

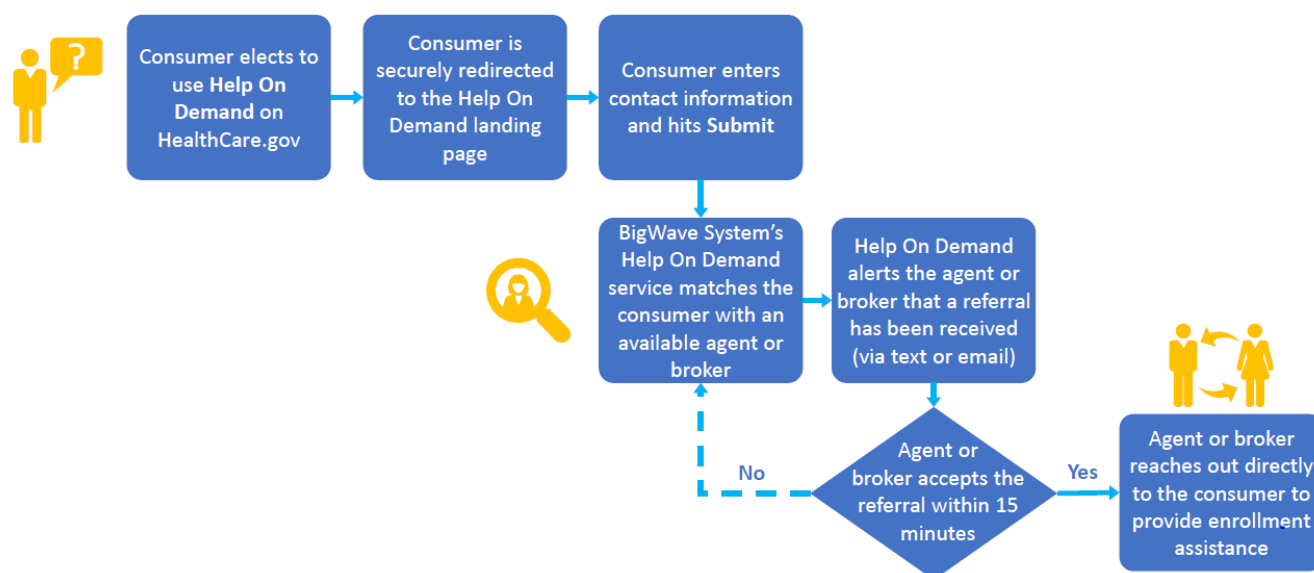
## What is Help On Demand?

**Help On Demand** is a real-time consumer assistance referral system operated by BigWave Systems that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments. The Help On Demand technology is hosted by [BigWave Systems](#). Only agents and brokers who have completed Marketplace training and registration are eligible to participate in Help On Demand.

 **Note:** Help On Demand referrals are not provided by CMS or the Marketplace and they do not constitute an endorsement by HHS or the US Government of the individual agents or brokers.

## How Does it Work?

Help On Demand harnesses the speed of today's mobile technology to quickly connect consumers with Marketplace-registered agents and brokers. Consumers can request immediate assistance by selecting the Help On Demand link on HealthCare.gov. 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 these 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 agent or broker in the queue.



## What are the Benefits of Help On Demand?

- **Consumers can connect quickly with agents and brokers.** Consumers who request assistance through Help On Demand are matched with an agent or broker who accepts their referral 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. Consumers know they will be contacted within a short window of time.
- **Agents and brokers can avoid unnecessary costs.** Unlike other industry services, Help On Demand referrals are provided to agents and brokers at no cost.

## How Can Agents and Brokers Sign Up for Help On Demand?

In order to participate in Help On Demand, agents and brokers must:

- ✓ Complete Marketplace registration and training on <http://portal.cms.gov>.
- ✓ Ensure that they have an active state license and health line of authority for the state(s) where they plan to sell coverage.
- ✓ Confirm that their National Producer Numbers (NPNs) are listed on the [Agent and Broker FFM Registration Completion List on Data.HealthCare.gov](#).
- ✓ Complete the self-paced Help On Demand training and certify completion by providing name, email address, and NPN at the end of the training on <http://training-help-on-demand.ardx.us>.

After successfully completing Help On Demand training, agents and brokers will receive a secure link from BigWave Systems to activate their accounts, complete their profiles, and begin receiving referrals from consumers in real time.



To learn more about the system, how to register, and what you need to know to receive consumer referrals, visit the Help On Demand section of the [Agents and Brokers Resources Webpage](#).

For more information about how to use Help On Demand, please review the [Tips for Maximizing Your Participation in Help On Demand](#).