

COBRA TERMINATION AND REINSTATEMENT



EMPLOYER'S RESPONSIBILITIES

- It is the employer's responsibility to notify all carriers of the initial termination.
- All qualifying events must be reported to Alerus via website **cobra.alerus.com**, by email **cobra@alerus.com**, or by faxing **866.808.7821** the event notification form within 14 days of the specific qualifying event or after loss of coverage.
- Audit your carrier premium billings each month to ensure that all members have been added to, changed within, or removed from your insurance carrier premium billing within 60 days. Alerus is not responsible for premium billing discrepancies beyond 60 days after premium billing date, as most carriers will not retro back changes more than 60 days for adjustments.
- Please confirm whether your current carrier (or your former carrier if you changed carriers during renewal) requires you to complete additional paperwork regarding COBRA/MN Life continuation.
- New rates must be received in our office at least 10 days prior to the renewal date to assure timely implementation. Alerus will not back-bill qualified beneficiaries for premium rate increases when the rates are received in our office after the renewal date. Example: Rates received on September 10 for a renewal date of September 1 will be effective October 1. Premium deficiencies due to late rate notices are the responsibility of the employer.
- There will be a \$75 charge per hour for correcting and responding to erroneous information, including:
 - Open enrollment reinstatements to correct incorrect terminations included in electronic files received.
 - Carrier changes requested after plan rate changes have been processed.
 - Late notification of rate or carrier changes or urgent updates required for reinstatements.
- Alerus will reinstate COBRA continuants on coverage when all forms and payments have been received.
- Remittance to employers of collected premiums will follow within 5 business days of the previous month closing.

If there are any questions or concerns regarding the termination and reinstatement processes, please contact Alerus immediately.

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