COBRA payment methods

This article explains the various COBRA payment methods.
Watch this video to learn more.
For addresses to send payments and forms, contact us.
Note: We don't accept payments via mobile payment services like PayPal or Venmo.

Check or money order payment

Remit payment by check or money order made payable to WEX. Include your member ID number, available in your online account, on the memo line to ensure your payment is applied to the correct account.
Note: Processing times are calculated starting from the day requests are received. According to United States Postal Service guidelines, standard mailing time is 2-8 business days. If the United States Postal Service is experiencing service delays, you can view those by clicking here.

One-time credit card, debit card, or ACH payment

Remit a one-time credit card, debit card, or ACH payment in your online account or via our automated phone system. A processing fee is charged per transaction, and you can only pay up to one month's premium per transaction. If you need to pay premiums for more than one month at a time, you may want to pay via check, money order, or set up recurring payments to avoid multiple processing fees.
Note: Only cards issued by Mastercard and Visa are accepted. You can also use a health savings account (HSA) benefits card.

Recurring payment

You can either set up recurring payments in your online account, in the WEX COBRA + direct bill mobile app, or by completing the Recurring Automatic Payment (ACH) Request Form. We recommend setting up recurring payments online or in the COBRA + direct bill mobile app, as there is a monthly black-out period from the 26th of the current month through the 4th of the following month for form processing. See How to set up recurring payments in your COBRA online account or How to set up recurring payments in the COBRA Mobile App for instructions. Most plans allow you to select the preferred date you'd like payments to pull. Monitor your account closely to ensure payments are pulling as intended.

Auto bill pay

You may be able to remit payment using auto bill pay through your financial institution. Checks should be made payable to WEX, and you should include your member ID number during setup to ensure each payment is applied to the correct account. Financial institutions may show payments as processed before we actually receive them, so rely on your online account to verify when a payment has been applied.

Note: Payments will show as “WEX Insurance Premium” in your bank account transaction history or card statement.

United States Postal Service guidelineshere