

Digital COBRA Payment Options

Embrace faster, more secure, and more convenient COBRA payments with ACH and credit card options.

There's a Better Alternative to Paper Checks

Paper checks are slow and expose COBRA participants to mail fraud risks. Digital payment options provide a modern alternative that benefits both participants and administrators.



Participants can log into their online accounts to make ACH or credit card payments.



Participants can also make ACH and credit card payments over the phone, if necessary.



Payments can receive instant authorization.

Avoid Problems

- X Paper checks take days to be delivered and cleared. During this time, participants may miss COBRA deadlines, which puts their enrollment in jeopardy.
- ✓ COBRA participants can make digital payments at the last minute if needed, which helps them stay enrolled.
- X Paper check processing introduces opportunities for human error, such as mis-keying.
- ✓ Digital payment options allow participants to make payments directly online, which helps administrators avoid mistakes.
- X Processing delays increase the risk of bounced checks, leading to administrative headaches and putting coverage in jeopardy.
- ✓ Since digital payments can be authorized immediately, nobody has to worry about whether the funds are available.

Embrace Security

- X Mail fraud is a growing problem. Criminals intercept checks sent through the mail and alter information like the payment amount and recipient to drain bank accounts.
- ✓ Digital payments are made using secure PCI DSS-compliant online gateways.

Save Time and Money

- ✓ Processing paper checks takes time.
- ✓ By letting COBRA participants make payments directly online, administrators free up time they can use for other tasks.
- ✓ COBRA administrators can pass the processing fee to the COBRA participants. This fee is added to the monthly payment.