal (within the COBRA platform) → Direct Bill member (SPM) account created → Terminations due to non-payment or end of coverage notifications are sent to Mercer Marketplace to update the Mercer Marketplace Enrollment Platform → (loops back to Mercer Marketplace pulls data needed for Direct Bill file)
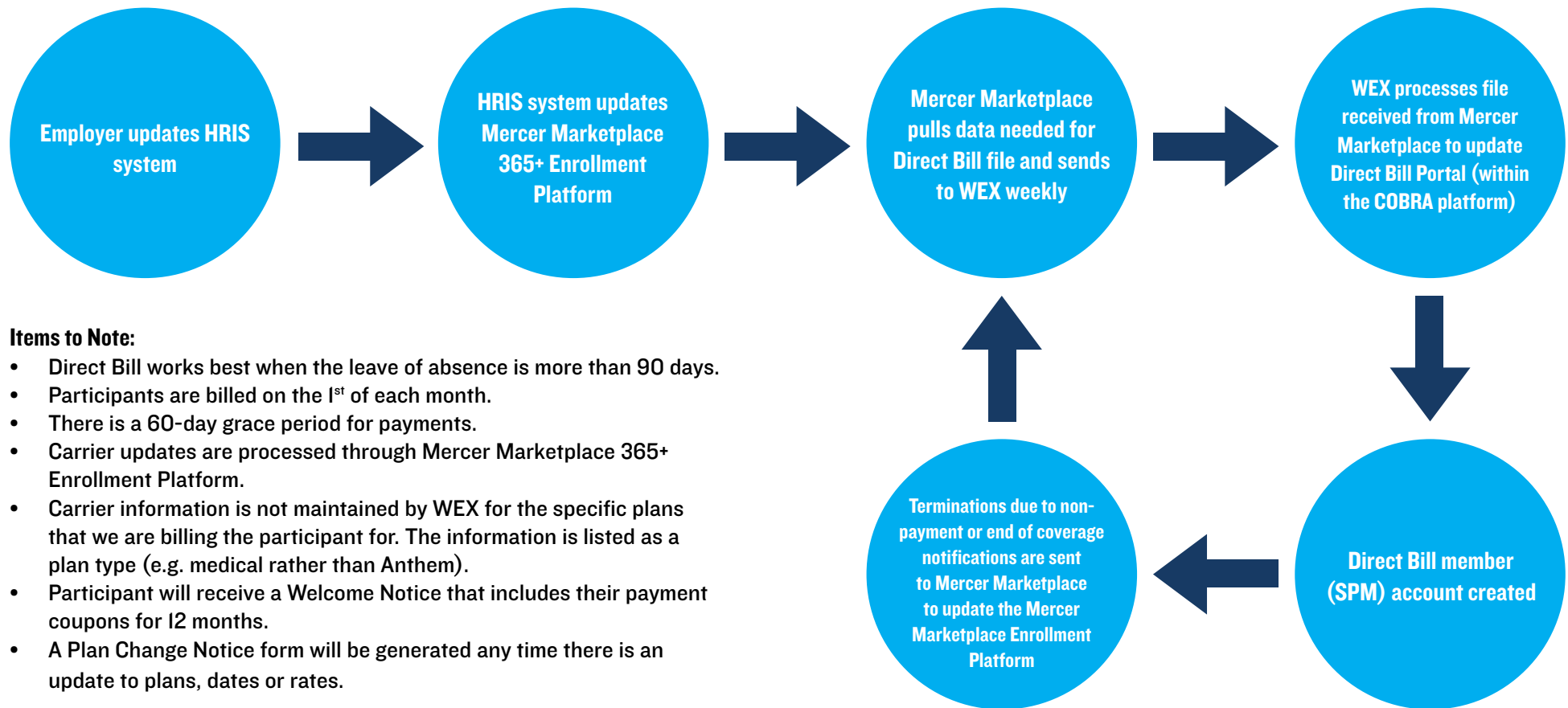
Items to Note:

- Direct Bill works best when the leave of absence is more than 90 days.
- Participants are billed on the 1st of each month.
- There is a 60-day grace period for payments.
- Carrier updates are processed through Mercer Marketplace 365+ Enrollment Platform.
- Carrier information is not maintained by WEX for the specific plans that we are billing the participant for. The information is listed as a plan type (e.g. medical rather than Anthem).
- Participant will receive a Welcome Notice that includes their payment coupons for 12 months.
- A Plan Change Notice form will be generated any time there is an update to plans, dates or rates.

Mercer Marketplace 365+