

# Help On Demand for Plan Year 2024

Centers for Medicare & Medicaid Services (CMS)  
Center for Consumer Information & Insurance Oversight (CCIIO)

*October 12, 2023*

*The information provided in this presentation is intended only as a general, informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.*

*This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (<http://go.cms.gov/CCII/OAB>) and [Marketplace.CMS.gov](http://Marketplace.CMS.gov) to learn more.*

*Unless indicated otherwise, the general references to "Marketplace" in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).*

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# Webinar Agenda



- » Help On Demand Overview and Improvements
- » Participate in Help On Demand
- » Working with Consumers Using Help On Demand
- » Best Practices
- » Help On Demand Reminders
- » Resources

# REMINDER: Complete Marketplace Registration and Training



- » The Open Enrollment Period for Plan Year 2024 begins on **November 1, 2023**. Get ready for Open Enrollment by completing Plan Year 2024 Marketplace registration and training, now available through the CMS Enterprise Portal at <https://portal.cms.gov>.

## **NEW AGENTS AND BROKERS (those who did not complete Plan Year 2024 registration or training) must:** +

- » Take the full Individual Marketplace training for Plan Year 2024
- » Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the Marketplace Learning Management System (MLMS)

## **RETURNING AGENTS AND BROKERS (those who completed Plan Year 2023 registration and training) must:** +

- » Take either the condensed or full Individual Marketplace training for Plan Year 2024
- » Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS
- » Complete registration by **October 23** to avoid having Marketplace system access revoked and so issuers may provide compensation for your Marketplace enrollments

To learn how to complete Marketplace registration and training, read this [Frequently Asked Question](#).

# Help On Demand Overview and Improvements

# What is Help On Demand?



Help On Demand is a consumer assistance referral system that quickly connects individuals on HealthCare.gov with Marketplace-registered, state-licensed agents and brokers in their area who can provide assistance with Marketplace plan selection and enrollment.

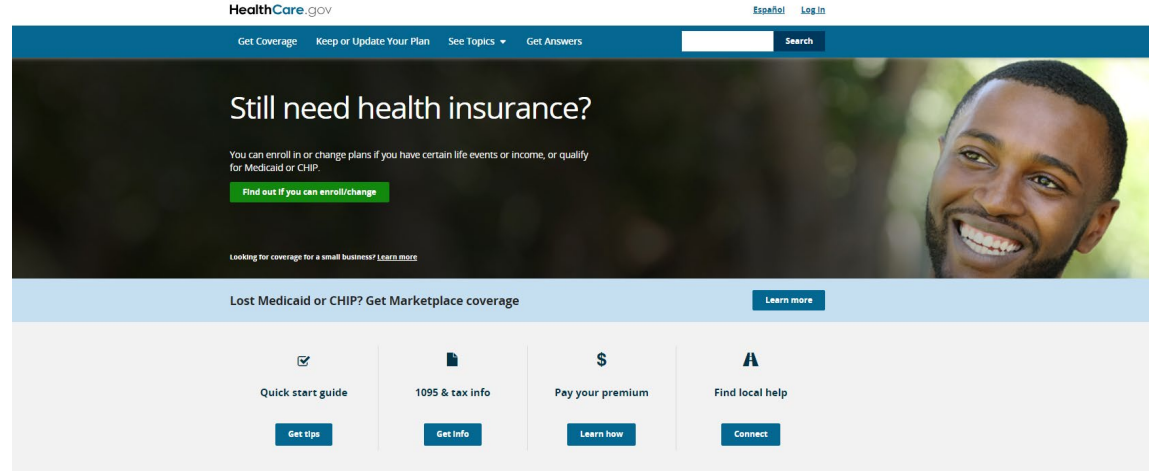


**NOTE:** Help On Demand is a CMS-contracted service developed and hosted by Help On Demand (formerly known as <sup>+</sup>BigWave Systems). Help On Demand referrals are not provided by CMS or the Marketplace and they do not constitute an endorsement by the Department of Health & Human Services or the U.S. Government of participating agents and brokers.

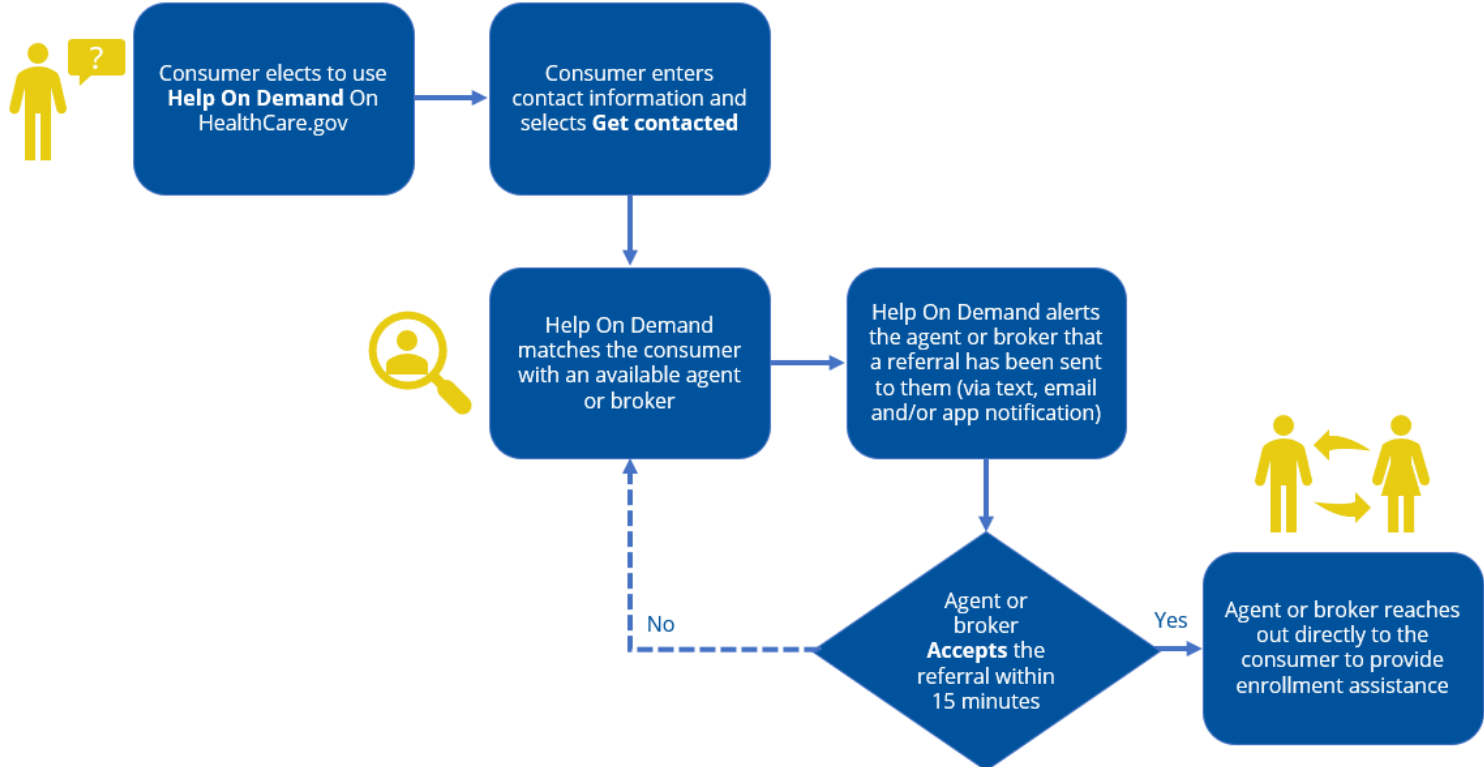
# Consumers Access Help On Demand on HealthCare.gov



Consumers can request assistance from a Marketplace-registered agent or broker using the Help On Demand tool by selecting "Get Contacted" after selecting "Connect" under "Find Local Help" on HealthCare.gov.



# How Does It Work?





# Benefits of Help On Demand



- » **Connect Quickly with Consumers:** Consumers who request assistance through Help On Demand are matched with an agent or broker who accepts their referral in less than 15 minutes.
  
- » **Flexible Scheduling:** Agents and brokers can set standard operating hours on Help On Demand or sign on whenever they are available to help consumers, 24 hours a day, seven (7) days a week.
  - Consumers know they will be contacted within a short window of time.
  
- » **Avoid Unnecessary Costs:** Unlike other industry services, Help On Demand referrals are provided to agents and brokers at no cost to them or the consumer.



**14,000+** agents and brokers participated in Help On Demand for Plan Year 2023 – nearly 21% of all Marketplace-registered agents and brokers.



**90%** of agents and brokers report that they are likely to participate in Help On Demand again for Plan Year 2024.



**58%** of agents and brokers said their business grew as a result of Help On Demand during Plan Year 2023.

# Agent and Broker Testimonials



*Helping people through this program has created repeat business. My clients are satisfied with the service they receive which gives me a sense of pride in the service I provide.*

*A referral program that costs me no money and gives me timely consumers asking for help is about as good as it gets.*

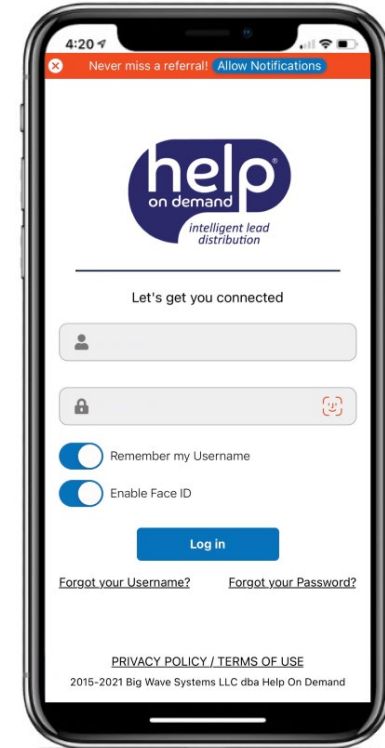
*This was an excellent invention, not to mention that it really helped people in my local community. Knowing that their agent was local made it a more personal experience for both parties. Thank you kindly.*

**IT IS OPPORTUNITY UNLIMITED!!!!!!!!!!**



## Logging into Help On Demand is fast and easy!

- » Use Face ID or Touch ID for fastest access to the Help On Demand mobile application.
- » Remember to download the most up-to-date version of the application on your phone to take advantage of this feature.



# Participate in Help On Demand

# Get Ready to Participate in Help On Demand



## In order to participate in Help On Demand, you must:

- » Complete Individual Marketplace registration and training and sign the applicable agreements at: <https://portal.cms.gov>.
- » Ensure that you have an active state license and health-related line of authority for each state where you plan to offer assistance with enrollment in Marketplace plans.
- » Confirm that your National Producer Number (NPN) is listed as valid on the Agent and Broker Federally Facilitated Marketplace (FFM) Registration Completion List at [https://data.healthcare.gov/ffm\\_ab\\_registration\\_lists](https://data.healthcare.gov/ffm_ab_registration_lists).
- » You should also elect to display your contact information in your MLMS profile.
  - If you select "I don't want my contact information displayed and do not want to participate in Find Local Help or Help On Demand," you will **NOT** be able to participate in Find Local Help or Help On Demand until you update your settings in the MLMS.

# Complete Help On Demand Training



Once you register with the Marketplace, and complete the required Marketplace training, you are ready to complete Help On Demand training and to register for Help On Demand!

## Simply complete these three steps:

1. Complete Help On Demand specific coursework on the MLMS, available one business day after signing the applicable CMS agreements at <https://portal.cms.gov>.
2. Ensure that your NPN has been validated.
3. Activate your Help On Demand account.
  - You will receive an email invitation from [noreply@helpondemand.com](mailto:noreply@helpondemand.com) to the email address listed in your MLMS profile.

**NOTE:** You will receive an email to register and create your Help On Demand profile within approximately two (2) business days of completing the Help On Demand training. If you are brand new to the Marketplace, it may take five (5) to seven (7) business days to verify your state licensure information with the National Insurance Producer Registry (NIPR). If you are a returning Help On Demand user, you will **NOT** receive a new registration email, but you can continue to log into the Help On Demand system with your existing credentials. If you do not receive an email invitation after completing the Help On Demand training, check your spam folder. If you do not receive an email, please contact the Agent/Broker Email Help Desk at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov) for assistance.

# Do I Have to Register Every Year?



- » If you participated in Help On Demand during past years, you are not required to re-take Help On Demand training.
- » Your account is active and will remain active as long as you complete Marketplace training and registration with CMS for the current plan year.
- » **However**, if you consistently fail to respond to referrals in a timely manner, your Help on Demand account may be deactivated, and you may be required to retake Help On Demand training.



# Getting Started with Help On Demand



Once you receive access to Help On Demand, you must complete this registration page. The required fields include: **Phone Number, Preferred Contact Method, ZIP Code, Username and Password.**

- » Be sure to include your cell phone number, not a landline, since this number will be used to send you text messages.
- » Your email address will be linked to the email address provided in your MLMS profile; you will only receive email notifications to this email address.

Once you have completed the registration page and created a username and password, review and agree to the Help On Demand Terms of Use, check the box stating that you have read and agree to the Help On Demand Terms of Use, and select "Sign-Up."

help on demand intelligent lead distribution

Get Started by Creating a Profile

First Name: Jane Last Name: Doe

Email: jane.doe@mailinator.com Preferred Contact Method: Email, Text & App Notification

Phone: (555) 555-5555

Zip Code: 99502

Username: [ ]

Password: [ ] Confirm Password: [ ]

New Password:  
Does not contain spaces  
Contains 8 to 20 characters  
Contains at least one number  
Contains at least one lower case letter  
Contains at least one upper case letter  
Contains at least one special character  
Contains no more than three repetitive characters  
Contains no more than three sequential characters

I read and agree to Help On Demand Terms of Use

Sign Up

Already a member? Log in

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**NOTE:** When setting up your username and password, remember that your password must be at least eight (8) characters, containing at least one (1) upper case letter, one (1) lower case, one (1) special character, and one (1) number, and must not contain more than three (3) repetitive characters, more than three (3) sequential characters or any spaces. Your password will expire every 180 days. You should never share this information. Please be sure you keep your credentials up to date and confidential.

# Preferred Contact Method



- » Setting your **Preferred Contact Method** is an important step. It determines the method Help On Demand will use to notify you when you receive a new referral.
- » There are four options:
  - Email, Text & App Notification
  - Email & Text
  - Email & App Notification
  - Email Only
- » It is important that you respond to notifications as quickly as possible, so we strongly recommend that you select **Email, Text & App Notification** as your preferred contact method on your Help On Demand profile to be most responsive to consumer requests. Notifications via **Email Only** can cause delays and lost referrals.

**NOTE:** *If you select **App Notification**, be sure to download the Help On Demand app for [iPhone](#) or [Android](#).*



# Complete Registration

- » Following successful registration, Help On Demand will display a notification that your registration is complete. You will also receive an email confirming your access to Help On Demand.
- » Be sure to save this email, which contains the link to log into Help On Demand:  
<https://Marketplace.HelpOnDemand.com>.

**NOTE:** *At this time, you will also have an opportunity to download and use the Help On Demand mobile app to your [iPhone](#) or [Android](#) device.*



Your registration is almost complete!

Thank you for registering with Help On Demand.

If you have selected to receive text message notifications from Help On Demand, a test text message was sent to the phone number you provided during registration. Please double check that you have received the text message.

Next, select the appropriate mobile platform to download the Help On Demand mobile application. Otherwise select the "Log in and Continue" option.

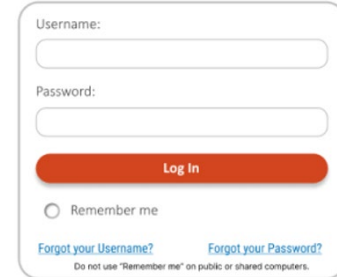
Download for  
iPhone

Download for  
Android

Log in and Continue

# Log into Help On Demand

- » You are now ready to log into Help On Demand at <https://Marketplace.HelpOnDemand.com>.
- » To log in, enter the username and password that you created during the registration process.
- » Once you have logged into the Help On Demand website you must read and accept the CMS Terms of Use for Help On Demand for Agents and Brokers. As you register, be sure to accept both Help On Demand's Terms of Use and CMS' Terms of Use. Failure to do so will result in an incomplete registration, which means you will not receive any referral notifications.
- » After completing Help On Demand registration and accepting both Help On Demand's Terms of Use and CMS' Terms of Use, review your profile information provided by MLMS, including: contact information, languages you speak, and states where you would like to receive referrals to begin using Help On Demand!



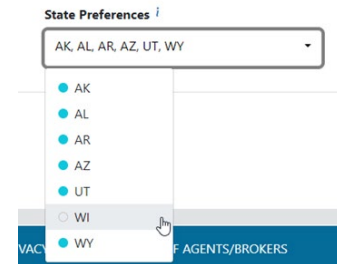
Username:

Password:

Remember me

[Forgot your Username?](#) [Forgot your Password?](#)

Do not use "Remember me" on public or shared computers.



State Preferences <sup>i</sup>

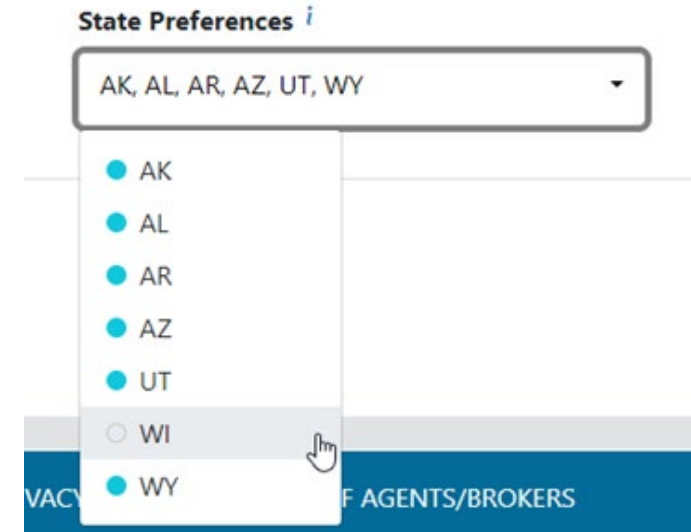
AK, AL, AR, AZ, UT, WY

- AK
- AL
- AR
- AZ
- UT
- WI
- WY

- » Help On Demand uses your MLMS profile information to populate your proficient language(s).
- » To edit the list of languages you speak in Help On Demand, you need to update your MLMS profile via the CMS Enterprise Portal at: <https://portal.cms.gov>.

# State Preferences

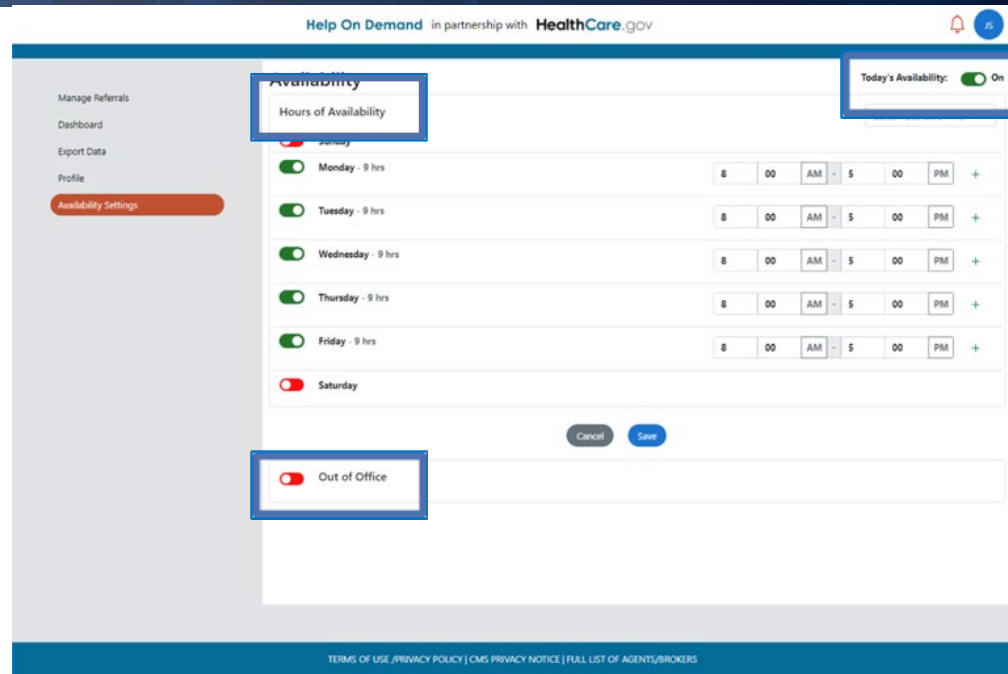
- » If you choose to display your information in all states where you hold a valid license in your MLMS profile, you have the option of limiting your State Preferences in Help On Demand.
- » This field will default to every state where you are currently licensed and have a valid health line of authority. The states that appear in your State Preferences dropdown are limited to those validated by the National Insurance Producer Registry at <https://nipr.com/help/look-up-your-npn>.
- » If you only want to receive referrals in certain states, update your State Preferences using the dropdown menu shown here by deselecting any states where you do not wish to receive such referrals.
- » Example: In the image above, the agent or broker is licensed in AK, AL, AR, AZ, UT, WI, and WY and wants to receive referrals for all states for which they are licensed, *except* WI.



# Hours of Availability

Help On Demand provides three (3) different ways for you to set your availability:

1. By setting standard **Hours of Availability** for each day of the week
2. By allowing you to manually override your schedule on a temporary basis using the **Today's Availability** button
3. By setting extended or indefinite absences using the **Out of Office** feature



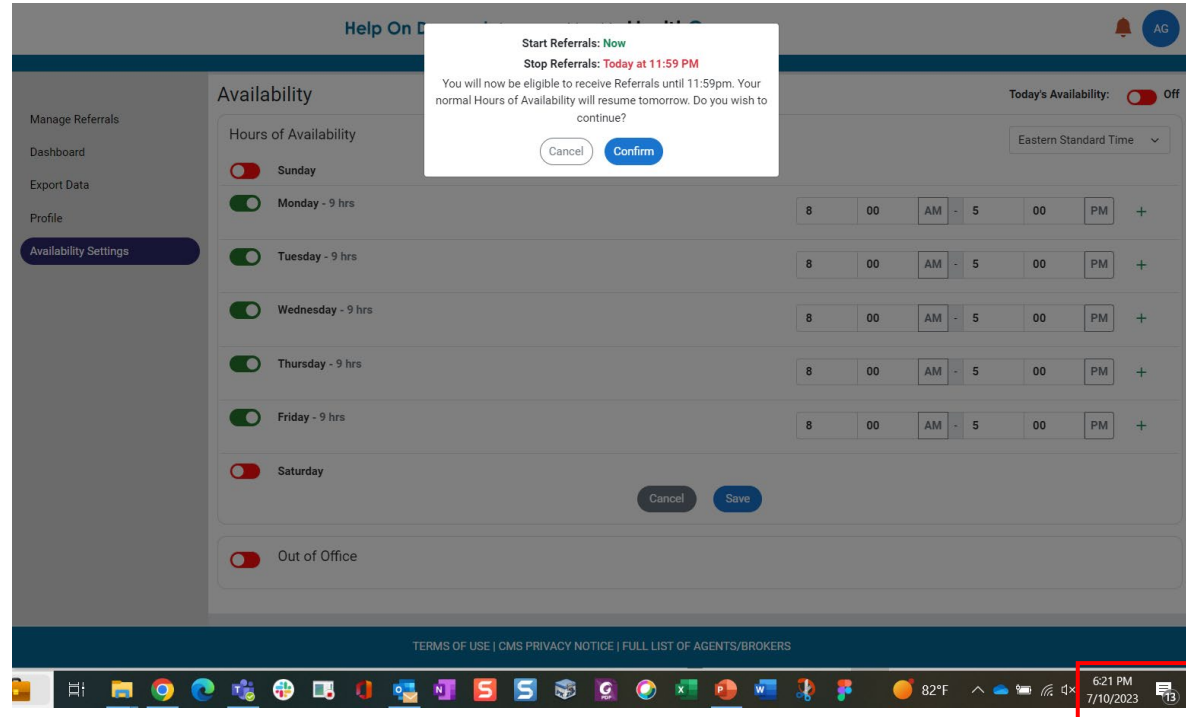
The screenshot shows the 'Availability Settings' page in the Help On Demand system. The page title is 'Help On Demand in partnership with HealthCare.gov'. The left sidebar contains navigation options: 'Manage Referrals', 'Dashboard', 'Export Data', 'Profile', and 'Availability Settings' (highlighted in orange). The main content area is titled 'Availability' and includes a sub-section 'Hours of Availability' (highlighted with a blue box). Below this, there are seven rows for each day of the week, each with a toggle switch and a time range selector. Monday through Friday are set to '9 hrs' with a time range of 8:00 AM to 5:00 PM. Saturday is set to 'Out of Office' (highlighted with a blue box). At the top right, there is a 'Today's Availability' toggle switch (highlighted with a blue box) currently set to 'On'. At the bottom of the main content area, there are 'Cancel' and 'Save' buttons. The footer contains links for 'TERMS OF USE / PRIVACY POLICY | CMS PRIVACY NOTICE | FULL LIST OF AGENTS/BROKERS'.

# Today's Availability

The **Today's Availability** toggle switch overrides your regular scheduled hours of availability only on a temporary basis.

To properly use the **Today's Availability** toggle switch, you will simply move the toggle switch button to green or 'On' when you want to start receiving referrals **before or after your set standard hours of availability** within that day.

\*Note: You will stop receiving referrals based on the "Stop Referrals" timestamp indicated in red within the Today's Availability pop-up message.



The screenshot shows the 'Availability' settings page in the CMS system. A pop-up message is displayed in the center, indicating that the user is eligible to receive referrals until 11:59 PM today. The message includes a 'Confirm' button and a 'Cancel' button. The background interface shows the 'Hours of Availability' section with toggle switches for each day of the week. The 'Today's Availability' toggle is currently set to 'Off'. The system time is shown as 6:21 PM on 7/10/2023.

Start Referrals: Now  
Stop Referrals: Today at 11:59 PM  
You will now be eligible to receive Referrals until 11:59pm. Your normal Hours of Availability will resume tomorrow. Do you wish to continue?

Cancel Confirm

Manage Referrals  
Dashboard  
Export Data  
Profile  
Availability Settings

Availability

Hours of Availability

Today's Availability: Off

Eastern Standard Time

Day	Start Time	End Time
Sunday	8:00 AM	5:00 PM
Monday - 9 hrs	8:00 AM	5:00 PM
Tuesday - 9 hrs	8:00 AM	5:00 PM
Wednesday - 9 hrs	8:00 AM	5:00 PM
Thursday - 9 hrs	8:00 AM	5:00 PM
Friday - 9 hrs	8:00 AM	5:00 PM
Saturday	8:00 AM	5:00 PM
Out of Office		

Cancel Save

TERMS OF USE | CMS PRIVACY NOTICE | FULL LIST OF AGENTS/BROKERS

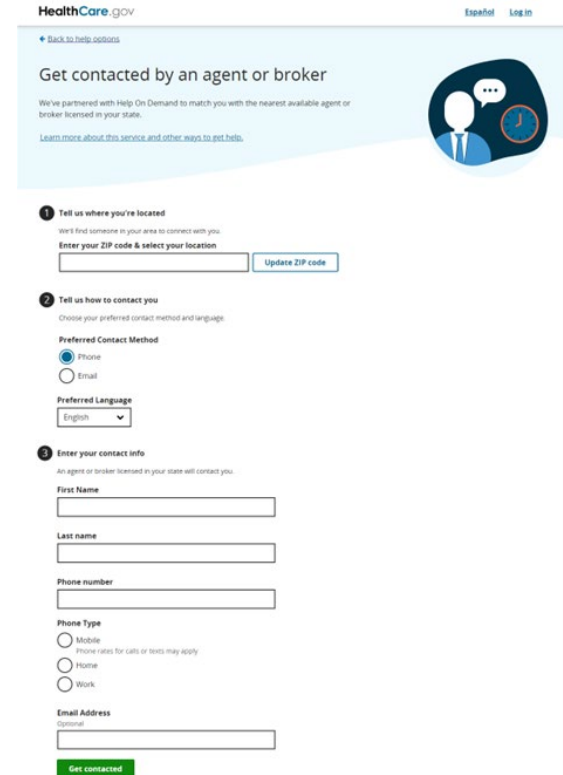
6:21 PM  
7/10/2023



# Working with Consumers Using Help On Demand

# What Does the Consumer See?

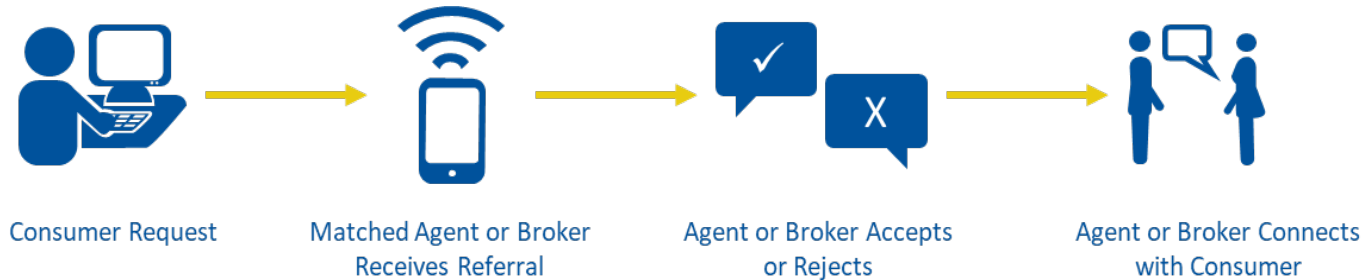
- » Consumers can request assistance from a Marketplace-registered agent or broker through HealthCare.gov.
- » On HealthCare.gov, consumers will be asked to enter:
  - ZIP code & select their location (City, State)
  - Preferred Contact Method (Phone or Email)
  - Preferred Language
  - First & Last Name
  - Phone Number
  - Phone Type (Mobile, Home or Work)
  - Email Address (Optional if “Phone” is selected for Preferred Contact Method)
- » After selecting Get Contacted, they will receive a notification that an agent or broker will contact them directly.



The screenshot shows the HealthCare.gov interface for requesting assistance. At the top, there are links for 'Español' and 'Log in'. Below the header, a blue banner reads 'Get contacted by an agent or broker' with a sub-header 'We've partnered with Help On Demand to match you with the nearest available agent or broker licensed in your state.' and a link 'Learn more about this service and other ways to get help.' To the right is an icon of a person with a speech bubble and a clock. The form is divided into three numbered steps:

- 1 Tell us where you're located**  
We'll find someone in your area to connect with you.  
Enter your ZIP code & select your location  
[Input field] [Update ZIP code]
- 2 Tell us how to contact you**  
Choose your preferred contact method and language.  
**Preferred Contact Method**  
 Phone  
 Email  
**Preferred Language**  
[English dropdown]
- 3 Enter your contact info**  
All agents or brokers licensed in your state will contact you.  
**First Name** [Input field]  
**Last name** [Input field]  
**Phone number** [Input field]  
**Phone Type**  
 Mobile  
 Home (Phone rates for calls or texts may apply)  
 Work  
**Email Address**  
Optional [Input field]  
[Get contacted button]

# Getting Connected with Consumers



- » After the consumer enters their contact information, Help On Demand matches the consumer with an agent or broker who is available, speaks the consumer's language, and is licensed in the consumer's state.
- » If more than one (1) agent or broker meets these criteria, Help On Demand directs the referral to the agent or broker who is geographically closest to the consumer based on proximity by center of zip code.
- » That agent or broker receives a notification from Help On Demand via email, text message, and/or app notification, and has **15 minutes** to accept or reject the referral before it moves to the next available agent or broker in the queue.

# Working with Consumers Using Help On Demand



## Receive Referral

After you register with Help On Demand, you are eligible to receive referrals from Marketplace consumers seeking assistance via Help On Demand.

Depending on your preferred contact method, you will receive a text, email, and/or app notification when you are matched with a Marketplace Consumer.

You only have **15 minutes** to respond, so act fast!

## Accept or Reject

Log into Help On Demand to accept or reject the referral.

- Accept the referral to help enroll the consumer in Marketplace coverage.
- Reject the referral if you are unavailable to help. *This allows the consumer to be matched with another available agent or broker.*

*You will **not** be penalized for rejecting a referral.*

## Connect with the Consumer

Reach out to the Marketplace consumer as soon as possible, preferably within 15 minutes of accepting the referral, to offer help with the eligibility and enrollment process.

Update the referral's status in Help On Demand:

- **In Progress:** You left a message and are waiting to connect.
- **Referral Completed:** You enrolled the consumer in a qualified health plan (QHP) or referred them to another entity (e.g. a state Medicaid agency, or an assister) for assistance.
- **Not a Good Referral:** You were unable to assist the consumer (e.g., consumer gave the wrong contact information, was not interested, or already obtained health insurance coverage).

# Missed Referrals



If you miss the **15-minute window to accept or reject a referral**, the following notification will appear on your Help On Demand account when you login to inform you of this missed referral(s):

» Alert! You have missed one (1) referral in the last seven (7) days. As a reminder, you must accept or reject a referral within 15 minutes of receiving your notification. Missed referrals are sent to the next available Help On Demand agent/broker.

The screenshot shows the 'Help On Demand' interface in partnership with HealthCare.gov. The user is logged in as 'JS'. A notification banner at the top right reads: 'ALERT! Missed Referral. You have missed 1 referral in the last 7 days. As a reminder, you must accept a referral within 15 minutes of receiving your notification. Missed referrals are sent to the next available Help On Demand agent/broker.' The main content area is titled 'Referrals' and includes a search bar with filters for 'Clear', 'Today', '1w', '1m', '1y', and 'Date Range'. A 'Status' dropdown is set to 'all', and there is an 'Enter Search Criteria' field. A blue 'Search' button is visible. At the bottom of the search results area, it says 'Total Referrals: 7'. The left sidebar contains navigation options: 'Manage Referrals' (highlighted), 'Dashboard', 'Export Data', 'Profile', and 'Availability Settings'.

# Accepted Referrals



After you accept the referral, CMS expects that you will contact the consumer as soon as possible, preferably within 15 minutes of accepting the consumer's request.

The Notification Center will remind you to update the consumer's referral status after you accept the referral and contact the consumer. Your Help On Demand account may be deactivated if you don't consistently update your consumers' Referral Status in Help On Demand.

*After 24 hours of accepting a referral, you will be notified and reminded of referrals in an "Accepted" status within the Notification Center in Help On Demand.*

The screenshot shows the 'Help On Demand' interface in partnership with HealthCare.gov. The main heading is 'Referrals'. Below it is a search bar with the text 'Search for Referrals by Status, Date-range or Name.' and buttons for 'Clear', 'Today', '1w', '1m', '1y', 'Date Range', and 'Eastern Standard Time'. There is a dropdown menu for 'Status' set to 'all' and an input field for 'Enter Search Criteria'. A blue 'Search' button is below the search bar. At the bottom of the search area, it says 'Total Referrals: 7'. On the left side, there is a navigation menu with 'Manage Referrals' (highlighted), 'Dashboard', 'Export Data', 'Profile', and 'Availability Settings'. On the right side, there is a 'Notifications' panel with a bell icon and a blue circle with 'AG'. A notification message reads: 'Help On Demand Referrals Not Updated URGENT! You have not updated your Referral status recently, please update immediately to avoid suspension.' There is a green 'On' toggle switch next to the notification.

# After Hours Referrals



In addition to direct referrals, there is an important Help On Demand feature that acts as a safety net for consumers so that their requests do not go unanswered, even after regular business hours. If, for example, a consumer is on HealthCare.gov at 1:30 a.m. and requests assistance from an agent or broker via Help On Demand, it is possible that no agents or brokers in their area are currently set to **Available** in the system to answer their request.

- » **After Hours Referrals.** In these circumstances, Help On Demand will send an email to all Marketplace-registered agents and brokers licensed in the consumer's state who have registered to participate in Help On Demand, notifying them that a consumer needs assistance.
- » **First Come/First Serve.** The first agent or broker to accept will receive the referral, and the referral will no longer be available to other agents or brokers in the state. If you receive one of these after hours referral emails, but you are not the first agent or broker to accept the referral in Help On Demand, you will not be able to access the consumer's information when you log into your Help On Demand account, due to privacy protocols.

*Help On Demand will send this notification via email only, not by text message or an app notification. It doesn't mean that there is a problem with your availability settings, and you will not be penalized for failing to respond in a timely manner to after hours referrals sent outside of your designated availability.*



# Best Practices



# Best Practices for Interacting with Marketplace Consumers through Help On Demand



- » When you receive a referral notification, you should accept or reject it within **15 minutes**.
- » You won't be penalized for rejecting a referral. Rejecting the referral immediately sends the Marketplace consumer to the next available agent or broker in the queue. This allows another available agent or broker in the area to receive the referral and ensures the consumer can quickly get the help they need.
- » It is important that you respond to notifications as quickly as possible, so we recommend you select **Email, Text & App Notification** as your preferred contact method within your Help On Demand profile. Receiving notifications via **Email Only** can cause delays and lost referrals.
- » Maintain your Availability Settings in your Help On Demand profile so that you only receive referrals when you are ready to connect with Marketplace consumers.

# Best Practices for Interacting with Marketplace Consumers through Help On Demand (continued)



- » Contact the Marketplace consumer as soon as possible after accepting a referral, preferably within 15 minutes of accepting their request and no later than 30 minutes after accepting the referral. If you know that you are unable to promptly connect with a consumer, you should reject the referral so it can be reassigned to the next available agent or broker in the queue.
- » If a consumer does not respond to your initial phone call or email, you are encouraged to make three (3) attempts to connect with that consumer. However, we understand that sometimes the consumer cannot be reached or may have provided incorrect contact information. In that instance, you should update the referral status in Help On Demand to "Not a Good Referral."

# Best Practices for Interacting with Marketplace Consumers through Help On Demand (continued)



If you receive a consumer referral late at night and you aren't sure if you should reach out to the consumer right away, you can click on the referral to see the Referral Detail page which will inform you of when the consumer first submitted their request for assistance.

If the consumer's request was submitted recently, go ahead and reach out to the consumer. However, if the request was submitted more than 30 minutes ago, we'd suggest sending an email to the consumer to let them know you'll be reaching out to them in the morning.

Help On Demand in partnership with HealthCare.gov

Today's Availability:  On

TO

### Referral Detail

Manage Referrals  
Dashboard  
Export Data  
Profile  
Availability Settings

First Name:  Last Name:

Preferred Contact Method:  Phone:

Cell Phone:  Email:

Referral Submitted: 04/18/2023 09:34 AM

ZIP Code:  City:

Preferred Language:

Referral Status:

Status History	Updated By	Date & Time	Notes
Accepted	Tim Green	04/18/2023 01:12 PM	

[Help On Demand Terms of Use](#)

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# Best Practices for Interacting with Marketplace Consumers through Help On Demand (continued)



You are required to assist consumers with Marketplace eligibility determinations and enrollments as a participating Help On Demand agent or broker.

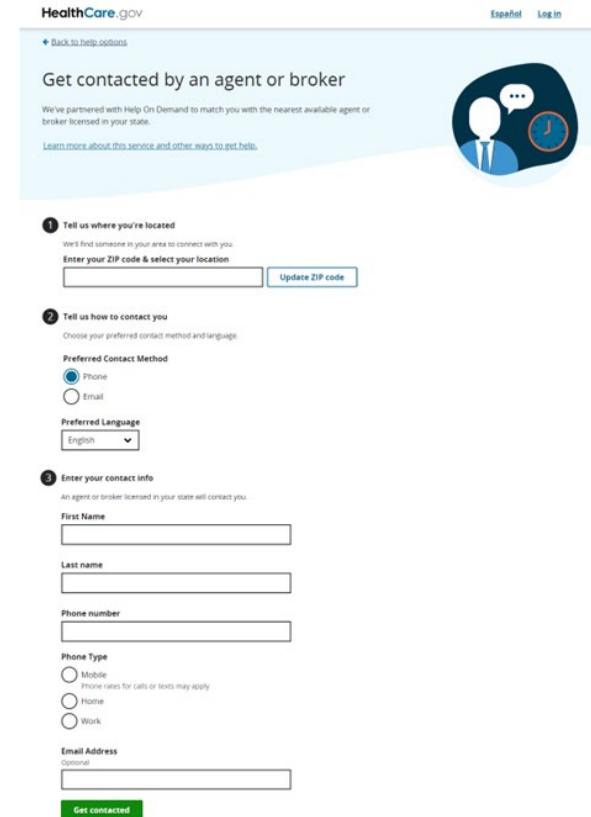
- » Consumers who are referred through HealthCare.gov or who are coming to you for Marketplace enrollment assistance are looking for Marketplace QHPs and/or other insurance affordability coverage, **including Medicaid and the Children's Health Insurance Program (CHIP).**
- » **As a condition of your participation in Help On Demand, you must help enroll consumers or direct them to these coverage options whenever possible.**
- » If consumers are potentially eligible for state Medicaid or CHIP, you are expected to help them connect with the appropriate state agency to apply for this coverage.

*Following these best practices will not only help you make the most of your participation in Help On Demand but will ensure that Marketplace consumers are quickly matched with an agent or broker who can help them enroll in coverage.*



# Help On Demand Reminders

- » Consumers enter their information and are matched with the agent or broker who is available, speaks the consumer's language, and is licensed in the consumer's state.
- » If more than one agent or broker meets these criteria, Help On Demand directs the referral to the agent or broker who is geographically closest to the consumer based on proximity by center of zip code.
- » Requests for support by consumers are collected on HealthCare.gov and individual referral volumes to agents and brokers are not controlled by CMS.



The screenshot shows the 'Get contacted by an agent or broker' form on HealthCare.gov. The form is titled 'Get contacted by an agent or broker' and includes a sub-header 'We've partnered with Help On Demand to match you with the nearest available agent or broker licensed in your state.' and a link 'Learn more about this service and other ways to get help.' There is a 'Back to help options' link at the top left and 'Español Log in' at the top right. The form is divided into three numbered steps: 1. 'Tell us where you're located' with a sub-header 'We'll find someone in your area to connect with you.' and a text input field for 'Enter your ZIP code & select your location' with an 'Update ZIP code' button. 2. 'Tell us how to contact you' with a sub-header 'Choose your preferred contact method and language.' and a 'Preferred Contact Method' section with radio buttons for 'Phone' (selected) and 'Email'. Below that is a 'Preferred Language' dropdown menu set to 'English'. 3. 'Enter your contact info' with a sub-header 'An agent or broker licensed in your state will contact you.' and text input fields for 'First Name', 'Last name', and 'Phone number'. Below the phone number field is a 'Phone Type' section with radio buttons for 'Mobile', 'Home', and 'Work'. At the bottom is an 'Email Address' section with a text input field and a 'Get contacted' button.

For further resources, visit the Help On Demand resource page located here:

**[Help On Demand  
Resources Page](#)**

<https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Help-On-Demand-for-Agents-and-Brokers.html>

For questions about Help On Demand, email the Agent/Broker Email Help Desk at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).



Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success during this OEP and beyond!