

Case Study: A Broker Agency

Use Case: Simplify COBRA Administration

For 35+ years, Benefit Allocation Systems (BAS) has been a trusted COBRA administration partner to hundred of insurance brokers. One broker, struggling with inaccurate processing, poor service, and missed notifications from its previous administrator, turned to BAS and its Cobra Control Services (CCS) division for a reliable, fully automated, compliance-driven solution. BAS restored client confidence by ensuring accurate processing and timely delivery of all required notices, reducing compliance risks and operational burdens.

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CCS resolved all our issues and gave me the peace of mind I needed to focus on other aspects of my business. Their seasoned, knowledgeable team provides straightforward reporting and exceptional support. After working with them for 20 years, they remain one of our most valued partners.

Rob
Founder of Broker Agency

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Before BAS

Untimely Inaccurate COBRA Notifications

- Exposed clients to DOL penalties + regulatory violations

Poor Reporting Capabilities

- Difficult to access & run
- Poorly organized data
- Difficult to understand data
- Difficult to track actual activity

Inconsistent Support

- Slow responses and inaccurate COBRA guidance
- Limited support for complex issues, causing frustration

Credibility at Risk

- Poor service from the previous administrator hurt the broker's reputation
- Clients lost trust in their COBRA management



After BAS

Automated Compliance

- BAS automated notifications and processes to ensure federal COBRA compliance
- Minimized costly compliance risks

Streamlined Reporting

- Accessible COBRA reporting through MyEnroll360, BAS' proprietary platform, or email
- Simplified tracking with organized, actionable data

Expert Support

- BAS' expert team, backed by CCS, provides fast and reliable COBRA support
- Quickly resolves complex issues with personalized guidance

Restored Credibility

- Consistent service rebuilt the broker's reputation and client trust
- A valued 20+ year partnership with BAS

Case Study: A Large Multi-Site Employer

Use Case: Automating COBRA Administration

Managing COBRA in-house was overwhelming for a large employer with 3,900 benefit-eligible employees across 200 locations. The internal team struggled to track COBRA notices, collect premiums, and stay compliant—draining valuable HR resources. After partnering with BAS and its COBRA division, Cobra Control Services (CCS), they streamlined their entire process with automation, improving accuracy, reducing workload, and eliminating compliance risks.



Since partnering with BAS, COBRA administration has become incredibly simple. We just select the termination reason, and BAS handles the rest—mailing notices, collecting premiums, and more. They keep us informed every step of the way, and we couldn't be more satisfied with their service.

Maureen
HR & Benefits Administrator



Before BAS

COBRA Management Burden

- HR manually handled COBRA notices, deadlines, and payments, creating inefficiencies.
- The process pulled focus from higher-priority HR tasks.

Lack of Visibility & Tracking

- No centralized system to monitor COBRA activity.
- HR lacked real-time access to participant status, increasing error risks.

Compliance Risks & Processing Challenges

- Managing a high volume of COBRA-eligible employees made compliance difficult.
- Missed deadlines and errors led to regulatory risks.



After BAS

Seamless, Automated COBRA Administration

- HR simply selects a termination reason and BAS handles the rest.
- COBRA notices, premium collection, and compliance tracking are fully automated.

Real-Time Oversight with MyEnroll360

- MyEnroll360, BAS' proprietary platform, provides instant access to COBRA data and participant activity.
- Administrators can track notices, payments, and reports effortlessly.

Compliance Without the Hassle

- BAS ensures all notices are sent accurately and on time, reducing compliance risks.
- Automated processes eliminate human error, ensuring full alignment with the employers' policy.

Case Study: A Global Manufacturer

Use Case: Multi-Division COBRA Consolidation

With headquarters overseas, this global manufacturer had acquired 14 U.S. divisions, each with its own EIN, payroll, and BenAdmin system, along with inconsistent COBRA rules and varied carrier setups. Some divisions offered early retiree benefits; others did not. BAS was brought in to unify eligibility logic, streamline carrier coordination, and provide accurate, division-specific billing.



BAS took a complex, decentralized COBRA process and simplified it. We are able to look at each division on its own but also as one company. This helps us budget better and operate more efficiently.

David
Benefits Manager of Global U.S. Subsidiary



Before BAS

Fragmented Administration

- Each division used different systems and rules, creating complexity and inconsistency



After BAS

Unified Eligibility Logic

- BAS standardized COBRA across all divisions—aligning retiree coverage, carriers, and payroll for full compliance

Uneven Data Processes

- Some divisions could automate data; others lacked the capability or relied on manual entry



Hybrid Data Intake

- BAS integrated feeds from 6 divisions and provided secure manual entry options for the rest

Scattered Carrier Coordination

- Carrier billing and file feeds varied widely and lacked enterprise oversight



Centralized Carrier Management

- BAS consolidated all carrier payments and file feeds while maintaining division-level accuracy

Lack of Reporting + Fee Clarity

- No clean way to track COBRA activity or allocate admin fees across EINs



Division + Enterprise Reporting

- BAS delivered detailed reports and invoiced each division separately, improving transparency and control