Help On Demand

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

October 7, 2021
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/CCIIOAB) and 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).

This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.
At the end of today’s presentation, we will have a live discussion and question-and-answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.

**To ask a verbaquestion:**
- If you are listening via the Zoom application, click **Raise Hand** in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to Raise Hand.
  - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
  - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.

**To submit a written question:**
- Type your question in the text box under the “**Q&A**” tab and click “**Send**.”
Webinar Agenda

» Help On Demand Overview and Improvements
» Participate in Help On Demand
» Working with Consumers Using Help On Demand
» Best Practices
» Other Marketplace Updates
» Questions and Answers
REMINDER: Complete Marketplace Registration and Training

» The Open Enrollment Period for Plan Year 2022 begins on **November 1, 2021**. Get ready for Open Enrollment by completing Plan Year 2022 Marketplace registration and training, now available through the CMS Enterprise Portal at [https://portal.cms.gov](https://portal.cms.gov).

NEW AGENTS AND BROKERS (those who did not complete Plan Year 2021 registration or training) must:

» Take the full Individual Marketplace training for Plan Year 2022
» 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 2021 registration and training) must:

» Take either the condensed or full Individual Marketplace training for Plan Year 2022
» Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS
» Complete registration by October 8 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
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 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.
Consumers can request assistance from a Marketplace-registered agent or broker using the Help On Demand tool by selecting “Get Contacted” after selecting “See Options” under “Find Local Help” on HealthCare.gov.
How Does It Work?

- Consumer elects to use Help On Demand on HealthCare.gov
- Consumer enters contact information and selects Submit
- Help On Demand 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, email and/or app notification)

Decision Point: Agent or broker Accepts the referral within 15 minutes?
- No
- Yes

- Agent or broker reaches out directly to the consumer to provide enrollment assistance
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.
  
  o 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 to them.
Success to Date

**9,300+** agents and brokers participated in Help On Demand for Plan Year 2021 – nearly 19% of all Marketplace-registered agents and brokers.

**89%** of agents and brokers report that they are likely to participate in Help On Demand again for Plan Year 2022.

**65%** of agents and brokers felt that Help On Demand helped them maximize providing assistance with Marketplace enrollments during Plan Year 2021.
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!!!!!!!!!!
Improvements to Help On Demand for Plan Year 2022

Referral Page Redesign

To improve clarity, the Referral Page will now have three (3) updated column headers:

- Contact Information
- Referral Assigned
- Referral Expires
Improvements to Help On Demand for Plan Year 2022

Logging into Help On Demand just got easier!

» Use Face ID or Touch ID for faster 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 enhancement
Participate in Help On Demand
Get Ready to Participate in Help On Demand

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


» 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.
  o 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:

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 five (5) to seven (7) business days of completing the Help On Demand 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 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 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, 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: **First Name, Last Name, Phone Number, Phone Provider, Preferred Contact Method, Email Address, and ZIP Code**.

- 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 notification 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.”

**NOTE**: When setting up your username and password, your password must contain at least one (1) lowercase letter, one (1) uppercase letter, one (1) number, one (1) special character, and must be between eight (8) and 21 characters in length. All passwords expire after 180 days and you will be required to create a new password once this 180-day period has elapsed.
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.
Log into Help On Demand


» 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!
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 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 drop-down 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.
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
Working with Consumers Using Help On Demand
Consumers can request assistance from a Marketplace-registered agent or broker through the Help On Demand tool available on HealthCare.gov.

On the Help On Demand landing page, consumers will be asked to enter their:
- Name
- Preferred contact method
- Contact information (phone and/or email)
- Location
- Preferred language

After selecting **Submit**, they will receive a notification that an agent or broker will contact them directly.
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 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 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 message will appear on your Help On Demand account when you log in to inform you of the number of missed referrals in the last seven (7) days.

![Help On Demand account screenshot showing missed referrals](image-url)

- Missed Referral: 05/06/2021 07:13 AM, Expired
- Missed Referral: 05/05/2021 03:26 PM, Expired
- Missed Referral: 05/05/2021 11:24 AM, Expired
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. 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.

» **Consumer Safety Net.** 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 safety net 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 safety net 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 ensure 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 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.
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.”
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.
For further resources, visit the Help On Demand resource page located here:


You may also use the side bar on the Agents and Brokers Resources page (http://go.cms.gov/CCIIOAB) to navigate to the Help On Demand resources page.

For questions about Help On Demand, email the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.
Other Marketplace Reminders
The Marketplace communicates regularly with consumers via email, SMS, and autodial throughout the OEP to remind them to take action and complete steps along the way from creating an account, applying, enrolling, and paying their first premium.

Consumers can unsubscribe from Marketplace emails within the email itself and can also opt-out through their account.

The Marketplace sends consumers MOENs toward the end of September and beginning of October that provide reminders about the upcoming OEP dates and important actions they may need to take to re-enroll in coverage.

Before the OEP starts, issuers may begin contacting current consumers by sending a re-enrollment notice and indicating any plan changes for the upcoming year. Communication during OEP encourages consumers to update their information with the Marketplace.
Register for upcoming webinars and office hours by visiting [https://www.regtap.info/](https://www.regtap.info/) and following the instructions below:

1. Log in to REGTAP. If you are new to REGTAP, select "Register as a New User." You will receive an email to confirm your account.
2. Select "Training Events" from "My Dashboard."
3. Click the "View" icon next to the webinar series titled "Health Insurance Marketplace Updates for Agents and Brokers."
4. Click the “Register Me” button.
5. If you require further assistance logging in to REGTAP or registering for a webinar, contact the Registrar at 1-800-257-9520 or registrar@REGTAP.info. Assistance is available Monday through Friday from 9:00 AM - 5:00 PM ET. *Note: Registration closes 24 hours prior to each event.*
Agent and Broker Video Learning Center

Check out these technical assistance videos for Marketplace agents and brokers at the **Agent and Broker Video Learning Center (VLC)!** The VLC features a variety of topics to help you navigate the Marketplace, including:

» Marketplace application walkthrough videos for various consumer scenarios
» How to retrieve your user ID and reset your password
» How to use the income calculation tool on HealthCare.gov
» A guide to 2022 Marketplace updates for agents and brokers

The Agent and Broker Frequently Asked Questions (FAQs) website provides answers to commonly asked questions about working in the Health Insurance Marketplace®, selling SHOP insurance, and helping clients enroll in and maintain coverage.

» This self-service resource is available online at your convenience.

» Visit https://www.agentbrokerfaq.cms.gov/s/ and search by question category, keyword, or part of your question. Most responses also include links to additional resources to help you when assisting your clients.
Complex consumer-specific cases are cases where a consumer has submitted an eligibility application for coverage and/or has enrolled in coverage and requires assistance in making a change.

In this situation, you must first attempt to resolve the case by contacting the Marketplace Consumer Call Center or the EDE partner (if applicable).

If you are unsuccessful in resolving the case with the Marketplace Call Center or EDE partner (if applicable) and still require assistance, contact the FFM Agent/Broker Email Help Desk (FFMProducer-AssisterHelpDesk@cms.hhs.gov) and provide the following information:

- Full name, email address, and phone number of the agent or broker assisting the consumer
- The consumer’s Marketplace application ID
- The state in which the consumer resides
- Summary of the case and what you are requesting
- Whether the case is medically urgent (and if so, when a response is needed)
- Indicate that you have already called the Marketplace Call Center or EDE partner and provide the date of the call

The Help Desk will refer the information you provide to representatives from our Complex Case Help Center (CCHC) so they can respond to your issue. A member of the CCHC team will contact you via phone for additional information or to communicate the outcome of the case.
# Agent and Broker Resources

A full list of useful websites is available from the Agent and Broker Resources webpage ([http://go.cms.gov/CCIIOAB](http://go.cms.gov/CCIIOAB)) under Quick Links.

<table>
<thead>
<tr>
<th>Resource</th>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agents and Brokers Resources webpage</td>
<td><a href="http://go.cms.gov/CCIIOAB">http://go.cms.gov/CCIIOAB</a></td>
</tr>
<tr>
<td>Agent and Broker FFM Registration Completion List</td>
<td><a href="https://data.healthcare.gov/ffm_ab_registration_lists">https://data.healthcare.gov/ffm_ab_registration_lists</a></td>
</tr>
<tr>
<td>Agent and Broker Marketplace Registration Tracker</td>
<td><a href="https://data.healthcare.gov/ab-registration-tracker/">https://data.healthcare.gov/ab-registration-tracker/</a></td>
</tr>
<tr>
<td>Find Local Help Tool</td>
<td><a href="https://www.healthcare.gov/find-assistance/">https://www.healthcare.gov/find-assistance/</a></td>
</tr>
<tr>
<td>Agent and Broker NPN Search Tool</td>
<td><a href="http://www.nipr.com/PacNpnSearch.htm">www.nipr.com/PacNpnSearch.htm</a></td>
</tr>
<tr>
<td>Issuer &amp; Direct Enrollment Partner Directory</td>
<td><a href="https://data.healthcare.gov/issuer-partner-lookup">https://data.healthcare.gov/issuer-partner-lookup</a></td>
</tr>
<tr>
<td>Agent and Broker Frequently Asked Questions website</td>
<td><a href="https://www.agentbrokerfaq.cms.gov/s/">https://www.agentbrokerfaq.cms.gov/s/</a></td>
</tr>
</tbody>
</table>
# Frequently Used Agent/Broker Marketplace Help Desks and Call Centers

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone # and/or Email Address</th>
<th>Types of Inquiries Handled</th>
<th>Hours (Closed Holidays)</th>
</tr>
</thead>
</table>
| Marketplace Service Desk      | 1-855-CMS-1515 1-855-267-1515                                                                | • 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 | Monday-Friday 8:00 AM–8:00 PM ET  
October–November only: Saturday-Sunday 10:00 AM–3:00 PM ET                                      |
| Agent/Broker Email Help Desk  | FFMProducer-AssisterHelpDesk@cms.hhs.gov                                                      | • 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 | Monday-Friday 8:00 AM–6:00 PM ET                                                                  |
| Marketplace Call Center       | 1-855-788-6275 Note: Enter your NPN to access this line. TTY users 1-855-889-4325          | Specific consumer application questions related to:  
• Password reset for a consumer HealthCare.gov account,  
• SEP not available on the consumer application, or  
• Consumer specific eligibility and enrollment questions | Monday-Sunday 24 hours/day                                                                  |
| Agent/Broker Partner Line     |                                                                                             |                                                                                                                                                                            |                                               |
| Marketplace Appeals Center    | 1-855-231-1751 TTY users 1-855-739-2231                                                      | • Status of a Marketplace eligibility appeal  
• How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer’s behalf  
• 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 is available from the Agent and Broker Resources webpage (http://go.cms.gov/CCIIOAB) under Quick Links.
## Acronym Definitions

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>CCHC</td>
<td>Complex Case Help Center</td>
</tr>
<tr>
<td>CCIIO</td>
<td>Center for Consumer Information and Insurance Oversight</td>
</tr>
<tr>
<td>CMS</td>
<td>Centers for Medicare &amp; Medicaid Services</td>
</tr>
<tr>
<td>DE</td>
<td>Direct Enrollment</td>
</tr>
<tr>
<td>DOI</td>
<td>Department of Insurance</td>
</tr>
<tr>
<td>FFM</td>
<td>Federally-facilitated Marketplace</td>
</tr>
<tr>
<td>FPL</td>
<td>Federal Poverty Line</td>
</tr>
<tr>
<td>EDE</td>
<td>Enhanced Direct Enrollment</td>
</tr>
<tr>
<td>HHS</td>
<td>Department of Health &amp; Human Services</td>
</tr>
<tr>
<td>HRA</td>
<td>Health Reimbursement Arrangements</td>
</tr>
<tr>
<td>MLMS</td>
<td>Marketplace Learning Management System</td>
</tr>
<tr>
<td>MOEN</td>
<td>Marketplace Open Enrollment Notice</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>NIPR</td>
<td>National Insurance Producer Registry</td>
</tr>
<tr>
<td>NPN</td>
<td>National Producer Number</td>
</tr>
<tr>
<td>QHP</td>
<td>Qualified Health Plan</td>
</tr>
<tr>
<td>RCL</td>
<td>Registration Completion List</td>
</tr>
<tr>
<td>REGTAP</td>
<td>Registration and Training Technical Assistance Portal</td>
</tr>
<tr>
<td>SBM-FP</td>
<td>State-based Marketplace on the Federal Platform</td>
</tr>
<tr>
<td>SEP</td>
<td>Special Enrollment Period</td>
</tr>
<tr>
<td>SHOP</td>
<td>Small Business Health Options Program</td>
</tr>
</tbody>
</table>
Discussion and Questions

At the end of today’s presentation, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.

To ask a **verbal** question:

- If you are listening via the Zoom application, click **Raise Hand** in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to your Raise Hand.
  - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
  - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.

To submit a **written** question:

- Type your question in the text box under the “**Q&A**” tab and click “**Send.**”
CMS welcomes your feedback regarding this webinar and values any suggestions that will allow us to enhance this experience for you.

Shortly after this call, we will send a link to you for a convenient way to submit any ideas or suggestions you wish to provide that you believe would be valuable during these sessions. Please take time to complete the survey and provide CMS with any feedback.
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 the upcoming OEP and beyond!