



# COBRA Administration Services

**SMALL BUSINESS**  
Association of MICHIGAN  
Focusing the power of small business.

101 S. Washington Square  
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1-800-362-5461  
[www.sbam.org](http://www.sbam.org)



# Let go of the complex and time-consuming tasks of managing COBRA.

For as little as \$35 per month, SBIS will handle all matters related to your company's COBRA administration.

Learn more by contacting Kevin Cuncannan, Director, Small Business Services at (517) 267-2218 or [kevin.cuncannan@sbam.org](mailto:kevin.cuncannan@sbam.org).

## Your COBRA Administration Team will:

- Communicate with your former employee on your behalf.
- Send initial Notification of COBRA Rights and Obligation letters to your company's insured employees & dependents.
- Send the Specific Qualifying Event Notification letters to all beneficiaries which includes plan options, enrollment forms, premium rates, and due dates.
- In compliance with the laws, adjudicate eligibility accurately and consistently.
- Field all questions from your COBRA participants.
- Send monthly premium reminders and collect premium payments from all COBRA participants.
- Remit premiums directly to your company on behalf of the participants.
- Provide a monthly report of all COBRA activity.
- Research and monitor changes to COBRA regulations.



As the Employer, you must notify us at [membercare@sbam.org](mailto:membercare@sbam.org) or [sbam.org/freshdesk](https://sbam.org/freshdesk) of the following:

When employees or dependents are added to the plan.

When employees are terminated (voluntary or involuntary), or if there is a reduction of employee hours that may result in a qualifying event (loss of coverage)

Any changes made to your insurance program, including plan changes and rate renewals.

Any employee life event including death, marriage, divorce or birth of a child.

## Employer Role & Responsibilities

Submit all enrollments, changes and terminations.  
Check your invoices each month for accuracy and notify us of any discrepancies.  
Provide us with current rates at your plan renewal.

Send all communications to us at [harmonybill@sbam.org](mailto:harmonybill@sbam.org)

Our software integrates with more than 50 benefit administration systems.

Visit [sbam.org/cobra](http://sbam.org/cobra) for more details including contact information for your COBRA team and enrollment forms.

## How To Enroll

Submit the COBRA Administration Group Enrollment Form and signed Contract, along with a census of your insured employees and their covered dependents including name, social security number, address, and date of birth.

Your assigned COBRA coordinator will need to know the plan and rate information for all of your insurance carriers, and if you currently have anyone enrolled in COBRA coverage.

**For more information contact:**  
**Kevin Cuncannan**  
**Director, Small Business Services**  
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## Cost For COBRA Administration

### SBAM-Sponsored BCBSM and BCN Groups:

- Fewer than 100 insured employees – \$35 per month or \$420 per year
- 100 or more insured employees – \$60 per month or \$720 per year

### Non-Sponsored, Non-Blue Groups:

- Fewer than 100 insured employees – \$60 per month or \$720 per year
- 100 or more insured employees – \$75 per month or \$900 per year

### \* **Discount for Non-Sponsored, Non-Blue Groups with a [Hall of Fame Broker/Agency](#):**

- Fewer than 100 insured employees – \$45 per month or \$540 per year
- 100 or more insured employees – \$55 per month or \$660 per year

## Small Business Insurance Services

COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) requires employers with 20 or more employees to offer employees and their insured dependents the opportunity to continue health insurance coverage when specific qualifying events occur.

Small Business Insurance Services (SBIS) is a limited liability company and an affiliate of the Small Business Association of Michigan (SBAM). SBIS is responsible for managing the extensive administrative requirements under COBRA on behalf of members enrolled in the program.



SBAM also offers group health plans from Blue Cross® Blue Shield® of Michigan or Blue Care Net-work, group life and disability plans from Dearborn National® Insurance Company, and Premium Only Plan, Flexible Spending Account, Health Reimbursement Arrangement (HRA) and Health Savings Account (HSA) administration through our partner, Kushner & Company.