



# COBRA Administration

Expertise You Can Trust, and Service You Can Count On

According to the IRS, more than 90% of employers are out of compliance with current COBRA regulations. Navigating COBRA regulations is time-consuming, challenging, and mistakes are costly—Marsh & McLennan Agency (MMA) can help protect you.

## Eliminate Complexity, Ensure Compliance

Our benefits and compliance specialists have a combined 120+ years of experience with COBRA regulations, allowing them to provide tailored solutions for your specific needs and budget, taking the burden off of your HR staff, and helping you ensure compliance. We manage all aspects of COBRA administration, with services that include:

- Dedicated Client Service Managers
- Robust Employer/Participant portals, and Participant Mobile App
- 24/7 Participant IVR System for Frequently Asked Questions
- Participant-Focused Call Center
- ERISA attorneys and in-house compliance resources
- Service Guarantees

## Access to Benefits for Non-Eligible Individuals

With a volatile economy, workforce changes and personnel cutbacks due to the COVID-19 pandemic, at least 40 million Americans have filed for unemployment benefits as a result of the pandemic, resulting in a spike in the numbers of those facing a potential health insurance crisis.

MMA's Individual Exchange enables those who are not eligible for an employer-sponsored health plan access to insurance through an individual exchange. With the individual exchange, you can offer a guided enrollment experience and multiple coverage options (health, dental, vision, life, and more) to all types of employees, including COBRA-qualified beneficiaries.

**benefit e-ssentials**  
COBRA. ACA. Spending Accounts.



[Learn more](#)

[DISCOVER@MARSHMMA.COM](mailto:DISCOVER@MARSHMMA.COM)  
1-877-652-6712  
[MarshMMA.com](http://MarshMMA.com)

d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2022 Marsh & McLennan Agency LLC. All rights reserved. [MarshMMA.com](http://MarshMMA.com)

# MMA COBRA Advantage

The rapid pace of federal and state regulatory changes is increasing, leaving employers and their already-stretched human resources teams scrambling to keep up with the latest information, rules, and requirements—resulting in confusion, frustration, and risk.

- In-house resources including service managers, employee advocates and ERISA attorneys and compliance specialists
- Proprietary Individual Exchange for non-eligible employees
- Financial Tools including faster deposit posting through automated lockbox, and acceptance of online ACH and credit card payments.
- Real-time access to account information including account summary, payment history, paid-to dates, and print version of notices and letters.

## MMA by the Numbers

  
**400+** Employers trust MMA's  
COBRA Team

  
**7,500+** Participants  
Supported

  
**140+** COBRA Team  
Combined Years  
of Experience

We offer the tools, services, and support to help you avoid penalties and to simplify COBRA administration for your employees and human resources team.



A business of Marsh McLennan

Your future  
is limitless.<sup>SM</sup>

---

COBRA Administration  
Direct Bill Premium Collection  
(LOA, LTD and Retiree Populations)  
Individual Exchange  
MarshMMA.com

---

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2022 Marsh & McLennan Agency LLC. All rights reserved. MarshMMA.com