

Special Plan Member + Direct bill

Simplified COBRA + direct bill for clients thanks to real-time payments, mailing required notices, robust reporting, seamless integrations, and more.

Our technology

Our solution is time-tested, innovative, and trusted in the industry to help clients handle complex regulations and carrier needs.

Streamline your workflow

Save time, reduce manual processing, and stay in compliance.

From financial reporting for tracking premium disbursements and settlements, automatically monitoring terminations and elections, 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.

View real-time data.

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



Simplify the participant experience

Access their account information online.

Our intuitive platform makes it easy for participants 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 (even if they don't have a computer), which means that participants can maintain access to their COBRA and 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 participant makes a payment (which increases call volumes). But with us, participants get real-time, immediate updates to their account after making a payment.

Make open enrollment elections online.

When life changes, often times benefits need to change, too. COBRA and direct bill participants can make open enrollment elections online and choose different plans, add or drop dependents, and more.

Receive automated, clear communications.

Our COBRA and direct bill letters are editable and separate (so you can make sure every letter is clear to avoid confusing calls from participants). Plus, letters and notifications are fully automated to save time and stay in compliance.

More than software

We offer integrated services, such as payment processing and mail fulfillment, to reduce processing errors and keep you compliant.



Payment processing

Billing/payment processing integrated into one system, and includes the industry's only post-market date aware lockbox service integrated directly for settlement.



Mail fulfillment

Fully automated and compliant solution that is highly scalable (which makes it easy to manage erratic volume), and is completely hands-off with bar code technology.