# OCA 's Employer COBRA Portal Guides

Our COBRA solution is a first-of-its-kind cloud-based offering. It enables highly efficient COBRA administration for employers of all sizes and complexity and delivers unrivaled flexibility in scale, configurable reporting, and a highly intuitive user experience.

Employer Portal Guide Table of Contents

# Logging into OCA's Employer COBRA For the First Time

1. When granted access to OCA's COBRA portal, you will receive an invitation email from **noreply.oca@wealthcarecobra.com**. From the invitation email, click *Accept OCA Contact Invite*.
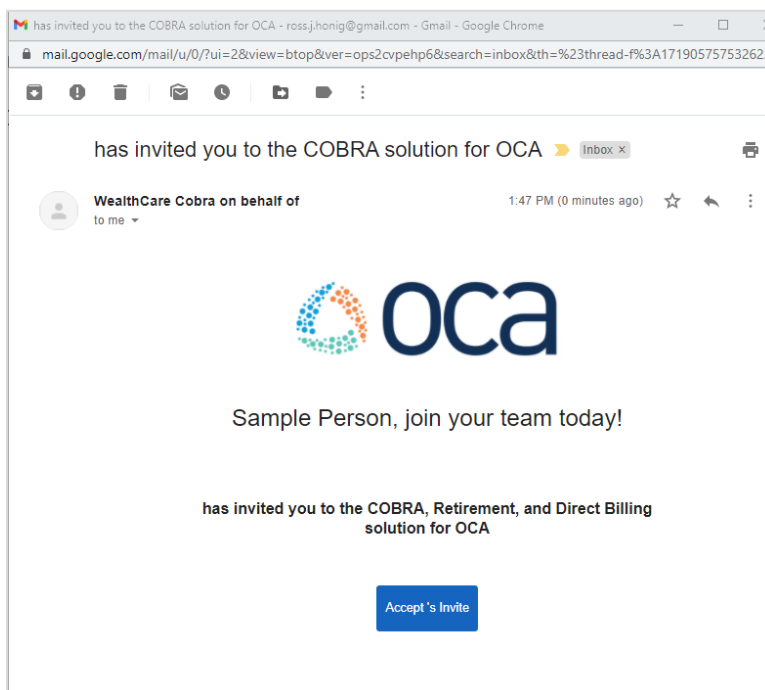
2. Enter your email address on the next screen to verify your email. Click *Send verification code*.
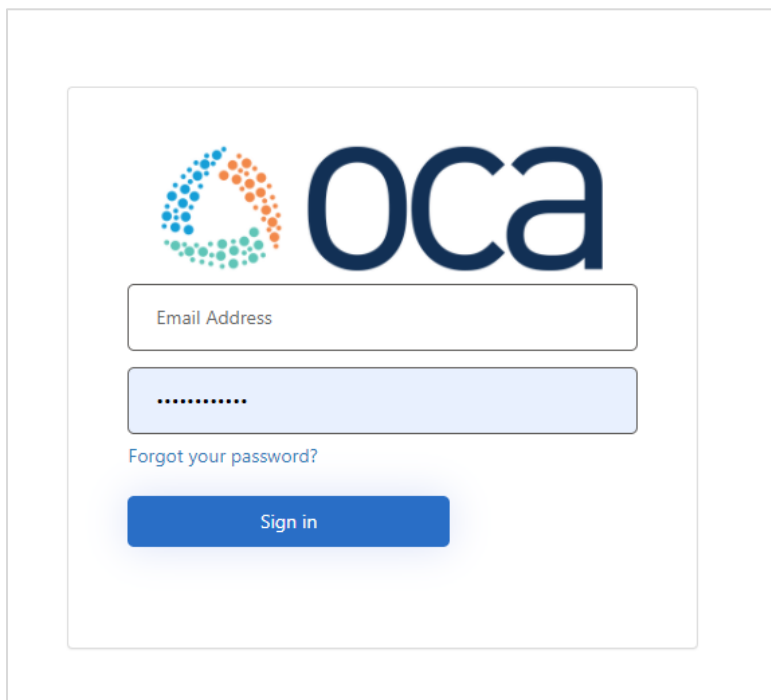
3. Access the verification email and copy the code.
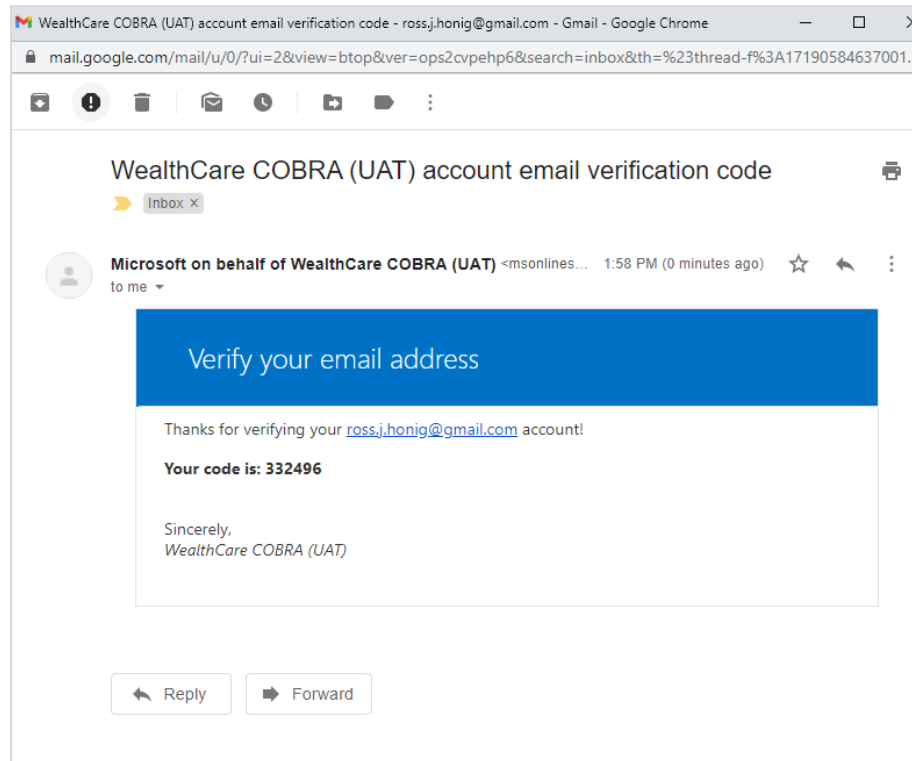
4. Enter the code back on the registration screen and click *Verify code*.
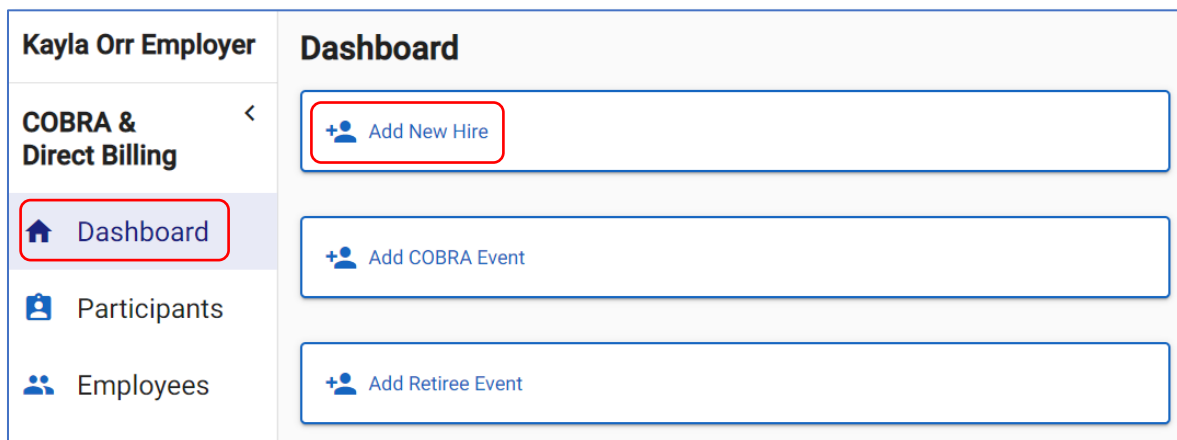
5. Once verified, click *Continue*.

6. Enter a password twice using the following password constraints then click *Continue*. A password must be between 8 and 64 characters and must have at *least 3* of the following characteristics:
   - A lower case letter
   - An uppercase letter
   - A digit
   - A symbol

7. You will be taken to the OCA WealthCare COBRA log in screen that you will use moving forward with your email and the password you just created. Enter your credentials and click *Sign In*.

8. You will be taken to the home screen of OCA's WealthCare COBRA Portal.

Adding a New Hire/Employee

1. From the Employer Portal Dashboard, click **+ Add New Hire**.

2. Enter the following information:
   - First Name
   - Last Name
   - Social Security Number: This field is required if the **Employee Identifier** field is not populated.
   - Address
   - Employee Identifier: An employee ID up to 16 alpha-numeric characters if applicable for that employee. This field is required if the **Social Security Number** field is not populated.
   - *[Employee Field(s)]*: If applicable, select the fields assigned to this participant that may impact benefits eligibility. (Ex: Location, Division, Union, etc.)
   - Is this record migrated from another system?
     - *No – General Notice Letter will be sent*
     - *Yes – General Notice Letter will not be sent*

Add Employee

14/50

+ Add Address Line

Postal Code	City	State
32789	Sample Drive	FL
5/20	11/80	2/50

Employment Information

Employee Identifier
Required if Social Security Number is not provided

ABC123

6/16

Is this record migrated or a takeover from another system?
- ⦿ No - General Notice Letter will be sent
- ◯ Migrated - General Notice Letter will not be sent
- ◯ Takover - General Notice Letter will not be sent

Close   **Add Employee**

3. Click *Add Employee*.

Note: A 'General Notice' letter will be triggered to be sent the next business day. All newly added employees will default to 'Yes' for the *In Current Census* field shown on the *Employee Details* screen.

Adding a Qualifying Event

1. From the Employer Portal *Dashboard*, click *+ Add COBRA Event* or *+ Add [Direct Billing Type] Event*.

2. From the *Event Information* section, enter the following information:
   - Qualifying Event (This will only display for a COBRA event)
   - Qualifying Event Date (For a COBRA event) or Event Date (For a Direct Bill event)
   - Is this a second Qualifying Event?: (This will only display for a COBRA event)
     - *Yes*: Select if this is the participant's *second* Qualifying Event. If selected, you will be prompted to enter the date of the original Qualifying Event.
     - *No*: Select if this is the participant's *first* Qualifying Event.
   - Original First Day of COBRA: The date of the participant's first day of COBRA coverage. This question will only appear if you select 'Yes' to *Is this a second Qualifying Event?*. (This will only display for a COBRA event)
   - Disability Extension: (This will only display for a COBRA event)
     - *Yes*: Select if the participant is eligible for extended COBRA coverage due to a disability.
     - *No*: Select if the participant is *not* eligible for extended COBRA coverage due to a disability.

COBRA Event   Direct Billing Event

Event Information

Qualifying Event

Termination - Voluntary ▾

Qualifying Event Date
MM/DD/YYYY

11/1/2021 📅

Is this a second Qualifying Event?
◉ Yes
○ No

Original First Day of COBRA
MM/DD/YYYY

11/1/2021 📅

Disability Extension
○ Yes
◉ No

or

Event Information

Event Date
MM/DD/YYYY

11/1/2021 📅

3. From the **Migration** section, enter the following information:
   - Has this Event been tracked in another system?:
     - *Yes*: Select if this Event was tracked in a system outside of WCC. (Ex: You moved to WCC from another system and this Qualifying Event existed there.)
     - *No*: Select if this Event was *not* tracked in a system outside of WCC.
   - Have the participant(s) paid for any months of coverage?: This question will only appear if you select 'Yes' to **Has this Event been tracked in another system?**.
     - *Yes*: Select if the participant has paid for any months of coverage outside of the WCC system.
     - *No*: Select if the participant has *not* paid for any months of coverage outside of the WCC system.
   - Paid Through Date: Enter the most recent date that the participant's coverage is paid for. This question will only appear if you select 'Yes' to **Have the participant(s) paid for any months of coverage?**.

4. Click **Next**.

5. From the **Employee Information** section, enter the following information:
   - Employee First Name
   - Employee Last Name
   - Social Security Number:
   - Employee Identifier: An optional field up to 16 alpha-numeric characters to use if applicable for that employee.

- *[Employee Field(s)]*: If applicable, select the fields assigned to this participant that may impact benefits eligibility. (Ex: Location, Division, Union, etc.)

Employee Information

Employee First Name

Kayla

5/100

Employee Last Name

Orr

3/100

Social Security Number

111-11-1111

9/9

Employee Identifier (Optional)

ABC123

6/16

Back   Next

6. Click **Next**.

7. From the **Benefit Information** section, select the eligible plan(s) for this participant. Click the eye icon to view the Employer Group (if applicable) assigned to this participant.

   Note: Depending on the plan(s) selected, you may need to select the appropriate Coverage Tier (Ex: EE, EE + Spouse, etc.) or an accompanying plan due to a required bundle.

Which benefits are the Employee or Employee's family enrolled in? 👁

Medical
- ⦿ Cigna Plan
- ◯ Not Covered

   Which Coverage Tier?

   EE ▾

Dental
- ◯ Cigna Plan
- ⦿ Not Covered

Back   Next

8. Click **Next**.

9. From the **Primary Participant** section, enter the following information:
   - Who is the Primary Participant?:
     - *Employee* (If this is a Direct Billing event, this value will be selected)

- o *Spouse*
- o *Child*
- o *Domestic Partner*
- First Name
- Last Name
- Social Security Number
- Date of Birth: You must enter this in the MM/DD/YYYY format, including the forward slashes.
- Address
- Primary Phone Number
- Secondary Phone Number
- Which benefits is this person enrolled in?: This will default to the information entered from the previous *Benefit Information* section.

Primary Participant

Who is the Primary Participant?
- ◉ Employee
- ○ Spouse
- ○ Child
- ○ Domestic Partner

First Name

Kayla

5/100

Last Name

Orr

3/100

Social Security Number

111-11-1111

9/9

Date of Birth
MM/DD/YYYY

9/13/1996

10. Click **Next**.

11. From the **Dependents** section, you will be able to add dependents for the employee. If desired, click **+ Add Dependent**.

12. Enter the following information (if dependents are not applicable for this participant, skip to the next section):

- <u>Relationship to Primary Participant</u>:
  - *Spouse*
  - *Child*
  - *Domestic Partner*
- <u>QMCSO</u>: Indicate if the child is qualified for the benefit plan under the Qualified Medical Child Support Order. This field will only appear if you selected 'Child' for the **Relationship to Primary Participant** field and is informational only.
  - *Yes*
  - *No*
- <u>First Name</u>
- <u>Last Name</u>
- <u>Social Security Number</u>

- Date of Birth: You must enter this in the MM/DD/YYYY format, including the forward slashes.
- Address
  - *Use Primary Participant's Address*: Select if the dependent's address *is* the same as the primary participant.
  - *Enter Different Address*: Select if the dependent's address *is not* the same as the primary participant. If selected, you will be prompted to enter the dependent's address.
- Which benefits is this person enrolled in?: You will see the Plan(s) the employee was enrolled in.
  - *[Benefit Plan]*: Select the applicable Plan per benefit type this dependent was enrolled in through the employee's group health Plan.
  - *Not Covered*: If selected, WCC will not consider this dependent when calculating the coverage premium.

Add Dependent

Relationship to Primary Participant
- ○ Spouse
- ◉ Child
- ○ Domestic Partner

QMCSO
Qualified Medical Child Support Order
- ○ Yes
- ◉ No

First Name (Optional)

Kelsey

6/100

Last Name (Optional)

Orr

3/100

Social Security Number (Optional)

222-22-2222

Close   **Add Dependent**

13. Click **Add Dependent** and either enter additional dependents or click **Next**.

14. From the **Subsidies** section, you will be able to add subsidies for the primary participant. If desired, click **+ Add Subsidy**.

15. Enter the following information (if subsidies are not applicable for this participant, skip down the next section):
    - Benefit Type: Select the benefit type(s) eligible for the subsidy. If all benefit types are eligible, click *Select All*.
    - Subsidy:
       o *Percent*: Select if the subsidy is a percent of the monthly premium. If selected, you can enter a percent and a maximum dollar amount.
       o *Monthly Dollar Amount*: Select if the subsidy is a dollar amount of the monthly premium. If selected, you can only enter a dollar amount (you cannot enter a percentage).
    - Percent: The percent of the monthly premium being subsidized. This field will only appear if you selected 'Percent' in the *Subsidy* field.
    - Max Monthly Dollar Amount: The maximum monthly dollar amount being subsidized. This field will only appear if you selected 'Percent' in the *Subsidy* field.
    - Monthly Dollar Amount: The dollar amount of the monthly premium being subsidized. This field will only appear if you selected 'Monthly Dollar Amount' in the *Subsidy* field.
    - Starts: This will display the initial month that the subsidy is effective based on the monthly slider bar.
    - Ends: This will display the final month that the subsidy is effective through based on the monthly slider bar.
    - *[Month Slider]*: Use your cursor to move the initial and final month numbers to determine the duration that the subsidy is effective.

Subsidy
- (●) Percent
- (○) Monthly Dollar Amount

Percent

50

Max Monthly Dollar Amount (Optional)

Starts
1st month of Coverage

Ends
6th month of Coverage

1 2   4   6   8   10   12   14   16   18   20   22   24   26   28   30   32   34   36   +

50% off the total of Dental from the beginning of the 1st month of Coverage to the end of the 6th month of Coverage

Close   **Add Subsidy**

16. Click *Add Subsidy* and either enter additional subsidies or click *Next*.

17. From the *Review and Submit* section, review all previously entered information. If a change is needed, click Edit in the applicable section.

COBRA Event

Qualifying Event Information   ✏ Edit

Qualifying Event
Termination - Voluntary

Qualifying Event Date
October 13, 2021

Disability Extension
No

Initial Electable Plans   ✏ Edit

ⓘ   Costs include the administration fees.

Plan	First Day of Coverage	Last Possible Day of Coverage	Enrollable	Cost
Medical Cigna Plan	November 1, 2021	April 30, 2023	Subscriber Kayla Orr	Subscriber $0.25
Dental Not Covered	-	-	Not Covered	-
			Total	**$0.25**

Direct Billing Event

Event Information   ✏ Edit

Qualifying Event Date
November 1, 2021

Initial Electable Plans   ✏ Edit

ⓘ   Costs include the administration fees.

Plan	First Day of Coverage	Last Possible Day of Coverage ✏	Enrollable	Cost
Medical Aetna Catastrophic	December 1, 2021	-	Primary Participant Kayla Orr	Subscriber $102.00
			Total (Monthly)	**$102.00**

18. Click *Add Participant*. You will be taken back to the *Participants* main screen where you will be prompted to *View Participant* to go to the newly added participant.

Adding Eligibility Contact Communications

Contacts entered in this section can be general contacts for record keeping purposes or the contact can be used to send enrollment communications to Employers, Carriers, Brokers, etc.

1. From the Employer Portal, click *Contacts*. Click *+ Add Contact* in the upper-right corner.

2. Enter the following information:
   - Description: Description of the contact for this Employer. This field must be unique for all contacts within the same Employer. (Ex: You cannot have 2 contacts with a *Description* of 'Broker' for both.)
   - Name
   - Email
   - Phone Number
   - Fax Number

- Email about participant changes that impact benefits.
  - *Yes*: Email the contact if changes are made to a participant's enrollment that would impact benefits. If selected, you *will* see the subsequent fields.
  - *No*: Do not email the contact if changes are made to a participant's enrollment that would impact benefits. If selected, you will *not* see the subsequent fields.
- Email Frequency:
  - *Send a separate email for each participant that has a change at the end of the day*: One email per participant is sent to applicable contacts at 12:30am PST the following day.
  - *Send one combined email for all participants that have a change at the end of the day*: One email containing a .csv file with all participant information is sent to applicable contacts at 12:30am PST the following day.
  - *Send email only for escalations*: An email is sent when the *Send Participant Escalation Email* button is clicked and the participant's *Coverage Status* is 'Enrolled'.
- Eligibility Contact:
  - *Yes*: This contact is responsible for participant eligibility on plans. If a contact's *Email Frequency* field is set to either the separate email or combined email configuration and this field is set to 'Yes', the contact will receive also receive an email when the *Send Participant Escalation Email* button is clicked and the participant's *Coverage Status* is 'Enrolled'. This will also allow the contact to be listed on the Employer's benefit plans from the TPA Portal.
  - *No*: This contact is *not* responsible for participant eligibility on plans. If a contact's *Email Frequency* field is set to either the separate email or combined email configuration and this field is set to 'No', the contact will *not* receive an email when the *Send Participant Escalation Email* button is clicked. The contact will *not* be listed on the Employer's benefit plans from the TPA Portal.

- Carriers: This field ensures that the contact for this specific Employer only receives an email for participant changes on either specific Carriers or all of them.
  - *All Carriers*: Select if this contact is applicable to all Carriers.
  - *Specify Carriers*: Select if this contact is only applicable to a specific Carrier. Check all Carriers applicable to this contact from the list of available Carriers for this specific Employer.
- Benefit Types: This field ensures that the contact for this specific Employer only receive an email for participant changes on either specific benefit types or all benefit types.
  - *All Benefit Types*: Select if this contact is applicable to all benefit types.
  - *Specify Benefit Types*: Select if this contact is only applicable to a specific benefit type. Check all benefit types applicable to this contact from the list of available benefit types for this specific Employer.
- Plan Names: This field ensures that the contact for this specific Employer only receive an email update for participant changes on either specific Plan names or all Plan names.
  - *All Plan Names*: Select if this contact is applicable to all Plan names.
  - *Specify Plan Name*: Select if this contact is only applicable to a specific Plan name. Check all Plan names applicable to this contact from the list of available Plan names for this specific Employer.

3. Click *Add Contact*.

When Will an Email Be Sent?

The following types of actions could trigger an enrollment communication email to be sent:

1. <u>New enrollments</u>: A new participant elects coverage and fully pays their initial premium.

2. <u>Updated enrollments</u>: An already enrolled participant updates their coverage. This could be done from the Consumer Portal or from Employer Portal > Participants > Benefits > Elected Plans > *Add/Drop Enrollee*. (Ex: Kelsey adds her daughter to her plan in the middle of the year).

3. <u>Deleted enrollments</u>: An already enrolled participant deletes their coverage. Note that this is different from terminating. This could be done from the Consumer Portal or from Employer Portal > Participants > Benefits > Elected Plans > click the trash can icon next to the plan enrollment that should be deleted. (Ex: Kelsey enrolls for dental coverage but in the same month, changes her mind and cancels the plan. Her dental enrollment will be deleted. Another example is the administrator entered the wrong plan information for the participant and it is corrected after they are already enrolled. The incorrect enrollment information will need to be deleted.)

4. <u>Reinstated enrollments</u>: A previously terminated participant is enrolled in the same plan. (Ex: A payment for a terminated participant is accepted so their coverage is reinstated.)

5. <u>Terminated enrollments</u>: The *End Date* for a participant's elected plan passed or the participant stops paying their premiums to cause their termination.

6. <u>Edited enrollments</u>: The enrollment for a previously communicated enrollment is changed. Note that this is different from an updated enrollment trigger. For an updated enrollment trigger, a new coverage subscriber is added or removed from a plan. For an edited enrollment trigger, an existing enrollment is corrected to include all subscribers for a plan that should have initially been enrolled. This trigger is rarely used and often due to an error in data entry when entering the enrollment information in the Employer Portal. (Ex: Kelsey's spouse, Trey, should be listed as her dependent. When her participant record is added to the Employer Portal, is does not include Trey. Kelsey enrolls in COBRA coverage and one month later realized Trey should have been included on the plan as her dependent.)

7. <u>Field changes</u>: The participant's demographic information changes (Ex: First Name, Last Name, Date of Birth, Social Security Number, etc.).

8. <u>Escalations</u>: The *Send Participant Escalation Email* button is clicked and the participant's *Coverage Status* is 'Enrolled'. See the subsequent section in this guide for more information.

View a Participant's Billing Periods

1. From the Employer Portal, click *Participants* on the left. Search for your desired participant using any of the demographic filters (click the *More Filters* for additional search criteria).

2. Click *View Participant Details* to the right of the participant's name to be taken to their record.

3. Click *Billing* on the left.

4. You will see the **_Next Payment Due_** section as well as their billing periods.

5. Click the down arrow to the right of your desired billing period to see the following sections of information:
   - Billing Details: If rates cannot be calculated for your desired billing period you will see the message, 'There are no Billing Details associated with this Billing Period'.

- <u>Payments</u>: If the participant has not made a full payment (meaning the billing period is not fully paid) for your desired billing period you will see the message, 'There are no Payments associated with this Billing Period'.

- <u>Subsidies</u>: If the participant was not granted a subsidy for your desired billing period, you will see the message, 'There are no Subsidies associated with this Billing Period'.

- <u>Disbursements</u>: If the participant has not made a full payment (meaning the billing period is not fully paid) for your desired billing period and/or you have not yet run a disbursement for that month you will see the message, 'There are no Disbursements associated with this Billing Period'. Additionally, payments with a *Deposit Date* in the future will not be considered for disbursement until that date has passed.

6. If desired, click the *Show Billing Periods Waiting on Rates* button to display future billing periods that the system does not have effective rates for.

View Upcoming or Past Payments

7. From the Employer Portal, click *Participants* on the left. Search for your desired participant using any of the demographic filters (click the *More Filters* for additional search criteria).

8. Click the down arrow to the right of the participant's name to display a summary of their record, including information about their next payment.

Continue to the following steps if you need to see past payment history.

9. Click *View Participant Details* to the right of the participant's name to be taken to their record. Click *Payments* on the left.

10. You will see the same *Next Payment Due* section as well as their payment history. Click the down arrow next to a payment for more details.

Send an Escalation Email for a Participant

11. From the Employer Portal, click *Participants* on the left. Search for your desired participant using any of the demographic filters (click the *More Filters* for additional search criteria).

12. Click *View Participant Details* to the right of the participant's name to be taken to their record.

13. From the *COBRA Coverage Details* section, *Click the Send Participant Escalation Email* button in the upper-right corner. An email will be sent to all contacts listed for this Employer that are ***configured to receive this type of email and whose Carriers, Benefit Types, and Plan Names match those of the participant.

Note: If you try to send an escalation email for a participant and there is no applicable contact to send the email to, you will receive an alert for this participant.

***Contacts that will receive an email when the *Send Participant Escalation Email* button is click are set up as:

Option 1:

- *Email Frequency* is set to either 'Send one combined email…' OR 'Send a separate email…'
AND

- *Eligibility Contact* is set to 'Yes'
AND

- The contact meets the Carrier, Benefit Types, and Plan Name configuration for that participant

Option 2:

- *Email Frequency* is set to 'Send email for only escalations'
AND

- The contact meets the Carrier, Benefit Types, and Plan Name configuration for that participant

Running Reports

1. From the Employer Portal, click *Reports* on the left.
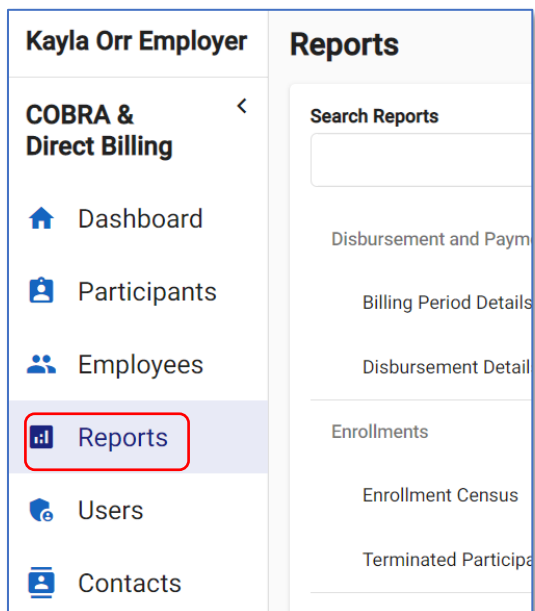
2. You will see all available reports. Either find your desired report by scrolling through the list or search for part of the name of the report in the *Search Reports* field.

3. Click *View Report*.
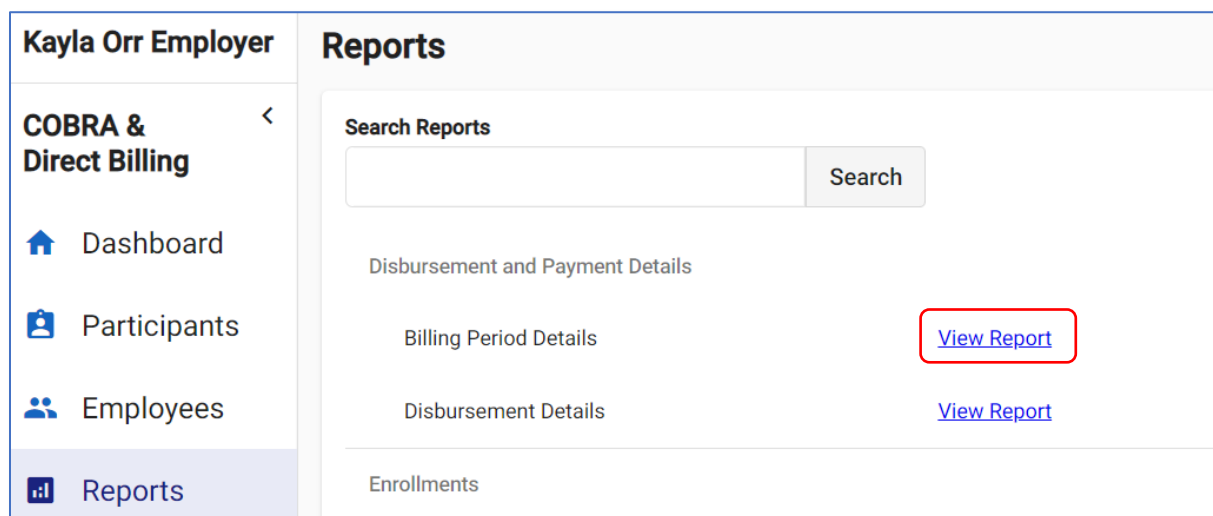
4. Most reports will ask you to enter a starting and ending date range. Enter the desired information (if applicable for that report) and click *View Report*.

Note: The data viewable in a report is dependent on your user profile. For example, specific profiles will be able to view a participant's social security number from a report. If you are viewing a report with the participant's SSN field and your profile does not have access to this data, your fields will appear blank on the report.

Formatting a Report

1. From your desired report, hover your mouse over the data column you want to format. Click on the report menu icon (three horizontal lines) that appear to the right of the column.
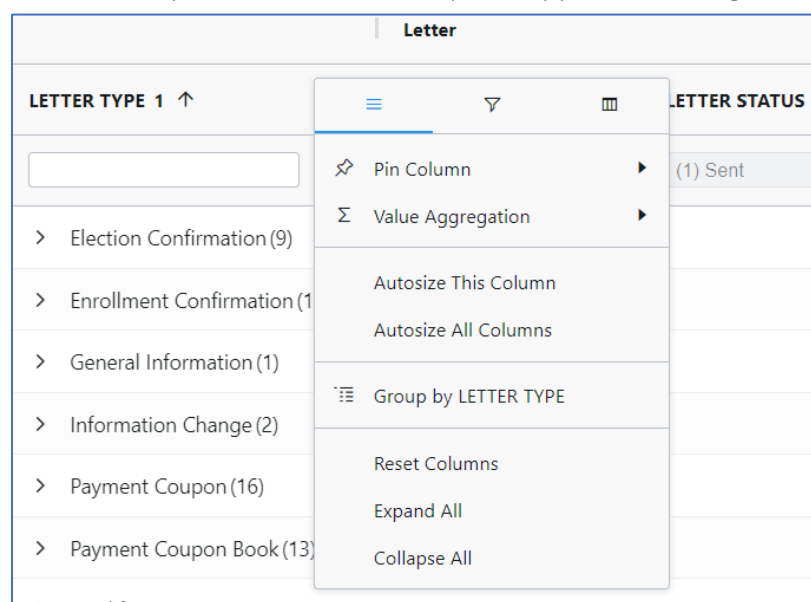
2. The top row of the window will show the report menu icon (three horizontal lines), a filter icon, and a column icon. View the options within each icon below:
   - Report Menu Icon:
     o *Pin Column*: Select either ***Pin Left*** or ***Pin Right*** to move the selected column to its respective side on the report table. This column is now frozen in its spot and will be visible even when scrolling to the left or right of the report table (depending on which

option you selected). A pinned column is indicated by a vertical line separating the pinned column from the remaining columns. All columns default to *No Pin*.

Example: The 'Letter Type 1' column has been pinned to the left in the below example.

o *Value Aggregation*: Select either *avg* (average the data set), *count* (display the number of instances in a data set), *first* (display the first chronological value in a data set), *last* (display the last chronological value in a data set), *max* (display the largest value in a data set), *min* (display the smallest value in a data set), or *sum* (summarize the data set) to change how the column's data is being calculated or displayed. This option is only available if there is at least one column name in the *Row Groups* options on the right panel. Most delivered reports with grouped rows will use the *sum* aggregation option.

o *Autosize This Column*: If the selected column had been manually resized, click this option to change the column's size (width) back to the default.

o *Autosize All Columns*: If multiple columns had been manually resized, click this option to change the columns' size (width) back to the default.

o *Group by [XXX]* (Replace [XXX] with the selected column's name): Select this option to group the rows of the report by the selected column. You can also do this by dragging and dropping a data element into the *Row Groups* option on the right panel. Once a row has been grouped this option within the report menu icon will appear as *Un-Group by [XXX]* (replace [XXX] with the selected column's name). You can un-group a column by selecting *Un-Group by [XXX]* or by dragging the data element out of the *Row Groups* option on the right panel.

o *Reset Columns*: Reset all column settings back to the default.

o *Expand All*: Expand all collapsed columns.

o *Collapse All*: Collapse all expanded columns.

- Filter Icon: Click the filter icon (icon in the middle) to view all available values to display or not display. Either click on a checked value to deselect it or click on an empty box to select it. If desired, click *(Select All)* to select and display all available values.
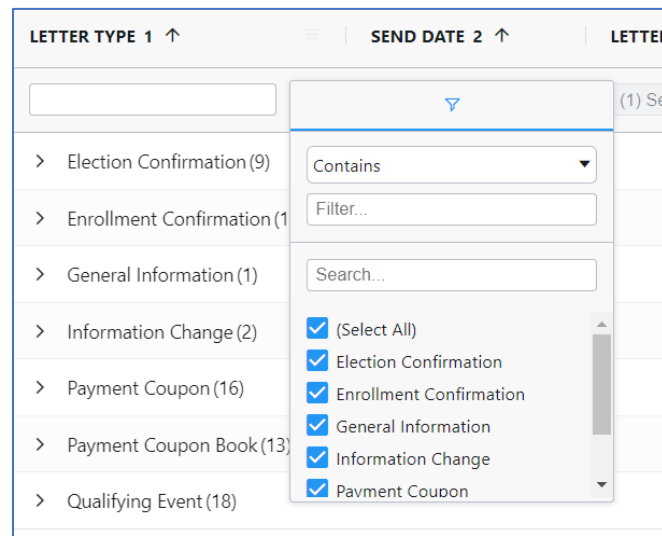
3. To chart the data, select a data range within the report table and right-click. Click *Chart Range*.

4. Click one of the following chart options: *Column*, *Bar*, *Pie*, *Line*, *X Y (Scatter)*, *Area*, and *Histogram*. Each option except the Line and Histogram will present further options to display the data within the respective chart.