



Help On Demand



October 10, 2019

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

Disclaimer

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 learners 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 that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and Marketplace.CMS.gov to learn more.

Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform.

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Webinar Agenda

- Help On Demand Overview
- Participate in Help On Demand
- Working with Consumers Using Help On Demand
- Best Practices
- Other Marketplace Updates
- Questions and Answers

Help On Demand

HealthCare.gov



GET CONTACTED

HELP FROM AGENT/BROKER

*Help On Demand
Overview*

What is Help On Demand?



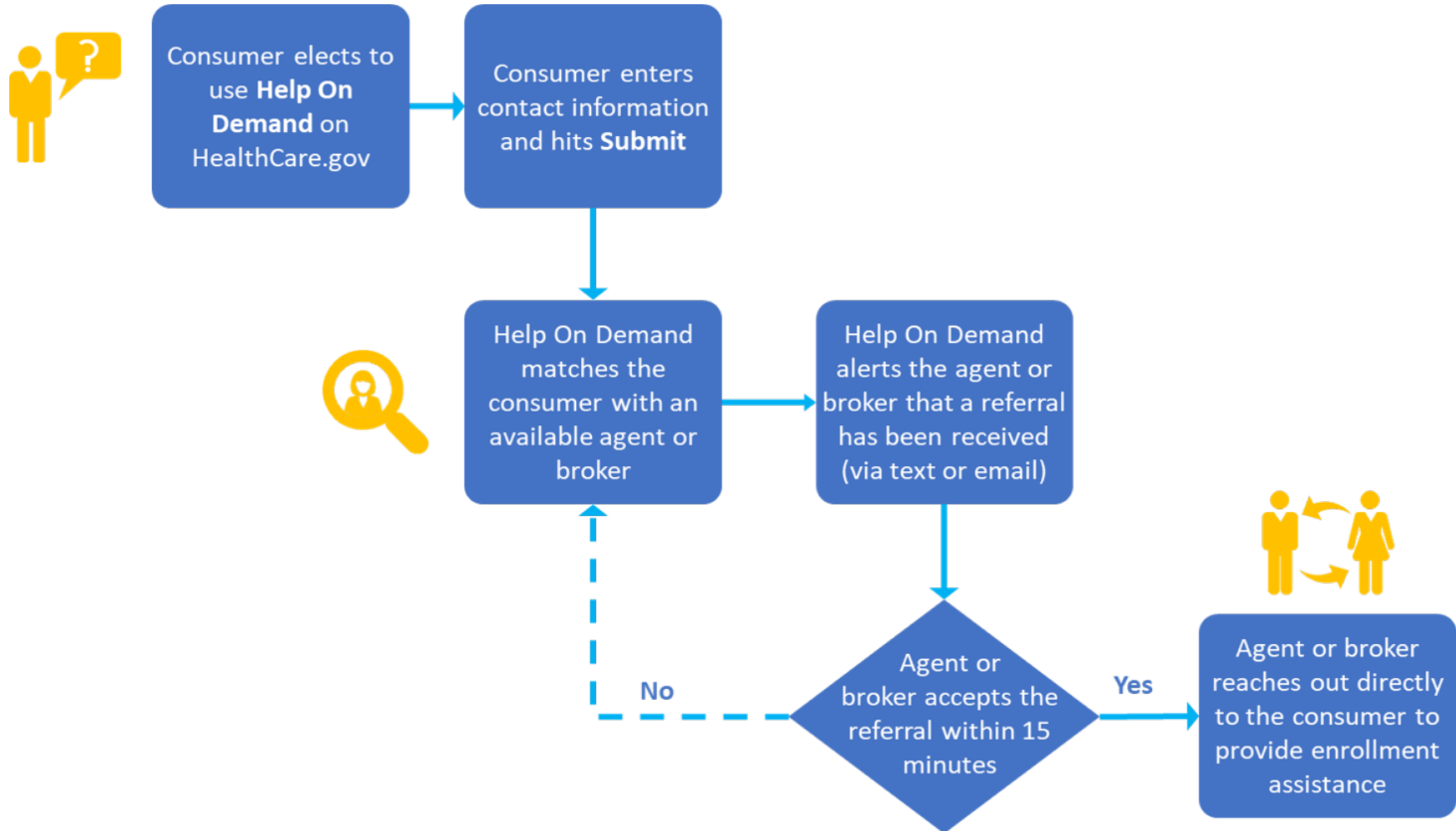
Help On Demand is a real-time consumer assistance referral system that connects individuals on HealthCare.gov with Marketplace-registered, licensed agents and brokers in their area who can provide immediate assistance with Marketplace plan selection and enrollment.

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” on www.HealthCare.gov.

The screenshot displays the HealthCare.gov homepage. At the top, the logo 'HealthCare.gov' is on the left, and 'Español' and 'Log in' are on the right. Below the logo is a navigation bar with links: 'Get Coverage', 'Keep or Update Your Plan', 'See Topics', and 'Get Answers'. A search bar with the text 'Search' and a 'SEARCH' button is on the right. The main content area features a large banner for '2020 Open Enrollment runs from Nov 1 – Dec 15. Are you ready?' with a background image of a man and a woman. Below the banner are two green buttons: 'GET READY TO APPLY' and 'GET READY TO KEEP/CHANGE'. A link 'Looking for coverage for a small business? Learn more' is also present. At the bottom, there is a dark blue navigation bar with four main sections: 'STILL NEED '19 PLAN?' with a 'SEE IF YOU CAN ENROLL' button; 'GET CONTACTED' with a 'HELP FROM AGENT/BROKER' button (highlighted with a red circle); 'INCOME/LIFE CHANGE?' with an 'UPDATE NOW' button; and 'DATES & DEADLINES' with a 'SEE NOW' button.

How Does It Work?



Benefits of Help On Demand

Consumers can connect quickly with agents and brokers near them. Consumers who request assistance through Help On Demand are matched with an agent or broker who generally accepts their request for assistance in less than 15 minutes.

Agents and brokers can maintain a flexible schedule. 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, 7 days a week.

Agents and brokers can avoid unnecessary costs. Unlike other industry systems, Help On Demand is provided to consumers and agents and brokers at no cost.

Success to Date



7,000+ agents and brokers participated in Help On Demand for plan year 2019 – nearly 15% of all Marketplace-registered agents and brokers.



87% of agents and brokers report that they are likely to participate in Help On Demand again for PY 2020.



69% of agents and brokers felt that Help On Demand helped them maximize providing assistance with Marketplace enrollments during plan year 2019.

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.”

I absolutely love Help on Demand. Customers love the personalized service; I love the new leads and business.

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!!!!!!!!!!

Help On Demand



*Participate in
Help On Demand*

Get Ready to Participate in Help On Demand

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

- Complete Marketplace registration and training for the applicable plan year at <https://portal.cms.gov>.
- Ensure you have an active state license and health line of authority for each state(s) where you plan to offer assistance with enrollment in Marketplace plans.
- Confirm that your National Producer Number (NPN) is listed on the Agent and Broker FFM Registration Completion List for the current plan year at: https://data.healthcare.gov/ffm_ab_registration_lists.
- You should also elect to display your contact information in your Marketplace Learning Management System (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, you are ready to complete training and register for Help On Demand!

Simply complete these three steps:

1. Complete the required, self-paced Help On Demand training at <http://training-help-on-demand.ardx.us/>.
2. Certify your completion by filling out and submitting the last slide of the training with your:
 - Name
 - Email address (be sure to use the same email address you used to set up your MLMS profile)
 - NPN
3. Activate your Help On Demand account.
 - You will receive an email invitation from noreply@helpondemand.com to the email address listed in your MLMS profile.

Do I Have to Register Every Year?

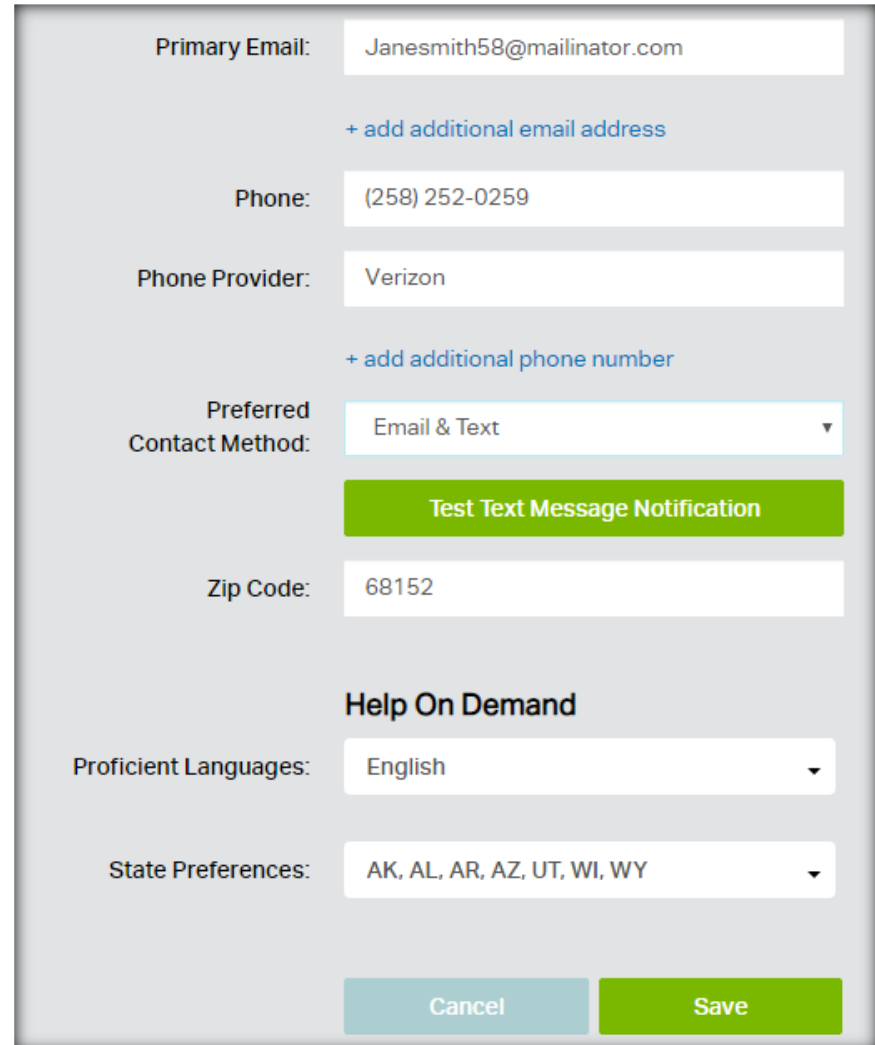
- If you participated in Help On Demand during past years, you are not required to retake Help On Demand training.
- Your account is active and will remain active as long as you complete Marketplace training and registration with CMS for the current plan year.
- **However**, if you consistently fail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

Getting Started with Help On Demand

After registering with Help On Demand, you will be asked to:

- Set your preferred contact method;
- Confirm your proficient languages;
- Identify the states where you are licensed and want to receive referrals; and
- Set your standard hours of availability.

This information allows Help On Demand to successfully match available agents and brokers with consumers in need of assistance.



The screenshot shows a registration form for Help On Demand. The form is set against a light gray background and contains the following fields and options:

- Primary Email:** A text input field containing "Janesmith58@mailinator.com". Below it is a blue link that says "+ add additional email address".
- Phone:** A text input field containing "(258) 252-0259".
- Phone Provider:** A text input field containing "Verizon". Below it is a blue link that says "+ add additional phone number".
- Preferred Contact Method:** A dropdown menu currently showing "Email & Text". Below this dropdown is a green button labeled "Test Text Message Notification".
- Zip Code:** A text input field containing "68152".
- Help On Demand:** A section header above the following two fields.
- Proficient Languages:** A dropdown menu currently showing "English".
- State Preferences:** A dropdown menu currently showing "AK, AL, AR, AZ, UT, WI, WY".
- At the bottom of the form are two buttons: a light blue "Cancel" button and a green "Save" button.

Preferred Contact Method

- Setting your Preferred Contact Method is an important step. It determines how you will receive referral notifications from Help On Demand.
- There are three options:
 - Email & Text
 - Email & App Notification
 - Email Only
- Due to the fast-paced nature of Help On Demand, you are strongly encouraged to **receive text messages or app notifications in addition to emails**. Receiving notifications via email only can cause delays and lost referrals.

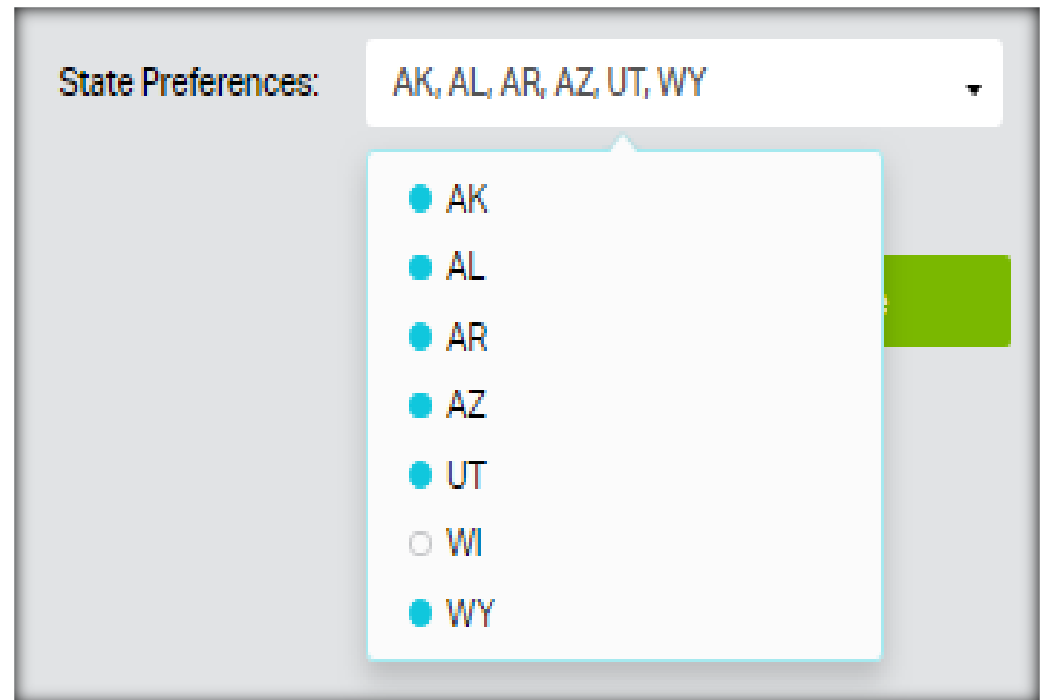
Proficient Languages

- 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 (<https://portal.cms.gov>).

State Preferences

You can choose to display your information in all HealthCare.gov states where you hold a valid license in your MLMS profile. You also have the option to limit your state preferences in Help On Demand.

This field will default to every HealthCare.gov state where you are currently licensed and have a valid health line of authority.



The screenshot shows a user interface for selecting state preferences. The label "State Preferences:" is followed by a dropdown menu. The dropdown is currently open, displaying a list of states with radio buttons next to them. The selected states are AK, AL, AR, AZ, UT, and WY, each marked with a blue radio button. The unselected state WI is marked with a grey radio button. The text "AK, AL, AR, AZ, UT, WY" is visible in the dropdown's header area.

State	Selected
AK	Yes
AL	Yes
AR	Yes
AZ	Yes
UT	Yes
WI	No
WY	Yes

Hours of Availability

Help On Demand provides three 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 using the **My Availability Today** button
- 3) By setting extended or indefinite absences using the **Out of Office** feature

help on demand connect faster

Help? Log out

Today's Availability: On

[Help with this page](#)

Availability

Hours of Availability

Timezone: Eastern Standard Time

Sunday:	hh:mm	To:	hh:mm	+	<input checked="" type="checkbox"/> Closed
Monday:	8:00 am	To:	5:00 pm	+	<input type="checkbox"/> Closed
Tuesday:	8:00 am	To:	5:00 pm	+	<input type="checkbox"/> Closed
Wednesday:	8:00 am	To:	5:00 pm	+	<input type="checkbox"/> Closed
Thursday:	8:00 am	To:	5:00 pm	+	<input type="checkbox"/> Closed
Friday:	8:00 am	To:	5:00 pm	+	<input type="checkbox"/> Closed
Saturday:	hh:mm	To:	hh:mm	+	<input checked="" type="checkbox"/> Closed

Out of Office

Start Date: Start Time:

End Date: End Time: No End Date

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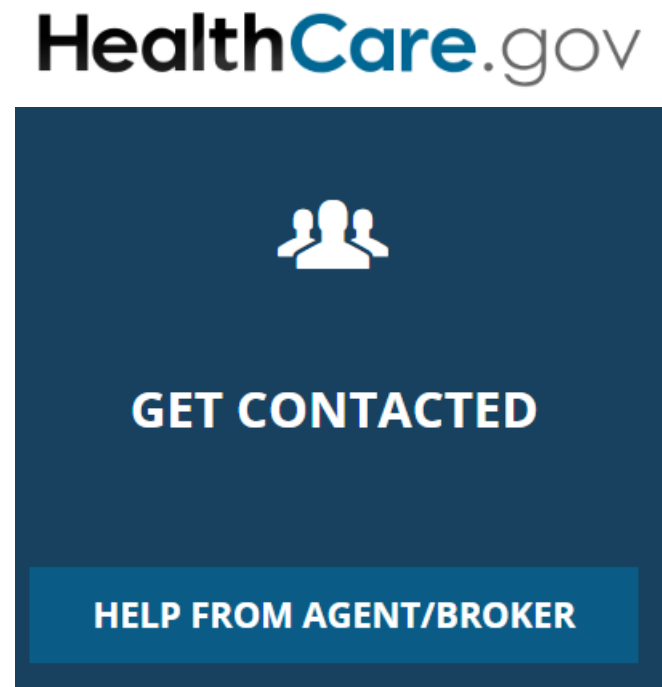
Help On Demand



*Working with
Consumers
Using Help On
Demand*

What Does the Consumer See?

- Consumers can request assistance from a Marketplace-registered agent or broker using the Help On Demand tool available on HealthCare.gov.
- Consumers will be asked to enter their:
 - Name
 - Contact information
 - Location
 - Language
 - Preferred contact method
- After selecting Submit, they will receive a pop-up notification that an agent or broker will contact them shortly.



Getting Connected with Consumers



- After the consumer enters his or her 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 agent or broker meets this criteria, Help On Demand directs the referral to the agent or broker who is geographically closest to the consumer.
- That agent or broker receives a notification from Help On Demand via email, text, 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 Consumer

Reach out to the Marketplace consumer as soon as possible, preferably within 30 minutes, to offer help with the eligibility and enrollment process.

Update the referral's status in Help On Demand:

- **Delayed:** 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 a state Medicaid agency.
- **Not a Good Referral:** Consumer gave the wrong contact information or was not interested.

Missed Referrals

If you miss the 15-minute window to accept or reject a referral, the following message will appear on your Help On Demand Profile when you log in:

The screenshot shows the Help On Demand interface. At the top left is the logo for 'help on demand' with the tagline 'connect faster'. At the top right are links for 'Help?' and 'Log out'. A green alert banner contains the message: 'Alert! You have missed one (1) referral(s) in the last seven (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 or broker.' Below the alert is the 'Referrals' section, which includes a toggle for 'Today's Availability' set to 'On'. A sidebar on the left contains navigation options: 'Manage Referrals', 'View Metrics', 'Export Metrics', 'Profile', and 'Availability Settings'. The main content area has search filters for 'Status' (set to 'all'), 'First Name', 'Last Name', 'From', 'To', and 'Time Zone' (set to 'Mountain Standard Time'). A blue 'Search' button is located below the filters. A note at the bottom of the search area reads: 'If you are experiencing issues, please contact Agent/Broker support at FFMProducer-AssisterHelpDesk@cms.hhs.gov'. Below this is a table with the following data:

Name	Location / Contact	Date/Time Originated	Time to Accept / Time since last update	Referral Status
Missed Referral		07/05/2019 04:22 PM	12 mins	

Consumer Safety Net

- In addition to direct referrals, there is a very important Help On Demand feature that acts as a safety net for consumers so that their requests do not go unanswered, even after hours.
- The “Consumer Safety Net” is a blast email feature that is triggered when there are no available agents and brokers in the area to accept a referral.
- Help On Demand sends an email to all Marketplace-registered agents and brokers licensed in the consumer’s state who have registered to participate in Help On Demand, regardless of their current availability, notifying them that a consumer is in need of assistance.
- The first agent or broker to accept will receive the referral, and the referral will no longer be available to other agents and brokers in the state. It is available on a first-come, first-served basis.

Please note that the system will only send this notification via email, not by text message or app notification. It does NOT mean there is a problem with your availability settings.

Help On Demand

Best Practices



Best Practices for Interacting with Marketplace Consumers through Help On Demand

- When you receive a referral notification, you must accept or reject it within **15 minutes**.
- You will not 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 ensure that consumers can quickly get the help they need.
- It is important that you respond to notifications as quickly as possible, so we recommend that you select **Email and Text** or **Email and App Notification** as your preferred contact method on 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 available and 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 his or her request. 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 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)

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

- Consumers who seek your assistance via Find Local Help or Help On Demand, or who come to you for Marketplace enrollment assistance, are looking for Marketplace QHPs and/or other insurance affordability program coverage, including Medicaid and the Children's Health Insurance Program (CHIP). They should be enrolled or directed to these coverage options whenever possible.
- If consumers are potentially eligible for state Medicaid or CHIP, you are expected to help these consumers 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.

Resources

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

[Help On Demand
Resources Page](#)

For questions about Help On Demand, email the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Help On Demand

*Other
Marketplace
Reminders*

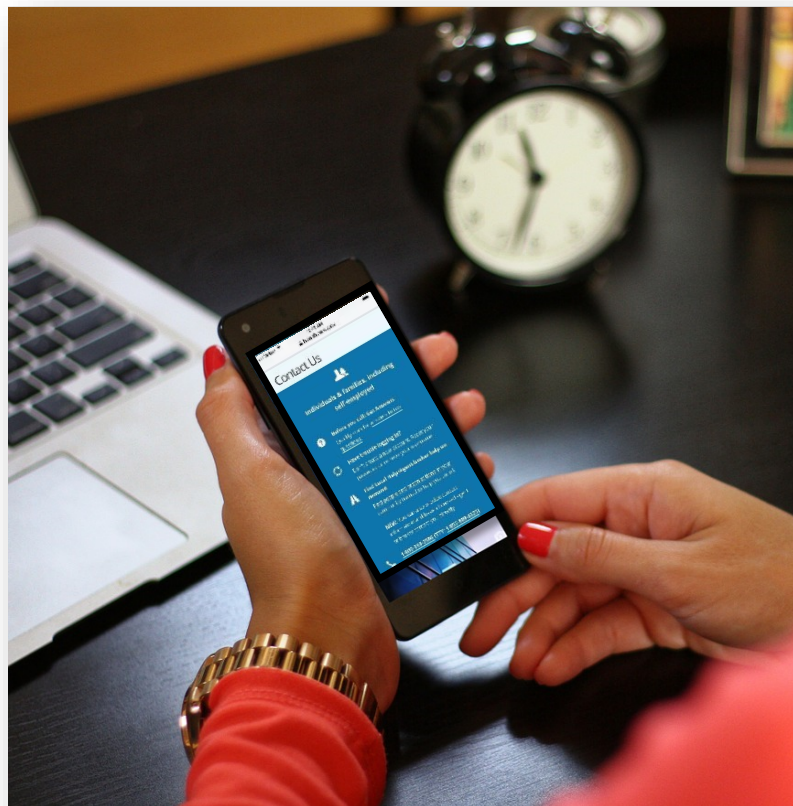


Make Sure Clients Enter Your NPN in the HealthCare.gov Application

The image shows a screenshot of the HealthCare.gov application interface. On the left, the 'Application help' section is visible, with a callout box stating: 'When you assist consumers using HealthCare.gov, the **Application Help** section is where they will enter your name and NPN to indicate you helped them.' Below this, a question asks 'Is a professional helping you complete your application?' with 'Yes' selected. Underneath, 'Which type of professional is helping you?' is asked, with 'Navigator' and 'Agent or Broker' selected. A callout box explains: 'Consumers can list multiple entities or individuals who provide assistance (e.g., an agent or broker and a Navigator).' On the right, the 'Tell us about the agent or broker.' section contains input fields for 'First name', 'Middle initial', 'Last name', and 'Suffix'. The 'National Producer Number (NPN)' field is highlighted with a red box and a callout box stating: 'Do not forget to ask your clients to include your NPN. This is a critical step in completing the application in order for you to receive compensation for the enrollment.' A 'Save and continue' button is at the bottom.

Review [this resource](#) for more information.

NPN Retention: Instructing Clients Who Interact with the Marketplace Call Center



- When a consumer that you previously assisted uses the Marketplace Call Center to update his or her application, your NPN stays with the application unless the consumer actively requests that the Marketplace Call Center representative change the agent or broker of record on the application.
- Even if there is a previous authorization/NPN record, **instruct your client to always provide your name and NPN** to any Marketplace Call Center representative who asks if anyone helped him or her.

2020 Open Enrollment Period HealthCare.gov Scheduled Maintenance Windows

Every year, CMS establishes scheduled maintenance windows that provide periods of time when CMS and its partners can make updates or resolve issues. Maintenance will only occur within these windows when deemed necessary to provide consumers with a better shopping experience. Consumer access to HealthCare.gov may be limited or restricted when this maintenance is required.

- The purpose in scheduling these times is to minimize any consumer disruption. Like other IT systems, these scheduled maintenance windows are how we update and improve our systems to run optimally and are the normal course of business.
- In order to allow agents, brokers, assisters, and states to plan in advance of Open Enrollment, we are sharing the maximum potential windows of scheduled maintenance on HealthCare.gov for the upcoming Open Enrollment period. Similar to the last two years, this information is being provided in advance of Open Enrollment to accommodate requests from agents, brokers, assisters, and states.

2020 Open Enrollment Period HealthCare.gov Scheduled Maintenance Windows (Continued)

- **It is important to note that these times are the maximum scheduled potential windows when consumer access may be limited if maintenance is needed.**
- As it has been in the past, CMS anticipates the actual maintenance periods will be shorter while we work to minimize disruption for consumers. Last year, while HealthCare.gov had set a total of 60 hours as the maximum potential period of scheduled maintenance during Open Enrollment, only 34.5 hours was used.
- Potential/maximum scheduled HealthCare.gov maintenance windows for this upcoming Open Enrollment period are:
 - Friday, November 1, 2019, early morning to make final preparations ahead of the start of the Open Enrollment period to ensure the website runs smoothly for consumers.
 - Sundays, 12:00 AM to 12:00 PM (maximum time allotted), except on December 15, 2019

2020 Open Enrollment Period HealthCare.gov

Scheduled Maintenance Windows (Continued)

- This year's scheduled maintenance windows are similar to last year.
- Please note that due to a natural change in the calendar, this year's Open Enrollment period contains one more Sunday than last year's Open Enrollment period.
 - As a result, there is one additional potential maintenance window scheduled for this year compared to previous years.
- CMS plans to continue working with agents, brokers, assisters, and states to ensure they have the information necessary to plan for Open Enrollment.

Agent and Broker Resources

Resource	Link
Agents and Brokers Resources webpage	http://go.cms.gov/CCIIOAB
Agent and Broker FFM Registration Completion List	https://data.healthcare.gov/ffm_ab_registration_lists
Agent and Broker Marketplace Registration Tracker	https://data.healthcare.gov/ab-registration-tracker/
Find Local Help Tool	https://localhelp.healthcare.gov/
Help On Demand	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Help-On-Demand-for-Agents-and-Brokers.html
Agent and Broker NPN Search Tool	www.nipr.com/PacNpnSearch.htm
Issuer & Direct Enrollment Partner Directory	https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Private-Partner-Enrollment.html

A full list of useful websites is available from the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) under Quick Links.

Most Frequently Used Agent/Broker Marketplace Help Desks and Call Centers

Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Marketplace Service Desk	1-855-CMS-1515 1-855-267-1515	<ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the Direct Enrollment agent/broker landing page • Technical or system-specific issues related to the MLMS • User-specific questions about maneuvering in the MLMS site, or accessing training and exams 	Mon-Fri 8:00 AM–8:00 PM ET October–November only: Sat- Sun 10:00 AM–3:00 PM ET
Agent/Broker Email Help Desk	FFMProducer-AssisterHelpDesk@cms.hhs.gov	<ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated general registration and training questions (not related to a specific training platform) • Agent/Broker Registration Completion List issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct 	Mon-Fri 8:00 AM–6:00 PM ET
Marketplace Call Center Agent/Broker Partner Line	1-855-788-6275 Note: Enter your NPN to access this line. TTY users 1-855-889-4325	Specific consumer application questions related to: <ul style="list-style-type: none"> • Password reset for a consumer HealthCare.gov account, • Special enrollment period not available on the consumer application, or • Consumer specific eligibility and enrollment questions 	Mon–Sun 24 hours/day

Most Frequently Used Agent/Broker Marketplace Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
Small Business Health Options Program (SHOP) Call Center	800-706-7893 TTY users 1-888-201-6445	<ul style="list-style-type: none"> • Inquiries related to SHOP eligibility determinations on HealthCare.gov • Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage. 	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY users 1-855-739-2231	<ul style="list-style-type: none"> • Status of a Marketplace eligibility appeal • How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf 	Monday-Friday 7:00 AM–8:30 PM ET

A [full list of Agent/Broker Help Desks and Call Centers](http://go.cms.gov/CCIIOAB) is available from the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) under Quick Links.

Acronym Definitions

Acronym	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CHIP	Children's Health Insurance Program
CMS	Centers for Medicare & Medicaid Services
FFM	Federally-facilitated Marketplace
MLMS	Marketplace Learning Management System
NPN	National Producer Number
REGTAP	Registration and Training Technical Assistance Portal
SBM-FP	State-based Marketplace on the Federal Platform
SEP	Special Enrollment Period
SHOP	Small Business Health Options Program