

# Guide to Completing the Subsidy Spreadsheet



If your group is covering any part of a Qualified Beneficiary's (QB) COBRA premiums for any amount of time, it's required that you compile a list of all group members receiving a subsidy by completing a subsidy spreadsheet.

## Filling Out the Subsidy Spreadsheet

Please review the subsidy spreadsheet provided by Aptia and refer to the column descriptions below. While filling out the spreadsheet, please limit one line per plan for the COBRA member.

- **Column A** — Enter the first name of the primary COBRA member.
- **Column B** — Enter the last name of the primary COBRA member.
- **Column C** — Enter your company name.
- **Column D** — Enter the social security number of the primary COBRA member.
- **Column E** — Enter the date of the qualifying event.
- **Column F** — Enter the specific plan (Dental, Medical, Vision etc.).
- **Column G** — Indicate if there will be a flat amount or a percentage.
- **Column H** — List the date the severance starts.
- **Column I** — List the date the severance ends.
- **Column J** — List the subsidy amount.

Once the completed subsidy spreadsheet has been sent to Aptia and the account has been created, it can be processed. The account will be created within two business days of receiving the weekly COBRA file.

## Notifications for COBRA Members

COBRA members will receive a Specific Rights Notice that will outline their total monthly premiums without the subsidy factored in. Once they elect COBRA, they will receive their payment coupons. After the subsidy is applied to the member's account, they will receive a subsidy notice outlining their new payment amount. **Please note:** The subsidy notice will go out after the Specific Rights Notice has already been mailed to the member.

## A few things to note:

- Members will need to elect the plan(s) under COBRA in order for the coverage to be reinstated.
- Aptia will not automatically enroll subsidy members, even if the subsidy is just for one plan.
- The subsidy end date must be the last day of the month. Subsidies added with a start date and/or end date other than the first/last day of the month often cause confusion and result in non-payment and loss of coverage.
- If the member elects other, non-subsidized plans, or if additional funds are due (e.g. the amount subsidized by the employer is not the full monthly premium), we would look to receive the remaining premium payment prior to moving the member to Enrolled (E) status and sending the reinstatement to the carriers.