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*What if you could?*

**EBPA**
**Case Study | DataPath COBRA, BPO, Customer Support**

# EBPA's Journey from COBRA Storms to Clear Sailing

Part of the Cobalt Benefits Group, EBPA is a modern TPA ready for growth and innovation. With offices in New Hampshire and Vermont, they began in 1963 as a health insurance brokerage and have specialized since 1988 in reimbursement account administration for healthcare, dependent care, transit, and tuition, with a strong business in COBRA and direct billing. EBPA provides professional expertise, high-touch customer service, and a commitment to compliance for employer groups throughout the Northeast.

## The Challenge: COBRA Platform Was Causing Unnecessary Work

EBPA previously relied on an established COBRA and direct billing solutions provider whose legacy platform had begun to limit their ability to continue growing and providing top-tier services. Increasingly, they experienced reporting roadblocks, unexpected system errors, and poor vendor support.

"We were having to work harder than necessary to overcome system issues and limitations," says Erika Olsen, EBPA's COBRA and Direct Billing Manager. "And when we were told that certain system errors couldn't be fixed because the original developers were no longer available, we began thinking it was time to move on."

But first, they decided to try the newest version of the vendor's platform options, hoping for significant improvement. However, the upgrade failed to deliver.

"Unfortunately, the same problems persisted," recalls Natalie Buelvas, EBPA's COBRA and Direct Billing Manager at the time. "Some of them were getting serious enough that we knew we had to look elsewhere right away."

## The Solution: DataPath's Proven COBRA System

After evaluating multiple vendors, EBPA selected DataPath in 2023 as its new COBRA and Direct Billing platform provider.

According to Buelvas, they were impressed with the DataPath solution's extensive functionality, strong support structure, and proven track record. Key decision factors included:

*"DataPath went above and beyond …. They did everything you might expect, and were very thorough, but then took it to another level."*

**– Natalie Buelvas, EBPA**

✓ Complete integration for managing all COBRA operations

✓ User-friendly interface for staff, clients, and participants

✓ Customizable tools, such as OCR scan line support

✓ Easy access via a participant mobile app and online portal

✓ Convenient online premium payment options

✓ Real-time reporting and transparent data

✓ Outstanding customer service

## Implementation: Structured, Supportive, and Scalable

EBPA's transition to the DataPath platform began with daily 90-minute calls led by a dedicated DataPath implementation specialist.

"DataPath went above and beyond," says Buelvas. "They worked with our entire staff, from operations and finance to EDI. They did everything you might expect, and were very thorough, but then took it to another level."

Asked to cite an example, Buelvas recalls that DataPath requested a supply of the TPA's custom paper, which their implementation specialist then used periodically to print sample documents as they progressed through implementation. He would

then ship the printed samples to EBPA so they could ensure full compatibility with their bank's scanning process.

"That's just one of the ways that DataPath worked not just to solve our existing problems, but to make sure new ones weren't created in the process. We couldn't have asked for more," Buelvas said.

EBPA's extensive data migration was handled almost entirely by DataPath's BPO team, which Buelvas praised for being fast, accurate, and highly organized.

Initially, EBPA chose to implement the system in two phases, a month apart, but now believes that a full, single migration would be more efficient.

"We thought a phased go-live would reduce risk," said Buelvas. "But dual processing created more challenges than it solved. In hindsight, if we were doing it again, we'd rip the bandage off."

## Results: Greater Efficiency, Enhanced Service, and Renewed Confidence

Since implementing the DataPath platform for COBRA and Direct Billing administration, "we've become much more efficient," Olsen says. The many transformative improvements EBPA has seen since moving to DataPath include:

- **Automated Processes:** Events and communications are now triggered automatically, saving significant time and reducing manual errors.
- **Improved Participant Experience:** A modern portal, mobile app, and online payments make it easier for individuals to manage their benefits.
- **Streamlined COBRA Management:** Improved workflows have eliminated the need for duplicate data entry.
- **Real-Time Access:** Staff and clients can now pull the reports they need instantly.
- **Scalability:** Between the system's ease of use and the availability of experienced BPO services, EBPA can take on significant new business without needing to increase headcount.

*"The monthly emails about new product features and enhancements are fantastic,"* Buelvas says. *"They keep us in the know and prove that the DataPath platform is continually improving."*

### New Standard of Support

The EBPA team continues to receive strong support from DataPath through responsive ticketing, monthly system updates, and proactive account management.

"Customer support has been amazing. If I call, nine times out of ten, the person who answers can resolve the problem," Olsen emphasizes.

DataPath customer support extends to partner marketing resources, which have helped enhance EBPA's employer relationships as much as they have participant engagement. Olsen describes how the FAQ guides and the step-by-step instruction booklets in areas like reporting have helped their employer groups feel confident navigating the platform independently.

"Those materials have changed everything," Olsen says. "They help our clients feel confident and boost their trust in us as their administrator."

### Positioned for Growth

Moving to DataPath has been a turning point for the EBPA team. The move resolved longstanding issues, helped modernize client interactions, and positioned the organization for both operational resilience and future growth.

"We absolutely recommend DataPath," says Buelvas. "Our partnership has really helped us improve our operations and deliver better service across the board," Olsen agrees.

*Ready to upgrade to a proven, modern COBRA compliance platform and improve your efficiency?*
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