# How to Renew COBRA Rates Online

Your online renewal option offers real time submission of rate changes to isolved Benefit Services with just a few clicks of the mouse, similar to submitting Qualifying Event and New Enrollee forms. Conceivably, you could submit rate changes to isolved Benefit Services and complete a Qualifying Event Form containing the updated rate information within moments, eliminating the wait time for manual plan and rate updates. A confirmation report is available immediately upon submission of the updated rates.

isolved Benefit Services requests updated rate information from Premium Collection service clients by providing a Rate Renewal email to the individual(s) designated on the account to receive it. If you have a simple rate change, you can update the rates online starting 120 days prior to the renewal date of the plan. If the plan's renewal date is more than 120 days in the future, the online rate renewal option will be unavailable. If the plan's renewal date is more than 30 days past the renewal date, plans and rates will need to be sent to plansandrates@isolvedhcm.com for an update.

To access the online rate renewal feature
- Navigate to the isolved Benefit Services login page.
- Enter your Login/Email and Password. First time users will enter your assigned User ID (Login) and Password.
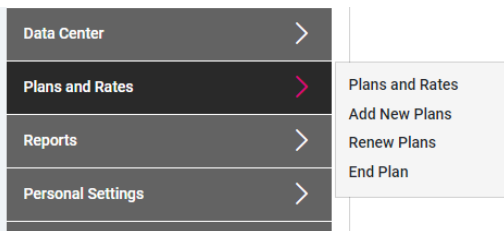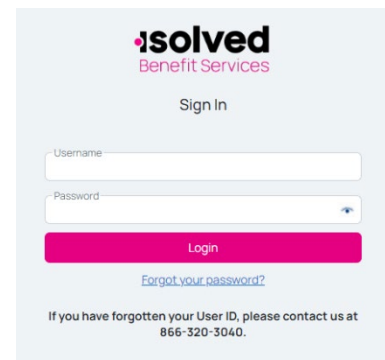
Renew a Plan: If you need to renew an existing plan (within 120 days prior to the plan renewal dates, and before 30 days after the plan renewal date) at the same rate, or by renewing the plan with updated premium amounts, click on "Renew a Plan".

Select Plans and Rates found under the Account Settings on the left-hand navigation bar on the COBRA Online home page.

You can either provide new rates or select the same rates – where the rates do not change for the new plan year. If providing updated rates, do not include the administration fee, we will add that based upon your account set up. Once you have selected "Same Rate" or "New Rate" with the new premiums, click on "Submit" to provide your information (in real-time) to isolved Benefit Services.

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Option		Current	Start Date	End Date	Premium W/O Fee
		Same Rate	New Rate		
SINGLE		$29.61	7/1/2023	6/30/2024	$0.00
EE+1		$62.19	7/1/2023	6/30/2024	$0.00
FAMILY		$85.89	7/1/2023	6/30/2024	$0.00

Note: *Before clicking, submit, please make certain that the information being provided is final and correct, as incorrect rates affect your participant's election notices, invoices and may appear confusing on the website when you provide qualifying event data. Once you submit your data to isolved Benefit Services, these updates have been saved in real time to our database.*

If you have made an error on premiums entered, you can click on "edit rate" up to the 14th day prior to us invoicing for that period. Example, you will have until December 14 to correct any rates that we begin invoicing for January.

Once you select "edit" you can then update the rates, select "Preview" and it will allow you to "Agree" to your new update/edited rates.

METLIFE VISION

EDIT RATE

Start Date	End Date	Option	Premium
8/1/2022	7/31/2023	EE ONLY	$7.52
8/1/2023	7/31/2024	EE ONLY	$9.06
8/1/2022	7/31/2023	EE+CHILD(REN)	$15.39
8/1/2023	7/31/2024	EE+CHILD(REN)	$18.21
8/1/2022	7/31/2023	EE+SPOUSE	$15.03
8/1/2023	7/31/2024	EE+SPOUSE	$17.11
8/1/2022	7/31/2023	FAMILY	$23.55
8/1/2023	7/31/2024	FAMILY	$36.06

Edit Rate ✕

Provider

Plan Code: METLIFE

Plan

Coverage Code: VISION

Coverage Level

Option	Premium W/O Fee
EE ONLY	$8.88
EE+CHILD(REN)	$17.85
EE+SPOUSE	$16.77

PREVIEW   CANCEL   HELP

Preview Report ✕

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Edited Rates Preview

Options:

Plan	Coverage	Option	Premium W/O Fee
METLIFE	VISION	EE ONLY	$8.88
METLIFE	VISION	EE+CHILD(REN)	$17.85
METLIFE	VISION	EE+SPOUSE	$16.77
METLIFE	VISION	FAMILY	$35.35

CLOSE   AGREE

Add New Plans: If you are now offering a new plan, click on "Add New Plans" to provide the plan information. Continue to do this for all new plans.

If you are replacing a plan, make sure you "End Plan" for any plans that are no longer being offered.

You will enter the following information:
- Provider (BCBS of MI)
- Plan Name (Medical HMO)
- The type of insurance, the system could prefill this for them if it
- can be determined (HMO)
- Group No. (not required, recommended for carrier reporting)
- Division No. (not required)

Then select one of the options for the coverage period end date:

Enter the Plan Year Start date (the end date will auto populate one year from the start date). You can adjust that date if your plan year is more than a one-year period.

If the plan is a variable plan, select the "Variable Rate" and you will not be required to enter anything for rates as you will provide any rates when you provide the Qualifying Event data.

The final step is selecting the tier level you would like to use.

Variable Rate Plan

Plans with rates (entered without the admin. fee added)

When all required fields have been completed, click on "Submit".
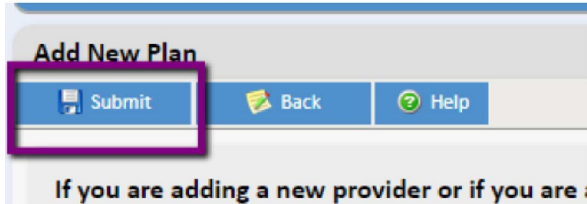
You will receive one last prompt to "Submit" the data to isolved Benefit Services.
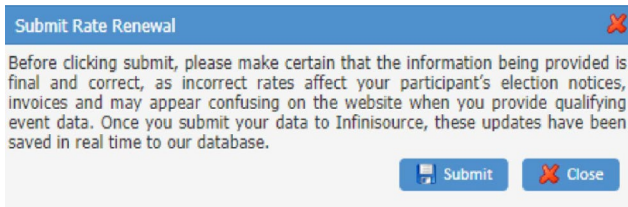
Note: Make certain that your information is final and correct as incorrect rates will affect your participant's election notices, invoices and may appear confusing on the website when you provide qualifying event data. Once you submit your data to isolved Benefit Services, these updates have been saved in real time to our database.

You can begin using these plans as soon as they are entered within the portal. You will also see the new plan added within your Plans and Rates page.

If you have made an error on premiums entered, you can click on "edit rate" up to the 14th day prior to us invoicing for that period. Example, you will have until December 14 to correct any rates that we begin invoicing for January.
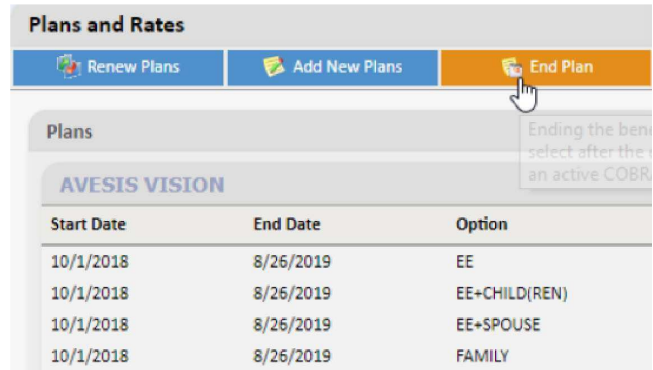

You can also Renew your plan(s) through the Export/Import process. For assistance with this, please

review our Plans Import/Export Guide.

End a Plan: If you are no longer offering a plan, you can click on "End Plan" and that will end the plan based upon the date you provide to us.

Example, you offered BCBS of NC in the current plan year, but that plan is ending, and you are now offering a United Healthcare plan. You can end the BCBS of NC plan by clicking "End Plan" and entering the date that plan will no longer be available. (You would "Add New Plans" for the new plan being offered, e.g. United Healthcare plan.)

Note: Ending the benefit plan will terminate the plan on the date you select. You will no longer see this plan available as an option to select after the end date of the plan. Any COBRA participants that are enrolled in a plan you are ending will need to be moved to an active COBRA plan or coverage will terminate.

You can also end a plan through the Export/Import process. For assistance with this, please review our Plans Import/Export Guide.
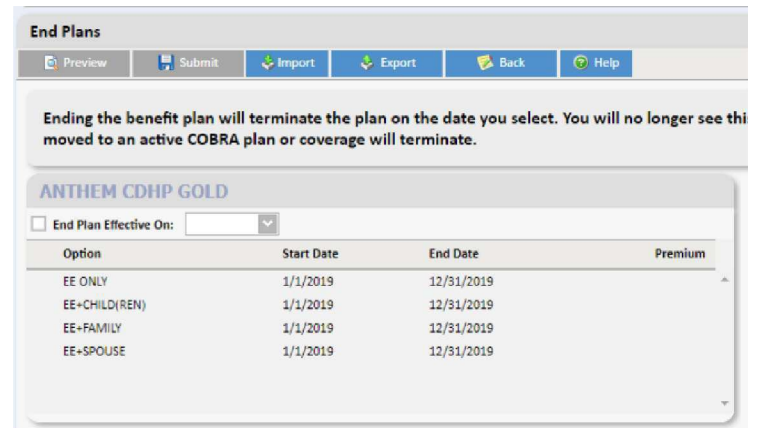
You will receive a Plans and Rates Confirmation Report delivered to your Download Center the day after you entered and saved your new premiums. You can also access this report by going to **Reports** and selecting **Online Reports**.

Enter the date range of your plan year and select one of the check boxes next to the **Plans and Rates report**. You can choose to run the report or send it to your **Download Center**. Then, go back and click **Generate** under the date range parameters.
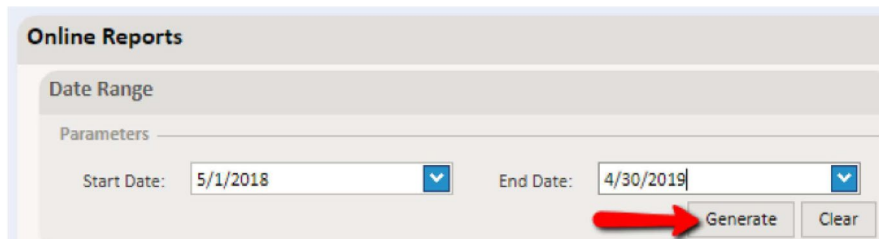
You have now completed updating the rates for your renewing plan and/or submitting your new plan and rates. The new plan information is immediately saved within isolved Benefit Services' system. The online rate renewal service is available for 120 days prior to the plan renewal date. If the renewal date is outside this 120-day window the online rate renewal service is not available.

Client General Notices	PDF ⌄	☐	☐
Plans and Rates	PDF ⌄	☑	☐
Client Participant Status	PDF ⌄	☐	☐
Client Qualifying Event Notices	PDF ⌄	☐	☐

Should you have any questions regarding the online submission of rate renewal information, please contact a member of the **Customer Service Team** by calling 866-320-3040 or via email at crmail@isolvedhcm.com.