

Frequently Asked Questions regarding the 4/1/2023

HealthEquity/WageWorks Process Change

- Q:** I have not received emails regarding our COBRA plan, and I do not have access to the HealthEquity/WageWorks employer portal. What do I need to do?
- A:** Contact HealthEquity via email at csenhancedservices@healthequity.com or call 888-678-4872. Their team can work with you to gain access to the employer portal so you will receive important COBRA information and reminders and have access to annually make updates at renewal.
- Q:** I have been using an employer portal to maintain my COBRA eligibility – is this where I renew our plan or is there another website?
- A:** The portal you have accessed to process COBRA Qualified Life Events is the same portal you will use to renew your plan(s).
- Q:** What happens if I do not act at renewal?
- A:** Your participants will not receive accurate information on the COBRA plan you sponsor.
- Q:** We are a small group (under 50 eligible lives) and our plan is age-rated. When I process our renewal, will I be required to enter every age rate into the COBRA system?
- A:** No – all age-rated plans (metallic/ACA and non-metallic/grandfathered/grandmothered) will instead input a specific member's rates if/when they submit a COBRA Qualified Life Event (an employee is eligible for a COBRA offer). HealthEquity will use the rate information specific to that employee to generate their COBRA offer letter.
- Q:** Our group is composite-rated. Will we be required to enter our rates within the renewal tool?
- A:** Yes.
- Q:** I know HealthEquity charges our employees a 2% administrative fee calculated off of their premiums. Do we need to add 2% to our medical rates and enter that rate into the renewal tool?
- A:** No – please enter the rates you offer your active employees. The rate is the total before any employer or employee contribution. Do not add 2%. If your plan is fully insured – enter the rate exactly as it shows on your employer application/renewal contract.
- Q:** I am having difficulty logging into the COBRA employer portal. Who should I contact?
- A:** Contact HealthEquity via email at csenhancedservices@healthequity.com or call 888-678-4872.
- Q:** Does my Arkansas Blue Cross and Blue Shield representative have access to my COBRA employer portal?



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- A:** No. Arkansas Blue Cross representatives are not permitted to gain access to your portal. As a result, we cannot advise you how to use the portal or see what you see within the portal.
- Q:** Does my broker have access to my COBRA employer portal?
- A:** You can grant your broker access to the COBRA employer portal if they are interested/permitted to do so.
- Q:** My company administers our COBRA on our own or with another COBRA administrator. Does this mean we have to start using HealthEquity/WageWorks to administer our COBRA if we are covered under an Arkansas Blue Cross, Health Advantage or BlueAdvantage medical plan?
- A:** No. This change only applies to clients who utilize HealthEquity/WageWorks COBRA administration services through the Arkansas Blue Cross relationship.