

Aetna offers Turn-Key COBRA Administration with Ameriflex

1. What is the purpose of a partnership with Ameriflex?
 - a. To provide you with a turn-key COBRA option for your groups, regardless of market or size. Aetna and Ameriflex will not be integrating on a branding level, nor from an operational perspective, allowing us to establish a pathway for Aetna groups to use Ameriflex as their COBRA service provider for all ERISA health plans, at preferred pricing.
2. Who is Ameriflex?
 - a. Ameriflex is an independent benefits administrator providing technology-based, consumer-driven benefits and compliance solutions. AmeriFlex is headquartered in Dallas, TX, and serves thousands of clients representing millions of individual participants nationwide. Our commitment to personalized client service and innovative technology allows us to deliver a convenient, robust, COBRA compliance system. For more information about Ameriflex, including our industry awards for service and technology, please visit myameriflex.com.
3. How does a group pay for COBRA if they want it through the Aetna/Ameriflex?
 - a. Aetna has negotiated preferred pricing with Ameriflex which will cost groups less money than if they had hired Ameriflex independently. We have created a static sales proposal, which includes in depth information and pricing.
 - b. Ameriflex will invoice the group directly based upon the Aetna preferred pricing. If the group leaves Aetna at renewal, Ameriflex will allow the group to continue administration at standard pricing.
 - c. Pricing will generally be based on number of insured employees with the Aetna medical enrollment serving as a proxy for this number. For ease of administration, this number will be measured after the applicable medical enrollment period and remain valid until renewal.
4. What exactly does COBRA Administration entail?
 - a. We've provided a sales proposal describing the services provided, the unique Ameriflex client service model, and a typical timeline for implementation.
 - b. In a nutshell, Ameriflex provides all back-office services normally associated with COBRA, including letter fulfillment, election processing, billing, tracking of all deadlines, reconciliation and reporting. Additionally, when one-off or special fact patterns arise (which is frequent in the world of COBRA), the Ameriflex compliance team will recommend a "best-practice" solution and take direction from the group as to whether they wish to follow it. Ameriflex cannot and will not exercise judgment over any aspect of plan administration that isn't nominal or "ministerial."
 - c. As part of this service, Ameriflex will be the first line of defense in handling customer support for COBRA participants and dependents. Ameriflex has a COBRA Customer Service division that is specially trained to handle the unique issues in a COBRA relationship. In the event that a COBRA participant's issue results from the group's refusal to follow an Ameriflex-recommended best practice, Ameriflex may have to refer a COBRA participant back to a group.
5. How does the relationship work?
 - a. The Ameriflex Internal Sales Support (ISS) team will work with you and the group to collect all necessary data from the group (through the New Client Application). In most cases, they work directly with a benefits broker or the group itself to collect all necessary demographic data, plan data, and legacy COBRA participant data. Once collected, ISS will assign a dedicated Account Executive to the account. The Account Executive will make an introduction to the group, conduct training, and take over all service-related matters throughout the course of the relationship.
 - b. Because COBRA is law imposed directly on ERISA Plan Sponsors, rather than insurance companies, Ameriflex will work directly with the group with regard to all day-to-day matters, plan information, rate information, compliance questions/issues, special cases, etc.
6. How do I request a quote and implement a group?
 - a. Simply email Ameriflex to let them know that you have referred a group, and provide the name of the group, number of eligible employees, number of insured employees, and the COBRA plan start date. Please email the requested information to infoaetna@myameriflex.com.
7. How does the renewal process work?

- a. Ameriflex has negotiated a master agreement with Aetna that allows all Aetna groups to automatically renew with Ameriflex provided they renew with Aetna. Ameriflex requires updated plan and rate data as soon as it is available for the new plan year and will work directly with the group to collect said data.
 - b. Ameriflex collects renewal data on this form for each plan.
 - c. Additionally, Ameriflex will require updated group size data (to determine our billing rate for the plan year).
 - d. If the group is not renewing with Aetna please let Ameriflex know as soon as possible. If the group wishes to continue with Ameriflex, Ameriflex will work with the group directly.
8. Who do I deal with at Ameriflex if I have a question or a problem?
- a. If you are in the process of implementing a new group: Internal Sales Support (ISS): infoaetna@myameriflex.com or 844.423.INFO (4636) extensions 199 or 187.
 - b. If the group has been implemented and there is an administration related issue, you will contact the group's Account Executive who will be introduced at implementation.
9. What is the best way to ensure a smooth relationship between my group and Ameriflex?
- a. COBRA is largely formulaic and data-driven. It is critical that Ameriflex has all relevant group, plan, rate, and qualified beneficiary data in a timely manner to properly keep the group in compliance. In our experience, the relationship works much better if, once the sales and implementation process is complete, the Ameriflex team can work directly with the Plan Administrator.
 - b. To set proper expectations with groups, they should know that COBRA Administration requires a partnership between the Plan Administrator and Ameriflex. Plan Administrators who go into the partnership thinking they are "outsourcing" COBRA and shouldn't have to ever deal with it will often deal with compliance problems. Plan Administrators have certain duties that cannot be outsourced, which include notifying Ameriflex of qualifying events, providing timely and accurate data, and making decisions on matters of judgment with guidance from Ameriflex.
10. Who does my group deal with at Ameriflex if they have a question or a problem?
- a. Your group will work directly with their dedicated Ameriflex Account Executive.
11. How does Ameriflex find out about COBRA Qualified Beneficiaries and New Plan Members?
- a. Your group can provide this data to Ameriflex two ways:
 - i. Logging into the group's personalized Ameriflex COBRA Web Portal and entering the information through one of the wizards provided.
 - ii. Submitting a file through the Ameriflex EDI process. EDI is a good option for groups with large amounts of data that frequently need to be transmitted. If the group uses a third-party HRIS or benefits enrollment system, Ameriflex can work directly with them to collect EDI files. Groups that are interested in EDI can contact their Account Executive for a copy of the Ameriflex EDI guide.