Maximize Marketplace Enrollments by Leveraging Find Local Help and Help On Demand

July 2019
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 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 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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Agenda

• Find Local Help Overview
• Find Local Help Demonstration
• Help On Demand Overview
• Participate in Help On Demand
• Working with Consumers Using Help On Demand
• Best Practices
Find Local Help Overview
Find Local Help is designed to help consumers find you to assist them with Marketplace applications.

Consumers can find the tool by visiting www.localhelp.healthcare.gov or by clicking the “Find Local Help” button on www.healthcare.gov.
You must opt in to Find Local Help to participate in Help On Demand.

To opt in to Find Local Help, users must first identify themselves as an agent or broker for the Individual Marketplace, Small Business Health Options Program (SHOP), or both, in their Marketplace Learning Management System (MLMS) profile.
Select one of the following options to be listed in Find Local Help and participate in Help On Demand.

In the MLMS, you have the following four options to display your contact information:

- In the MLMS, you have the option of displaying your contact information for Find Local Help and Help On Demand in all HealthCare.gov states where you have a valid license (options 1 and 2 above).
- You can also choose to display your information for your home state only (option 3 above).
- If you choose option 4 above, you will NOT be able to participate in Find Local Help or Help On Demand until you update your settings in the MLMS.
The major difference between Find Local Help and Help On Demand is how consumers are connected with agents and brokers.

- **Find Local Help**: Consumers have the ability to search and produce a list of agents and brokers in their area. Consumers then can reach out to an agent or broker directly for assistance.

- **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 can filter search results by coverage type, assistance type, hours of operation, and minimum years of participation in the Marketplace.

Additionally, individuals can search for a specific agent or broker by entering their first or last name.
By filtering only on the “Agent or Broker” assistance type, users can see which filter options are applicable.
• After entering their city and state or ZIP code, consumers are presented with a list of results with contact information.

• Consumers can select the “More details” button for office hours, and types of help offered, such as non-English language support, Medicaid or Children’s Health Insurance Program, and SHOP.
The default for display of search results is in order of distance to the centroid of the zip code if the agent or broker has elected to display all of his or her contact information.

The distance is indicated by the label on the top right corner of the listing.
Find Local Help Demo
Help On Demand Overview
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 can request assistance from a Marketplace-registered agent or broker using the Help On Demand tool by selecting “Get Contacted” on www.HealthCare.gov.
How Does It Work?

Consumer elects to use Help On Demand on HealthCare.gov

Consumer enters contact information and hits Submit

BigWave System’s Help On Demand service matches the consumer with an available agent or broker

Help On Demand alerts the agent or broker that a referral has been received (via text or email)

Agent or broker accepts the referral within 15 minutes

Agent or broker reaches out directly to the consumer to provide enrollment assistance
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 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.
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!!!!!!!!!!
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 current plan year at https://portal.cms.gov.

• Ensure you have an active state license and health line of authority for each of the 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 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:


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 actively 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 failed to consistently accept referrals, 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;
• Identify the licensed states where you 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.
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:
  o Email & Text
  o Email & App Notification
  o 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.
If you chose to display your information in all HealthCare.gov 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 HealthCare.gov state where you are currently licensed and have a valid health line of authority.
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
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

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<th>Receive Referral</th>
<th>Accept or Reject</th>
<th>Connect with Consumer</th>
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| 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! | 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.* | Reach out to the Marketplace consumer 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 |
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 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 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.”

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.
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 from HealthCare.gov (e.g., via Find Local Help or Help On Demand) 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), and 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.
For further resources, visit the Help On Demand resource page located here:

For questions about Help On Demand, email the Agent/Broker Email Help Desk:
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<tr>
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<th>Definition</th>
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<tr>
<td>FFM</td>
<td>Federally-facilitated Marketplace</td>
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<tr>
<td>MLMS</td>
<td>Marketplace Learning Management System</td>
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<tr>
<td>NPN</td>
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For additional information about the Marketplace Agent and Broker Program, please visit http://go.cms.gov/CCIIOAB