

# Helpful Employer Tips Concerning Your Group Health Insurance Coverage

Below are suggested actionable steps to help you effectively manage your employees' new health plan.

## Invoice Auditing

- Carefully audit your first invoice to confirm the accuracy of:
  - Selected plan and its details.
  - Enrolled employees and monthly premium for each.
  - Enrolled dependents and coverage levels.
- Immediately report any discrepancies to the insurance carrier or your broker.

## Online Portal Registration

- Set up your account on the carrier's online portal to simplify plan administration.
- This portal can be used for tasks such as adding/removing employees or dependents, accessing invoices, and managing benefits. Some carriers also accept premium payments online.

## Policy Termination Coordination

- Once your group's new policy is approved, work with your broker or previous carrier to terminate the prior policy.
- Ensure proper documentation is completed and submitted to avoid duplicate coverage or billing issues.

## COBRA Participants

- Ensure COBRA-eligible employees are offered coverage with the new carrier.
- Federal COBRA enrolled participants will appear on the group invoice, while Cal-COBRA enrolled participants will be sent individual invoices.

## Employee Communications

- Encourage employees to review their coverage details and take the steps listed in the Employee Reminders flyer.

## Ongoing Administration Tips

- Keep your carrier's contact information handy when seeking answers to any future questions or support materials.
- Remember that your broker is also available to assist with questions, troubleshooting issues, or navigating carrier administrative processes. Your broker is a valuable resource and advocate for your business and your employees.
- Review upcoming renewal dates and coverage timelines to stay ahead of deadlines. Your broker will contact you prior to your renewal date to discuss your options.