

COBRA & DIRECT BILLING

Streamline your COBRA administration



Simplify your process

COBRA: Though it can be a complex and demanding program to administer, Inspira can lighten the burden on your business by sending out enrollment notifications and billing updates — and our process can help relieve stress for your employees.

With COBRA coverage, employees maintain group health benefits for a period of time when they experience certain life events. As group health plan sponsors, employers must comply with complex IRS and DOL regulations. These include notifications, timing of notices and coverage periods, and guidance on how to elect continued coverage.

Direct Billing: Inspira will manage the collection of premiums and notification process for your employees who have retired, are on disability, or are taking a leave of absence.



Specialized training

Our COBRA administrators receive specialized training, and clients may be assigned a dedicated specialist to help with day-to-day COBRA operations and answer your questions. Employers have access to training that explains COBRA basics and introduces the systems and procedures for managing the program. We offer employees support through email, phone, and chat.



Inspira has been
administering
COBRA since 1995
— our experience
benefits you and
your employees.



Direct billing makes it simple

A direct billing solution can simplify the management of premiums and other payments, for those receiving benefits but no longer on payroll, by producing individual member bills and sending eligibility status and funds to carriers and plan sponsors. When managing collection and notification, we take the time to understand what scenarios you face to ensure a smooth data transfer and setup process.

Distribution of notices

Inspira generates and distributes all letters and notices to participants, and sends bills monthly, bimonthly, or quarterly, as you decide.

Payment collection

Participants can pay their bill online via ACH (one-time or recurring) or by mailing in a check or money order.

24/7 reporting

Payment detail, billing history, census, premium receipts, and current status reports are available through our secure online employer portal.

⇒ Bring a better COBRA process to your employees

For more information visit inspirafinancial.com or scan the QR code.

