

Consolidated Omnibus Budget Reconciliation Act (COBRA) FAQs

Can I pay my bill in advance?

The online payment system is set up to receive payments only if there is a balance due. You may submit an online payment for more than your amount due if the balance is greater than zero. If the balance is zero, an advance payment should be mailed to:

DTMB – Financial Services
P.O. Box 30747
Lansing, MI 48909-8247

Can I pay less than the amount due?

Yes. However, coverage will not be certified until full payment is received.

What if I don't pay for COBRA by the due date?

Federal law provides a 45-day grace period from the date on the invoice for a full premium payment. If your full payment (not partial) is not received by the end of that grace period, your right to continue coverage will be lost. If a monthly balance goes unpaid, the grace period date is 45-days from the due date on the invoice in which that balance **originally** appeared.

Therefore, if a balance rolls over to another monthly invoice, the 45-day grace period will not start over from that most recent invoice's date; it would still be from the original invoice.

How do I locate my Customer ID?

Your Customer ID is located in the top-right corner of your invoice.

How soon will my COBRA account reflect a payment submitted by credit/debit card or e-check?

Your payment will be reflected in your account within 2 business days. This **does not** update your coverage with the insurance carrier. (Please see below.)

How often is my insurance carrier updated when I make my COBRA payment?

All insurance carriers are updated on a weekly basis. Information is sent to the carrier every Monday evening and coverage is updated by Friday of the same week. If you require a more immediate update, please call the Employee Benefits Division at 800-505-5011.

How will refunds be processed?

All payments must be refunded in the manner in which they were paid. A payment made via credit card will be refunded to that same credit card. A payment made via e-check will be refunded to that same banking information.

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How will this payment appear on my credit/debit, or banking statement?

Payments made using either credit, debit card, or e-check will appear as "State of Michigan – COBRA" on your statement.

Why are you asking for my CVV2 code?

In order to ensure the highest standards in fraud prevention are being used, the Card Verification Value (CVV2) code is also required.

How do I obtain a receipt?

A receipt will be sent to the email address provided in the billing address section of this site. You may also print a receipt on the payment summary screen.

How can I cancel my coverage?

To voluntarily cancel your COBRA coverage, enter a cancel effective date in the application section on the invoice, then sign, date, and send the invoice to the address below:

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P.O. Box 30747
Lansing, MI 48909-8247

Will I be charged a fee to make my COBRA payment online?

No additional fees are being charged to make an online payment via e-check or credit card at this time.

I received the error "Verification Failed" when I attempted to make a payment, what does that mean?

This error will occur when the payment is unable to be processed. For example, this error will appear when:

- the CVV2 code entered does not match the code on file with the financial institution that issued the card, or
- the billing address entered does not match the address on file with your financial institution

What does payment success mean?

Payment success is indication that you have successfully submitted your payment for approval. The status of payment success does not indicate that funds have been pulled from your credit/debit or banking account.

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Who should I contact if I have questions or need assistance?

Contact the Employee Benefits Division at:

Toll Free: 800-505-5011

The online COBRA payment system does not appear correctly, is my internet browser supported?

The online COBRA payment system is designed for optimal viewing in the latest and two previous versions of Internet Explorer, Mozilla Firefox, Google Chrome and Safari. If you are using an unsupported browser, your experience may not be optimal.

For customers with smartphones or mobile devices, the online COBRA payment system is designed for optimal viewing in any modern smartphone browser including iOS (Apple), Blackberry OS 6+, Android, and Windows Phone. If you are having issues using a supported browser, please contact the Employee Benefits Division toll-free at 800-505-5011.