

Frequently Asked Questions (FAQ)

1. What is COBRA?

COBRA (Consolidated Omnibus Budget Reconciliation Act) allows employees and their families to temporarily continue group health coverage after certain qualifying events like job loss, reduction in work hours, divorce, or death. Coverage typically requires paying up to 102% of the plan's cost.

2. How do I sign up for COBRA administration through the Bend Chamber of Commerce?

Complete the Bend Chamber of Commerce COBRA intake packet and email it to JBAdmin@johnsonbenefitplanning.com. For assistance, contact bcocsales&service@benefithelpsolutions.com.

3. Can BenefitHelp Solutions administer COBRA for plans outside the Bend Chamber of Commerce?

Yes, if the employer and plans qualify for federal COBRA administration. Employers must notify insurance carriers about BenefitHelp Solutions as the COBRA administrator.

4. What services does BenefitHelp Solutions provide as part of COBRA administration?

BenefitHelp Solutions handles plan setup, premium collection, required notices, enrollment processing, carrier notifications and self-service portals for employers and members.

5. How do I report new hires or qualifying events (QEs)?

- **New Hires:** Use the BenefitHelp Solutions Employer Portal or submit the **BCOC New Hire Notice Request Form** via email.
- **Qualifying Events:** Use the portal or complete the **BCOC COBRA Qualifying Event Request Form** and email it to BHSCobraBCOC@benefithelpsolutions.com.

6. What is the process for COBRA subsidies?

Employers can set up subsidies via the BenefitHelp Solutions Employer Portal. Subsidies are managed as flat amounts or percentages, and BenefitHelp Solutions handles subsidy notifications, billing, and payments to carriers.

7. When and how are premiums collected and remitted?

Premiums are due on the 1st of each month, with a 30-day grace period. BenefitHelp Solutions collects premiums, monitors payments, and remits them to carriers by the 10th of the month.

8. How is COBRA coverage terminated?

COBRA coverage may end due to voluntary termination, non-payment, or reaching the maximum coverage period. BenefitHelp Solutions notifies carriers and sends confirmation letters to qualified beneficiaries.

9. How does the renewal process work?

BenefitHelp Solutions automatically renews Bend Chamber plans without employer action. For plans outside the Chamber, employers must provide updated plan and rate details upon request.

10. How can I contact BenefitHelp Solutions for assistance?

- **General inquiries:**
BCOCSales&Service@benefithelpsolutions.com
- **New hires and QEs:**
BHSCobraBCOC@benefithelpsolutions.com
- **Member customer service:**
503-765-3581 | Toll-free: 800-556-3137

Questions?

Contact BenefitHelp Solutions at (503) 412-4210, Monday-Friday, 7:30 am- 5:30 pm PST.