

PAYPROtpa helps employers *and* their members succeed with a simplified COBRA + direct bill solution.

Thanks to online elections and open enrollment, real-time payments, mailing required notices, robust reporting, seamless integrations, and more, our time-tested and innovative solution is trusted in the industry to help clients handle complex regulations and carrier needs. Have a question? Need assistance? Just call or email us. COBRA participants can speak with the Dedicated Account Service Rep that works with your entire company.

Streamline your workflow



Save time, reduce manual processing, and stay compliant – From financial reporting for tracking premium disbursements and settlements, automatically monitoring terminations and elections, 834 file transformation and mapping, to managing employee questions and issues, you can do it all (and view real-time updates) in the COBRA employer portal.



Access robust, on-demand reporting – No more waiting for reports! Employers can quickly run reports on-demand in a variety of formats and/or take advantage of custom reporting solutions.



Customize the participant experience – Extend your brand and style through colors, your logo, fonts, and via letters so your participants know they are working with you.



Drive efficiency with integrations – With more than 350+ payroll/HRIS/benefit administration partners and more than 225 insurance carriers, you save time (and money) when leveraging our integrations.



View real-time data – With us, you get complete transparency with access to all communications and reporting in real time

Simplify the member experience

- **Access their account information online** – Our intuitive platform makes it easy for members to make elections, submit payments, view their statuses, make open enrollment elections, and get help when they need it (24/7).
- **Stay connected via mobile app** – Nearly everyone has a smartphone, which means that members can maintain access to their COBRA + direct bill account when they leave your company (or are simply on the go).
- **View real-time payments** – Some systems take days to update after a member makes a payment (which increases call volume). But with our platform, members get real-time, immediate updates to their account after making a payment.
- **Make open enrollment elections online** – When life changes, oftentimes benefits need to change, too. With [PAYPROtpa](#), COBRA + direct bill members can make open enrollment elections online, choose different plans, add or drop dependents, and more.
- **Receive automated, clear communications** – Our COBRA + direct bill letters are editable and separate so you can make sure every letter is clear and avoid confusing calls from members. Plus, letters and notifications are fully automated to save time and stay in compliance.

More than software

Our integrated services, such as payment processing and mail fulfillment, are made to reduce processing errors and help keep you compliant.

- ✓ Billing/payment processing is consolidated into one system and includes the industry's only postmark date aware lockbox service integrated directly for settlement.
- ✓ The fully automated and compliant solution is highly scalable (making it easy to manage erratic volume) and completely hands-off with barcode technology.

COBRA + direct bill system features



Central system of record

- Real-time qualifying event (QE) entry
- Integration + import options
- Automated communication generation
- Robust reporting



Compliance services

- Federally compliant
- All letter/notifications include federally compliant language
- COBRA expertise related to regulations/legislation



Mail services

- Fully automated
- Highly scalable
- Completely hands-off/barcode technology
- Proof of mail



Automated payment processing

- Lockbox postmark date aware premium processing
- Efficient payment processing using barcoded letters and image-capture technology
- Automated remittance

Streamlined employer experience

The employer portal offers you:

- **Member/qualifying event management** including COBRA terminations and elections, and Direct Bill elections and payments
- **Easy employee management** with a lookup feature that helps you respond to members' questions and issues, as well as validate information such as plan rates, payments, etc.
- **A communication view** that provides access to all member statements, history, and email/printed notifications
- **Financial reporting** for tracking premium remittance and settlements
- **Over 20 standard employer reports** are accessible via our secure self-service portal

Streamlined member experience

Members have ease of access to:

- **Automated communications** including email notifications, letter print + mail services, and e-storage
- **Flexible payment options** including credit/debit card and ACH
- **Member-initiated payment** in both the member portal and mobile app
- **Complete, integrated payment processing capabilities** via lockbox and paper check
- **Mobile app** enabling on-the-go account management
- **User-friendly member portal** that provides everything members need to know about their accounts, featuring an industry-leading design that enables quick and easy navigation
- **24/7 self-service for member convenience** via the member portal and mobile app