

COBRA & Direct Billing QB Import Specification

Version 1.2026

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Introduction

The Qualified Beneficiary (QB) Import system was designed to allow for easy importation of QB information into the COBRA & Direct Billing system. The system utilizes a Comma Separated Values (CSV) import text file to input information about a QB. This document is designed to explain the format and function of this import file.

Scope

This document will explain the format and function of the import file used to import QBs into the COBRA & Direct Billing system. It is not written to fully explain the QB fields or define imports other than the QB import. This document defines import version 2.0.

Definition of Terms

This document uses various terms that may have different meanings to different audiences. This section will help to explain these terms in the context of this document.

Qualified Beneficiary (QB)

A QB is an individual that is eligible for COBRA benefits and needs to be entered into the system. A QB has a variety of information that must be entered when the QB is entered as well as a variety of optional information that may be entered with the QB.

CSV – Comma Separated Values file

A CSV file is a text file that contains values on each row that are separated by commas.

Note: You should not use Excel to edit or save these files as Excel will alter the format of large numeric columns (such as SSN) and make them unreadable to the system.

Import Version

Each import file should include a [VERSION] section that identifies the import version format the import file is adhering to.

If a [VERSION] record does not exist in the import file, an error will be generated.

The current version line should be: [VERSION],2.0

Line Identifier

Each text line that is imported must have a line identifier as its first field. This line identifier defines which fields come next on the text line.

Import File Layout

The Import file is a CSV file where each line has values separated by commas. To allow for the importation of different types of information, the first field of each line defines what type of information will follow for the fields of that line. For instance, to begin the importation of a QB record you will need a QB line that starts with a line identifier of “[QB]” and may appear similar to the following:

[QB], My Client Name, My Client Division Name, MR, Bob, L, Jones, 555555555, (etc.)

This QB will then also need a line that defines the qualifying event information for the QB. This is accomplished with a line that begins with a line identifier of “[QBEVENT]” and the file might now appear something like this:

[QB], My Client Name, My Client Division Name, MR, Bob, L, Jones, 555555555, (etc.)

[QBEVENT], TERMINATION, 5/1/2008, 1/1/1999, , , (etc.)

All of the lines that follow the “[QB]” line are related to that QB. When a new “[QB]” line is encountered, the previous QB is validated and saved to the database and then the import process begins for the new QB.

Line identifiers and their definitions are as follows:

Line Identifier	Required	Description
[QB]	☒	The main QB record
[QBEVENT]	☒	The QB’s qualifying event information
[QBPLAN]	☒	Defines a single client plan that the QB is eligible for under COBRA. There must be at least one of these lines in the import file for each QB, but there may be several for each QB if the QB is eligible for more than one plan.
[QBDEPENDENT]		Defines a single dependent that is also eligible for COBRA under the QB. This is an optional line, but there may be several of these lines for a QB if there are multiple dependents under this QB.
[QBDEPENDENTPLAN]		Defines a single QB Plan that a dependent is enrolled on for this QB. These records must be under the appropriate [QBDEPENDENT] record and there may be multiple of these for a single dependent.
[QBSTATEINSERTS]		These are optional lines that may be added to describe the letter inserts that are attached to an Election Notice Letter. There may be several of these defined for a single QB if needed.
[QBPLANMEMBERSPECIFICRATE]		If a QB is under a plan that has a rate type of “Member Specific Rates”, then these lines are used to describe the rate to be used for this QB. These records should be immediately after the [QBPLAN] record that they refer to.

Import Version Label

If no [VERSION] record exists in the import file, it is assumed that the import file is adhering to Version 2.0. As new capabilities or changes are made to the import file format this document and the equivalent version number will be updated.

This revision of this document defines the import.

Import Line Identifiers (Section Definitions)

The line identifiers explained in the [Import Version Label](#) section each expect various fields to follow them on their respective line. The tables below define these fields for each of the line identifiers.

Required fields need to have a value after the comma that corresponds to the data type specified. Non-required fields may be left blank (nothing appearing between the commas).

[VERSION]

Column Name	Data Type	Required	Accepted Values
VersionNumber	Integer	☒	Use "2.0" for this import specification

[QB]

Column Name	Data Type	Required	Accepted Values
ClientName	Text - 100	☒	The unique Client name assigned in COBRA & Direct Billing
ClientDivisionName	Text - 50	☒	The unique Client Division name assigned in COBRA & Direct Billing. If there are no Divisions, then use the ClientName.
FirstName	Text - 50	☒	
LastName	Text - 50	☒	
SSN	SSN	☒	Social Security Number
IndividualID	Text - 50		Optional, used to store Employee ID #s or any other type of secondary identification
Email	Email		
Phone	Phone		
Phone2	Phone		
Address1	Text - 50	☒	
Address2	Text - 50		
City	Text - 50	☒	
StateOrProvince	Text - 50	☒	
PostalCode	Text - 35	☒	
Sex	Sex	☒	F, M, U

DOB	Date	☒	Date of Birth – needed for age based plans and also for the Medicare Letter
TobaccoUse	Text - 35	☒	YES, NO, UNKNOWN
EmployeeType	Text - 35	☒	FTE, PTE, H1B, CONSULTANT, SABBATICAL, PROBATIONARY, CONTINGENT, TELECOMMUTING, INTERN, GROUPLADER, ASSOCIATE, PARTNER, UNKNOWN
EmployeePayrollType	Text - 35	☒	EXEMPT, NONEXEMPT, UNKNOWN
YearsOfService	Integer		Not used currently and only informational
PremiumCouponType	Text - 35	☒	PREMIUMNOTICE, COUPONBOOK, NONE

[QBEVENT]

EventType determines the Category of Event, either Employee or Dependent. Dependent EventTypes are: DIVORCELEGALSEPARATION, DEATH, INELIGIBLEDEPENDENT and MEDICARE. All other EventTypes are Employee.

Column Name	Data Type	Required	Accepted Values
EventType	Text – 35	☒	DIVORCELEGALSEPARATION DEATH INELIGIBLEDEPENDENT MEDICARE TERMINATION RETIREMENT REDUCTIONINHOURS- STATUSCHANGE REDUCTIONINFORCE BANKRUPTCY STATECONTINUATION LOSSOFELIGIBILITY REDUCTIONINHOURS- ENDOFLEAVE WORKSTOPPAGE USERRA-TERMINATION USERRA-REDUCTIONINHOURS INVOLUNTARYTERMINATION TERMINATIONWITHSEVERANCE RETIREEBANKRUPTCY

EventDate	Date	☒	The qualifying event date that the event type occurred on. Do not adjust for plan benefit termination types, just use the actual date of the event.
EnrollmentDate	Date	☒	Original enrollment date of the member's current medical plan - used for HIPAA certificate to show length of continuous coverage
EmployeeSSN	SSN	☒	The original employee's SSN. Required if the event type is a dependent type event, such as DEATH, DIVORCELEGALSEPARATION, INELIGIBLEDEPENDENT or MEDICARE.
EmployeeName	Text – 100	☒	The original employee's name. Required if the event type is a dependent type event, such as DEATH, DIVORCELEGALSEPARATION, INELIGIBLEDEPENDENT or MEDICARE.

QB Plan Line Types

There are two types of Plan lines available for QB imports: [QBPLANINITIAL] and [QBPLAN]. The intent of [QBPLANINITIAL] is to provide a simple way to import QB Plan data making some initial assumptions. These assumptions are that the StartDate will be calculated based on First Day of COBRA (FDOC) and the QB will be on this plan through their Last Day of COBRA (LDOC). [QBPLAN] is used when you need to specify the StartDate or EndDate, have multiple plans spanning rate periods, use bundles, the QB is a legacy, and any other scenario where you need to provide more detail during the import.

[QBPLANINITIAL]

The [QBPLANINITIAL] record type enters a QB initially on a plan with a coverage level. It assumes that the QB is on the plan from the First Day of COBRA (FDOC) through the Last Day of COBRA (LDOC).

Example [QBPLANINITIAL] line:

[QBPLANINITIAL],Medical Plan,EE+FAMILY,,

Column Name	Data Type	Required	Accepted Values
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PlanName	Text – 50	☒	The unique Client plan name
CoverageLevel	Text – 35	☒	EE, EE+SPOUSE, EE+CHILD, EE+CHILDREN, EE+FAMILY, EE+1, EE+2, SPOUSEONLY, SPOUSE+CHILD, CHILDREN, EE+1Child, EE+2Children, EE+3Children, EE+4Children, EE+5orMoreChildren, EE+Spouse+1Child, EE+Spouse+2Children, EE+Spouse+3Children, EE+Spouse+4Children, EE+Spouse+5orMoreChildren, SPOUSE+1CHILD, SPOUSE+2CHILDREN, SPOUSE+3CHILDREN, SPOUSE+4CHILDREN, SPOUSE+5ORMORECHILDREN, EE+DOMESTICPARTNER, EE1UNDER19, EE+SPOUSE1UNDER19, EE+SPOUSE2UNDER19, EE+CHILDREN1UNDER19, EE+CHILDREN2UNDER19, EE+CHILDREN3UNDER19, EE+FAMILY1UNDER19, EE+FAMILY2UNDER19, EE+FAMILY3UNDER19
NumberOfUnits	Decimal		Sets the # of units for this plan. Required if plan is units based (e.g. Life).

[QBPLAN]

The [QBPLAN] record is for more advanced input of QB plans for things like open enrollment, Legacy QBs, and special state continuation situations. Normal QB plan records should instead be entered with the [QBPLANINITIAL] record.

Example [QBPLAN] line:

[QBPLAN],Medical Plan,12/1/2011,,EE+FAMILY,,,,,,,,,

Column Name	Data Type	Required	Accepted Values
PlanName	Text – 50	☒	The unique Client plan name
StartDate	Date	☒	The start date that the QB will begin coverage on this plan. This should be set to the

			FDOC for the plan in the field above.
EndDate	Date		Optional, the end date the QB will cease coverage on this plan. This should be set to the LDOC for the plan in the field above.
CoverageLevel	Text – 35	☒	EE, EE+SPOUSE, EE+CHILD, EE+CHILDREN, EE+FAMILY, EE+1, EE+2, SPOUSEONLY, SPOUSE+CHILD, CHILDREN, EE+1Child, EE+2Children, EE+3Children, EE+4Children, EE+5orMoreChildren, EE+Spouse+1Child, EE+Spouse+2Children, EE+Spouse+3Children, EE+Spouse+4Children, EE+Spouse+5orMoreChildren, SPOUSE+1CHILD, SPOUSE+2CHILDREN, SPOUSE+3CHILDREN, SPOUSE+4CHILDREN, SPOUSE+5ORMORECHILDREN
FirstDayOfCOBRA	Date		The First Day of COBRA. Unless you wish to override the calculated FDOC, this field should be left blank. If left blank the system will determine the FDOC based on the EventDate and the plan benefit termination type.
LastDayOfCOBRA	Date		The Last Day of COBRA. This field should be left blank. The system will determine the LDOC based on the FDOC and COBRADurationMonths.
NumberOfUnits	Decimal		Sets the # of units for this plan. Required if plan is units based (e.g. Life).
PlanBundleName	Text – 50		Conditionally required for plans that are part of a bundle.

[QBDEPENDENT]

If applicable

Column Name	Data Type	Required	Accepted Values
SSN	SSN		Social Security Number
Relationship	Text – 35	☒	SPOUSE, CHILD, DOMESTICPARTNER
FirstName	Text – 50	☒	
LastName	Text – 50	☒	
Email	Email		
Phone	Phone		
AddressSameAsQB	Boolean	☒	Set to TRUE if the dependent's address is the same as the QB's address
Address1	Text – 50		
Address2	Text – 50		
City	Text – 50		
StateOrProvince	Text – 50		
PostalCode	Text – 35		
Sex	Sex	☒	F, M, U (this is required if the dependent is on a sex based plan that sets rates based on the dependent's sex)
DOB	Date	☒	Date of birth (this is required if the dependent is on an age based plan that sets rates based on the dependent's age)
IsQMCSO	Boolean		TRUE if the dependent is under a Qualified Medical Child Support Order (QMCSO)

[QBDEPENDENTPLANINITIAL]

The [QBDEPENDENTPLANINITIAL] record type enters a QB dependent initially on a plan. It assumes that the dependent is on the plan from the First Day of COBRA (FDOC) through the Last Day of COBRA (LDOC).

QBDEPENDENTPLANINITIAL is not intended for use with Legacy QBs ([QBLEGACY] lines), for Legacy QBs please use the QBDEPENDENTPLAN line instead.

Column Name	Data Type	Required	Accepted Values
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PlanName	Test – 50	☒	The unique Client plan name
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[QBDEPENDENTPLAN]

If applicable

The [QBDEPENDENTPLAN] record is for more advanced input of QB dependent plan information such as a dependent going on or off a plan over time. For the initial load of a QB dependent plan where the dependent will be on the plan for the entire coverage period use the [QBDEPENDENTPLANINITIAL] record type instead.

Column Name	Data Type	Required	Accepted Values
PlanName	Test – 50	☒	The unique Client plan name
StartDate	Date	☒	The start date of the dependent on the plan. This should be set to the FDOC for the plan in the field above.
EndDate	Date		The end date of the dependent on the plan. This should be set to the LDOC for the plan in the field above unless it is known that the dependent will be ending the plan before LDOC.

[QBSTATEINSERTS]

Column Name	Data Type	Required	Description
CASRINSERT	Boolean		California Specific Rights Letter Insert. The default is FALSE.
CTSRINSERT	Boolean		Connecticut Specific Rights Letter Insert. The default is FALSE.
MNLIFEINSERT	Boolean		Minnesota Life Specific Rights Letter Insert. The default is FALSE.
MNCONTINSERT	Boolean		Minnesota Continuation Specific Rights Insert. The default is FALSE.
ORSRINSERT	Boolean		Oregon Specific Rights Letter Insert. The default is FALSE.
TXSRINSERT	Boolean		Texas Specific Rights Letter Insert. The default is FALSE.
NY-SR INSERT	Boolean		New York State Continuation. The default is FALSE.

VEBASRINSERT	Boolean		VEBA Specific Rights Letter Insert. The default is FALSE.
ILSRINSERT	Boolean		Illinois State Continuation. The default is FALSE.
RISRINSERT	Boolean		Rhode Island State Continuation. The default is FALSE.
GASRINSERT	Boolean		Georgia State Continuation. The default is FALSE. Default is FALSE.
VASRINSERT	Boolean		Commonwealth of VA Continuation. The default is FALSE.

[QBPLANMEMBERSPECIFICRATEINITIAL]

If applicable

The [QBPLANMEMBERSPECIFICRATEINITIAL] record type is used to enter a member specific rate for a plan. It assumes that the rate will be applied from the First Day of COBRA (FDOC) through the Last Day of COBRA (LDOC).

[QBPLANMEMBERSPECIFICRATEINITIAL] must only be used with a corresponding [QBPLANINITIAL] – it does not work with [QBPLAN].

Column Name	Data Type	Required	Accepted Values
PlanName	Text – 50	☒	The unique Client plan name
Rate	Money	☒	The amount of the member specific rate

[QBPLANMEMBERSPECIFICRATE]

If applicable

The [QBPLANMEMBERSPECIFICRATE] record is for advanced input of member specific rates that change over time. For the initial load of a member specific rate that does not change, use the [QBPLANMEMBERSPECIFICRATEINITIAL] record type instead as it will automatically adjust the start date and end date for the entire coverage period. However, if you use [QBPLANMEMBERSPECIFICRATEINITIAL] you must use [QBPLANINITIAL] instead of [QBPLAN] for any QB plan records.

Column Name	Data Type	Required	Accepted Values
PlanName	Text – 50	☒	The unique Client plan name
Rate	Money	☒	The amount of the member specific rate

Data Types

The data types used in the various import sections are defined below.

Note: The fields in the import file are all text fields (since the file is CSV format). The following definitions explain the formatting of the text in the corresponding field.

Data Type	Definition
Text	Can be any text value up to the number of characters specified. If the text contains a comma, then the entire field should be enclosed in double quotes (""). If you need a double quote to be represented in the text then the double quote (") must be escaped with a back slash (\"). To get the text - My "Cool" Company – you would represent it like this – My \"Cool\" Company - this escape character works inside other double quotes as well, for example "My \"other\" Company" would be represented by "My \"other\" Company".
Integer	Can be any number from 0 to 32,767. No punctuation
Date	Entered as MM/DD/YYYY, where MM is the month, DD is the day and YYYY is the year. You can use a single digit or two digit leading zero for the month and day. The year should always be entered as 4 digits.
DateTime	Entered as MM/DD/YYYY HH:mm AM, where MM is the month, DD is the day and YYYY is the year, HH is the hour, mm is the minute and AM is either AM or PM. You can use a single digit or two digit leading zero for the month, day, hour and minute. The year should always be entered as 4 digits.
Boolean	True = "1", "Y", "YES", "T" or "TRUE", False="0", "N", "NO", "F" or "FALSE".
Money	Format as number with one period, no commas and always have at least one digit to the left of the period and 2 digits to the right of the period. IE: 12 cents would be entered 0.12
SSN	Format as 9 digits – can also include the dashes. Note that leading zeros are required if the SSN begins with zeros.
Sex	Single character where F = Female, M = Male, U = Undisclosed.
Phone	Format as 10 digits.
Email	Text – 100, with at least one "@" and at least one "." after the @.
UserName	Text – 50. This field MUST match an existing user in the system, but may be left empty, in which case the UserName of the person doing the Import will be used as the UserName for the record.
Decimal	Format as number with one period, no commas and always have at least one digit to the left of the period and up to 4 digits to the right of the period. Example: 0.1234

Sample Import File

The following text is the contents of a sample file that demonstrates the import of a QB.

[VERSION], 2.0

[QB],Bob's Trucking, Bob's Trucking,Ronald,McDonnald,655-24-9052,,,7488872482,,1909 Reidsview Dr,,White Lake,MI,48383,M,7/27/1959,UNKNOWN,UNKNOWN,UNKNOWN,0,NONE

[QBEVENT],TERMINATION,8/12/2007,2/1/2006,,

[QBPLAN],Z3,9/1/2007,,EE+FAMILY,9/1/2007,3/1/2009,0,

[QBPLAN],Human Indurance Corp Traditional Dental,9/1/2007,,EE+FAMILY,9/1/2007,3/1/2009,0,

[QBPLAN],Professional Insurance Plan C,9/1/2007,,EE+FAMILY,9/1/2007,3/1/2009,0,

[QBDEPENDENT],085-48-1854,SPOUSE,Deborah,McDonnald,,,F,1909 Reidsview Dr,,White Lake,MI,48383,F,7/24/1964,F

[QBDEPENDENTPLAN],Z3,8/12/2007,