

## Monthly Reimbursement Process

Enrolled COBRA members will pay their monthly COBRA premiums to Sentinel. Each month Sentinel will forward those monies to the client, less the 2% administration fee. **The client continues to pay the insurance carriers' invoices on the member's behalf.** Sentinel will then be forwarding (reimbursing) the client those monies sent to the insurance carriers, as mentioned above.

The process is administered as follows: Monies collected in January will be sent to the client in mid-February; monies collected in February will be sent to the client in mid-March, etc.

Reimbursements are either by a paper check mailed to the client's office or via ACH directly to the client's bank. **The preferred method is via ACH.** To set up monthly reimbursements via ACH, please reach out to your COBRA Account Manager.

Once the check or ACH is received, the employer should run the Remittance Report from the employer portal to match the monies with each member. The Remittance Report lists out each benefit, with a breakdown of each member's premium, and includes any employer subsidies, administration fees, etc. To access the report, log into the COBRA system and choose:

### Reports / Accounting Reports / Remittance

From this screen, you will see a listing of all the monthly Remittance Reports. Be sure to download the corresponding month - that is, if today is April 22, you will be looking for the **prior month's** (March) remittance information so you would look for the report that ends 03/31/year). Reports for the prior month's activity are posted in the employer portal the third week of the month. Therefore, if you are looking for March's activity on April 3, it will not be posted yet. It will be posted the third week of April.

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