As the employer you may want to provide a COBRA subsidy for employees. You may want to subsidize the entire cost of coverage, a portion or even a percentage of the cost. You may want to apply it for the full duration of COBRA coverage, or just a few months. isolved Benefit Services has updated our COBRA portal to allow you to enter this data easily.

Subsidies for COBRA premiums can be scheduled through the secure COBRA portal, either when submitting a COBRA Qualifying Event, or later, after a participant has elected COBRA coverage. The new process allows subsidies to be automatically processed, one month at a time, as invoicing occurs for the upcoming coverage period.

Add Subsidy with Qualifying Event Form

When adding a subsidy while submitting data within the online Qualifying Events Form, click, on "Add Subsidy" in the Offered Coverage section. Add the subsidy for each plan that you are offering the subsidy (e.g. medical, dental, vision, etc.)

You will then enter the following:

- Start date for the subsidy.
- End date for the subsidy.
- Subsidy Type – Percent or Fixed Amount
- Subsidy Amount – Percent or Fixed Amount

Below are examples of each of these:

Percent example

Fixed Amount example

As a reminder, you can also include an "Offered Coverage Note" that will include the information on the notice of the subsidy you are providing. The subsidy information you are entering will not be part of the data within the COBRA notice.

Add Subsidy Before a Participant Elects

When adding a subsidy before a participant elects COBRA coverage, first "Find Employee/Participant".

Click on the "Subsidies" tab in the Employee's Participants Information. Click on "Add".

You will then enter the following (but only for the elected plans):

- Start date for the subsidy.
- End date for the subsidy.
- Coverage – Plan to subsidize
- Subsidy Type – Percent or Fixed Amount
- Subsidy Amount – Percent or Fixed Amount

Click on "Submit" to complete the subsidy.

Examples of each of these:
Percent example

Fixed Amount example

If you enter a subsidy for a period that the participant has already paid, you will receive a prompt. You can then adjust the subsidy for any unpaid coverage period. If you find it necessary to replace a participant payment with a subsidy, please contact your Customer Support Representative.
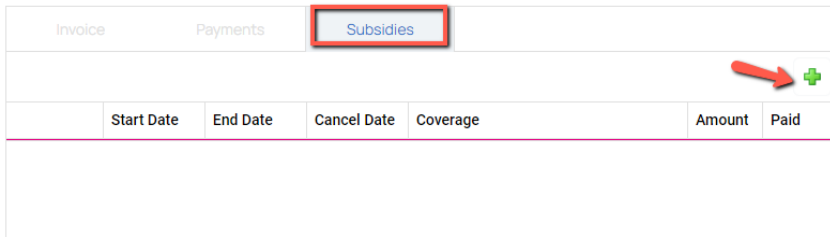
Add Subsidy After Participant Elects

When adding a subsidy after a participant elects COBRA coverage, first "Find Employee/Participant"

You will then enter the following (but only for the elected plans):

- Start date for the subsidy.
- End date for the subsidy.
- Subsidy Type – Percent or Fixed Amount
- Subsidy Amount – Percent or Fixed Amount

Click on "Submit" to complete the subsidy.

Examples of each of these:

Percent example

Fixed Amount example

If you enter a subsidy for a period that the participant has already paid, you will receive a prompt. You can then adjust the subsidy for any unpaid coverage period. If you find it necessary to replace a participant payment with a subsidy, please contact your Customer Support Representative.
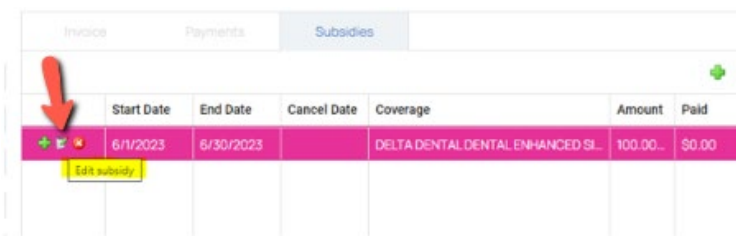
Cancel/End a Subsidy

Once you have entered a subsidy either within the Qualifying Event Online Form or within the Subsidies tab (Employee's Participants Information section), you can cancel it by entering a cancellation date into the subsidies tab.

First "Find Employee/Participant"
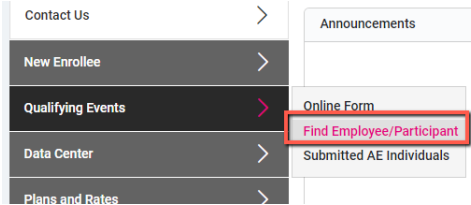
Click edit option on the Subsidy to end within the "Subsidies" tab

You can then enter a cancellation date. If any subsidies have already been applied, you will be prompted to select a date that does not equal a period that was already applied. If you find it necessary to replace a participant payment with a subsidy, please contact your Customer Support Representative.

Review Subsidy Data

Once you have entered a subsidy either within the Qualifying Event Online Form or within the Subsidies tab (Employee's Participants Information section), you can view, edit, delete or add additional subsidies.
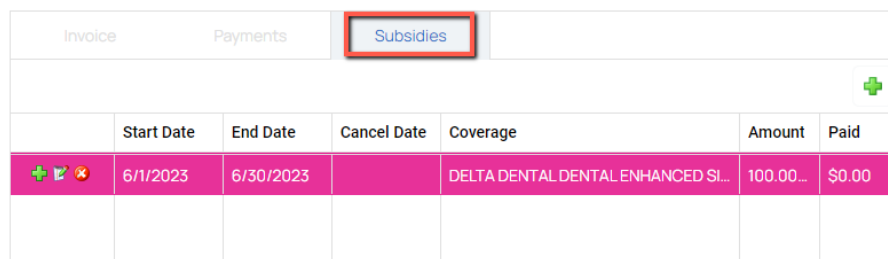
For assistance with entering a subsidy, please reach out to your Customer Support Representative at 866-320-3040 or via email at crmail@isolvedhcm.com.