



Help On Demand: Overview

What is Help On Demand?

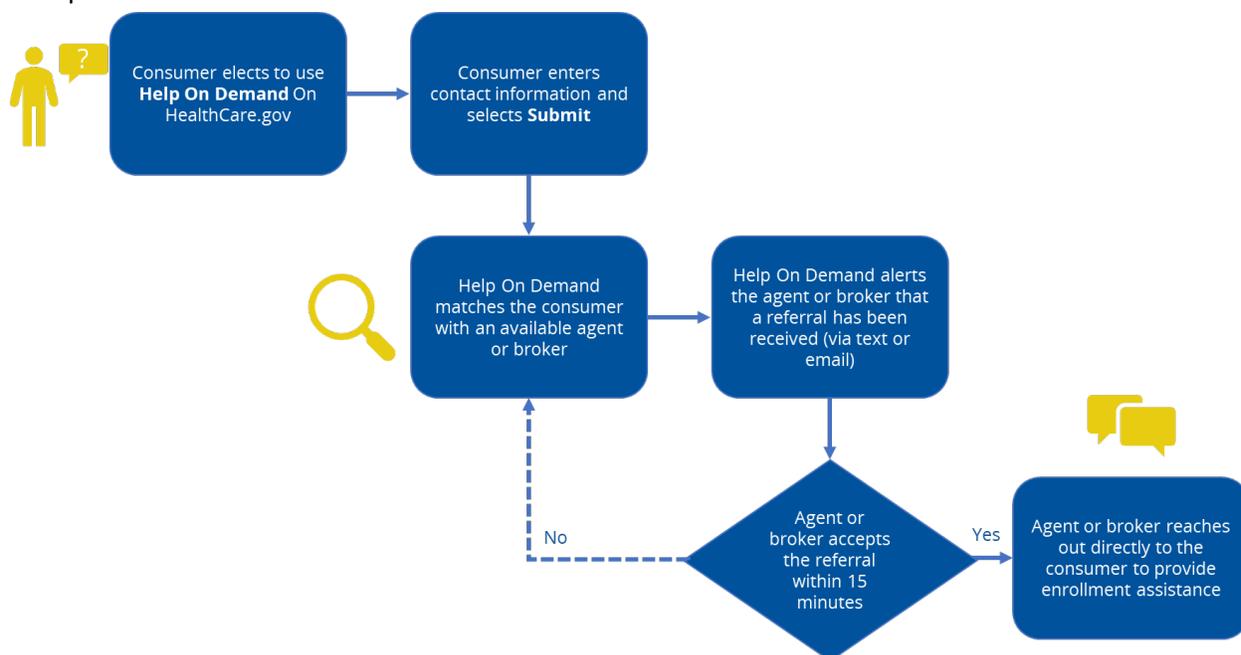
Help On Demand is a consumer assistance referral system that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments. Only agents and brokers who have completed Marketplace training and registration are eligible to participate in Help On Demand.



Note: This is a Centers for Medicare & Medicaid Services (CMS)-contracted service developed and hosted by Help On Demand (formerly known as 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 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?

- **Connect Instantly 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, 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 consumers and agents and brokers at no cost.

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

To participate in Help On Demand, agents and brokers must:

- ✓ Complete Individual Marketplace registration and training and sign privacy and security agreements at: <http://portal.cms.gov>.
- ✓ Complete Help On Demand specific coursework on the Marketplace Learning Management System (MLMS), only available after signing CMS agreements at: <http://portal.cms.gov>.
- ✓ Ensure that they have an active state license and health-related line of authority for the state(s) where they plan to offer assistance with enrollment in Marketplace plans.
- ✓ Confirm that their National Producer Numbers (NPNs) are listed as valid on the [Agent and Broker Federally Facilitated Marketplace \(FFM\) Registration Completion List](https://data.healthcare.gov/ffm_ab_registration_lists) at https://data.healthcare.gov/ffm_ab_registration_lists.



Note: The information entered by agents and brokers in their MLMS profile including name, Social Security Number, and NPN are validated against the National Insurance Producer Registry (NIPR) to determine state licensure status. For additional information if you are having problems, check your status at <https://data.healthcare.gov/ab-registration-tracker/>.

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



Note: You will receive an email to register and create your Help On Demand profile within approximately two business days of completing training. 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 are brand new to the Marketplace, it may take additional time to verify your state licensure information with NIPR. If you do not receive an email, please contact the Agent Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov for assistance.

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