

COBRA Walkthrough Guide

Who is this guide for? Brokers and employers enrolling former employees in COBRA/Continuation coverage

Initiating COBRA/Continuation Coverage for Eligible Employees

DC Health Link cannot provide guidance regarding employer responsibilities and requirements under COBRA or DC Continuation laws. The laws surrounding COBRA and DC Continuation coverage are complex, and there are complicated notice requirements associated with these programs for which the employer is responsible. DC Health Link recommends that employers work directly with their brokers and tax/legal advisors in administering COBRA or DC Continuation Coverage.

Requirements to use COBRA/Continuation Coverage Functionality

1. The employee must be terminated from the roster
2. The employee must have had enrollment in their account, employees without enrollments or with waivers cannot be initiated as COBRA
3. Employee's termination date is within the past 6 months.

If a qualified beneficiary, or other eligible individual, elects to enroll in COBRA or DC Continuation Coverage and has made the first premium payment please see the instructions below on how to initiate COBRA.

Employers will need to terminate the employee from the company as they would normally terminate an employee at the end of employment.

COBRA/Continuation Enrollment - Step 1: Terminate the employee on the roster by clicking on the Action button.

My DC Health Link

Employees

Benefits

Brokers

Families

Documents

Billing

Messages 2

ABC & D Co.
Update Business Info
View Enrollment Reports

Employee Roster

Select 'Add New Employee' to continue building your roster, or select 'Upload Employee Roster' if you're ready to download or upload the roster template. If you need to edit information for an employee, or if you're ready to add your employee to a benefit package you created, scroll over the employee's name and select the pencil icon to the right. When you're finished with your roster, select 'Benefits' in the blue menu bar to the left to continue.

Plan Match Tool

[Add New Employee](#) [Upload Employee Roster](#) [Download Employee Roster](#)

[Active Only](#) [Active & COBRA](#) [COBRA Only](#) [Terminated](#) [All](#)

Search:

Employee Name	DOB	Hired On	Terminated On	Status	Benefit Package	Enrollment Status	Actions
john doe	[REDACTED]	01/16/ 2000	ive	Account Linked	Standard (2019)	Enrolled (Health)	Actions
jane doe	[REDACTED]	05/07 2000	tive	Account Linked	Standard (2019)	Enrolled (Health)	Actions

NOTE: If the employee has already been terminated, please use the "Terminated button" to find all the terminated employees of the company.

Please terminate the employee by Clicking on Actions drop down then click on Terminate

The screenshot shows the 'Employee Roster' page. On the left is a blue navigation menu with options: My DC Health Link, Employees, Benefits, Brokers, Families, Documents, Billing, and Messages (2). The main content area has a title 'Employee Roster' and a brief instruction. Below the title are three buttons: 'Add New Employee', 'Upload Employee Roster', and 'Download Employee Roster'. There is also a 'Plan Match Tool' link. A filter bar contains buttons for 'Active Only', 'Active & COBRA', 'COBRA Only', 'Terminated', and 'All'. A search box is present. The main table lists employees with columns: Employee Name, DOB, Hired On, Terminated On, Status, Benefit Package, and Enrollment Status. The first row is for 'john doe' with a redacted DOB and Hired On date of 01/16/2012. An 'Actions' dropdown menu is open for this row, showing options: Edit, Terminate (highlighted with a red box), Rehire, and Initiate cobra.

Click in the box with the MM/DD/YYYY to enter the date terminated

This screenshot shows the 'Enter termination date to remove' dialog box for the employee 'john doe'. The dialog box contains a calendar icon, a date input field with a red box around it containing 'MM/DD/YYYY', a 'Terminate Employee' button, and a 'Cancel' button. Below the input field, there is a note: 'there will be a drop down option as well'. The background shows the same 'Employee Roster' interface as the previous screenshot, but with the 'Terminated' filter selected and the 'john doe' row highlighted.

Click on the date and you can use the arrow button to go backwards or forwards

Select 'Add New Employee' to continue building your roster, or select 'Upload Employee Roster' if you're ready to download or upload the roster template. If you need to edit information for an employee, or if you're ready to add your employee to a benefit package you created, scroll over the employee's name and select the pencil icon to the right. When you're finished with your roster, select 'Benefits' in the blue menu bar to the left to continue.

Plan Match Tool

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[Active Only](#) [Active & COBRA](#) [COBRA Only](#) [Terminated](#) [All](#)

Search:

Employee Name	DOB	Hired On	Terminated On	Status	Benefit Package	Enrollment Status	Actions
JOHN DOE		01/16/ 2000	Active	Account Linked	Standard (2019)	Enrolled (Health)	Actions
Matthew	07/20/1988	04/16/2011	Active	Account Linked			Actions
Yara		07/01/2013	Active	Account Linked			Actions

Enter termination date to remove JOHN DOE
(termination date must be within the past 60 days)

Dec 2019

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

[Terminate Employee](#) [Cancel](#)

Then click on Terminate Employee, a confirmation that the employee has been terminated will show up at the top of the screen.

Select 'Add New Employee' to continue building your roster, or select 'Upload Employee Roster' if you're ready to download or upload the roster template. If you need to edit information for an employee, or if you're ready to add your employee to a benefit package you created, scroll over the employee's name and select the pencil icon to the right. When you're finished with your roster, select 'Benefits' in the blue menu bar to the left to continue.

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Search:

Employee Name	DOB	Hired On	Terminated On	Status	Benefit Package	Enrollment Status	Actions
JOHN DOE		01/16. 2000	Active	Account Linked	Standard (2019)	Enrolled (Health)	Actions

Enter termination date to remove JOHN DOE
(termination date must be within the past 60 days)

12/03/2019 [Terminate Employee](#) [Cancel](#)

Click on the Terminated Bar above the Employee Status', then click on the employee Action button and Initiate COBRA

Select 'Add New Employee' to continue building your roster, or select 'Upload Employee Roster' if you're ready to download or upload the roster template. If you need to edit information for an employee, or if you're ready to add your employee to a benefit package you created, scroll over the employee's name and select the pencil icon to the right. When you're finished with your roster, select 'Benefits' in the blue menu bar to the left to continue.

Plan Match Tool

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[Active Only](#) [Active & COBRA](#) [COBRA Only](#) [Terminated](#) [All](#)

Search:

Employee Name	DOB	Hired On	Terminated On	Status	Benefit Package	Enrollment Status	Actions
JOHN DOE	[REDACTED]	[REDACTED]	2019-06-28	Employment terminated	Standard (2016) (2017) (2018)	Terminated (Health)	Actions
JOHN DOE	[REDACTED]	[REDACTED]	2019-11-08	Employment terminated	Standard (2019)	Enrolled	Edit
JOHN DOE	[REDACTED]	[REDACTED]	2019-11-15	Employment terminated	Standard (2019)	Terminated (Health)	Terminate
							Rehire
							Initiate cobra

The COBRA start date will populate on its own and will not allow for changes, click on Initiate COBRA to enroll the employee into COBRA.

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Search:

Employee Name	DOB	Hired On	Terminated On	Status	Benefit Package	Enrollment Status	Actions
JOHN DOE	[REDACTED]	3-10-	2019-06-28	Employment terminated	Standard (2016) (2017) (2018)	Terminated (Health)	Actions

Enter effective date for COBRA coverage to begin
(Cobra effective date must be within the past 6 months)

07/01/2019 **Initiate COBRA** Cancel

To confirm COBRA enrollment, click on COBRA ONLY to confirm enrollment. The file will be sent to the carrier and will take approximately 3-7 business days to roll over into COBRA status.

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Search:

Employee Name	DOB	Hired On	Terminated On	Status	Benefit Package	Enrollment Status	Actions
JOHN DOE			2019-11-15	Cobra Enrolled	Standard (2019)	Enrolled (Health)	Actions
JANE DOE			2019-11-15	Cobra Enrolled	Standard (2019)	Enrolled (Health)	Actions

To further confirm, click on the employee's name and at the top of the page confirmation is shown as well as the bottom of the page with COBRA/Continuation enrollees.

JOHN DOE

Details

Hired: 12/04/2017 Terminated: 11/30/2019 **COBRA/Continuation effective date: 12/01/2019** Cobra Linked