

COBRA Notifications

Notification	Description	Sent Via
45 Day with 1st Premium Month Paid	A Qualified Beneficiary receives a 45 Day First Premium Month Paid letter when they submit their election form with a payment that covers only one month of their premium but they owe for multiple months.	Mailed Letter
45 Day No Payment Notice	A member receives a 45 Day No Payment letter when they submit their election form but do not send any payment with the form.	Mailed Letter
45 Day Notice Partial Payment	A member receives a 45 Day Partial Payment letter when they submit their election form with a payment that does not cover at least one premium month.	Mailed Letter
General Rights Notice Has Not Waived All Coverage	Issued to a New Plan Member(NPM) when they are first added to COBRA Administration. An NPM may also receive this notice if the notice is manually re-queued and regenerated. It reviews an NPM's basic COBRA rights, including a description of qualifying events, the type of coverage provided, how long they can be covered.	Mailed Letter
General Rights Notice Has Waived All Coverage	Issued to a New Plan Member(NPM) when they are first added to COBRA Administration. An NPM may also receive this notice if the notice is manually re-queued and regenerated. It reviews an NPM's basic COBRA rights, including a description of qualifying events, the type of coverage provided, how long they can be covered.	Mailed Letter
Specific Rights Notice Election Form New Member Login Get Insured (Ineligible Dependent Event Type)	A Qualified Beneficiary receives the Notice when they lose group health plan coverage because of a qualifying event such as termination or retirement, and they have at least one plan. It reviews how the Qualified Beneficiary can elect COBRA coverage, pay premiums, and terminate coverage; how long the coverage period lasts and under what circumstances the coverage period may be extended; and information about coverage for dependents.	Mailed Letter
Specific Rights Notice Election Form New Member Login Get insured (Termination Event Type)	A Qualified Beneficiary receives the Notice when they lose group health plan coverage because of a qualifying event such as termination or retirement, and they have at least one plan. It reviews how the Qualified Beneficiary can elect COBRA coverage, pay premiums, and terminate coverage; how long the coverage period lasts and under what circumstances the coverage period may be extended; and information about coverage for dependents.	Mailed Letter
Conversion Option Notice	A Qualified Beneficiary receives a Conversion Option letter 180 days before their last day of COBRA coverage, if they are enrolled in a plan with individual policy conversion rights.	Mailed Letter
Coupon Book	A member can receive either a Premium Coupon Book or a Premium Notice to summarize their upcoming payments and remind them of the due dates.	Mailed Letter
Disability Extension Confirmation	A Qualified Beneficiary receives a Disability Extension Confirmation letter when they become disabled within the first 60 days of their COBRA coverage. Discovery Benefits must receive the Social Security Administration's disability determination letter within 60 days of notification of the QB's disability.	Mailed Letter
Disability Extension Denial	A Qualified Beneficiary receives a Disability Extension Denial if they become disabled during their COBRA coverage period, but the determination is not made during the first 60 days of their coverage. In order to qualify for an additional 11 months of coverage, the date of the disability must be during the first 60 days of COBRA and Discovery Benefits must receive a determination from the Social Security Administration within 60 days of being notified of the Qualified Beneficiary's disability.	Mailed Letter
Enrollment Confirmation	A Qualified Beneficiary/Direct Billing receives an Enrollment Confirmation letter when their status changes to Enrolled (E).	Mailed Letter

Insignificant Payment Notice	A Qualified Beneficiary receives an Insignificant Payment letter when their premium payment is short of a full payment by an "insignificant amount." The member must make a full payment within their normal grace period or 30 days from the date of the letter, whichever is later, or their coverage will be cancelled.	Mailed Letter
Late Payment Reminder Letter	A member receives a Late Payment Reminder letter when the TPA has not received the member's premium payment by the due date. It notifies the member of the last accepted postmark date and their premium amount due, as well as the address where they should send their payment.	Mailed Letter
Medicare Notice	A Qualified Beneficiary receives a Medicare letter when they reach age 65 and become eligible for Medicare benefits.	Mailed Letter
Notice of Unavailability	A Qualified Beneficiary receives this notice when they are ineligible for continuation coverage under Social Security Disability Extension.	Mailed Letter
Online Payment Confirmation	A consumer receives this email when an online payment is successfully received.	Email (Must Opt In)
Open Enrollment Notification	A Qualified Beneficiary/Direct Bill consumer receives this when they need to be informed of an Open Enrollment opportunity	Mailed Letter
Partial Payment	A Qualified Beneficiary/Direct Bill consumer receives a Partial Payment letter when they submit a payment (or a reallocation occurs) that does not fully satisfy their current premium due. It reminds the member of their remaining balance.	Mailed Letter
Plan Change Notice	A Qualified Beneficiary/Direct Bill consumer receives a Plan Change letter when something causes a change to their plan. It details the change that occurred, and outlines how the change affects the member's coverage levels and premiums. Common reasons a Plan Change Notice generates could be due to: a plan is added, dropped, deleted, a coverage level change, dependent plan added, dependent plan dropped or a rate change.	Mailed Letter
Premium Coupon Book	A member can receive either a Premium Coupon Book or a Premium Notice to summarize their upcoming payments and remind them of the due dates.	Mailed Letter
Premium Notice	A member can receive either a Premium Coupon Book or a Premium Notice to summarize their upcoming payments and remind them of the due dates.	Mailed Letter
Reinstatement Notice	A Qualified Beneficiary/Direct Bill consumer receives a Reinstatement letter when a timely payment or a reallocation restarts their terminated continuation coverage.	Mailed Letter
Subsidy Notice	A Qualified Beneficiary/Direct Bill consumer receives a Subsidy letter when subsidy schedule is entered for the member.	Mailed Letter
Termination Notice	A Qualified Beneficiary/Direct Bill consumer receives a Termination letter when their status changes to Terminated (T) on all plans, most typically because of non-payment of the premium.	Mailed Letter
Takeover Notice	A legacy Qualified Beneficiary receives a Takeover Notice when Mercer Marketplace, as the new COBRA administrator, takes over their COBRA account.	Mailed Letter
Voided Payments Notice	A Qualified Beneficiary/Direct Bill consumer receives a Voided Payment letter when Mercer Marketplace voids their payment.	Mailed Letter