Help On Demand

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

October 13, 2022
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.
Webinar Agenda

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

» The Open Enrollment Period for Plan Year (PY) 2023 begins on **November 1, 2022**. Get ready for Open Enrollment (OE) by completing PY 2023 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 PY 2022 registration or training) must:

» Take the full Individual Marketplace training for PY 2023
» 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 PY 2022 registration and training) must:

» Take either the condensed or full Individual Marketplace training for PY 2023
» Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS
» Complete registration by October 24 to avoid having your 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
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 with Help On Demand by selecting “Get contacted” after selecting “Connect” 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)

Agent or broker Accepts the referral within 15 minutes

Agent or broker reaches out directly to the consumer to provide enrollment assistance

No

Yes
Benefits of Help On Demand

» **Connect Quickly with Consumers:** Consumers who request to get contacted on HealthCare.gov are matched with an agent or broker using Help On Demand who accepts their referral in less than 15 minutes.
  
  o Consumers know they will be contacted within a short window of time.

» **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.

» **Avoid Unnecessary Costs:** Unlike other industry services, Help On Demand referrals are provided to consumers and agents and brokers at no cost to them.
13,000+ agents and brokers participated in Help On Demand during Open Enrollment for Plan Year 2022 – nearly 22% of all Marketplace-registered agents and brokers.

90% of agents and brokers who participated in Help On Demand during Open Enrollment for Plan Year 2022 reported that they are likely to participate again for Plan Year 2023.

59% of participating agents and brokers felt that Help On Demand helped them maximize providing assistance with Marketplace enrollments during Open Enrollment for Plan Year 2022.
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.

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 Application Features

Logging into Help On Demand is fast and easy!

» Use Face ID or Touch ID for fastest 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 feature.
Participate in Help On Demand
Get Ready to Participate in Help On Demand

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

» Complete Individual Marketplace registration and training and sign the applicable agreements at: https://portal.cms.gov.

» Ensure that you have an active state license and a health-related line of authority (LOA) 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.

» 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 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 to the email address listed in your MLMS profile in approximately five to seven business days.

**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 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 **Phone Number**, **Phone Provider**, **Preferred Contact Method**, 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 20 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.
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 the Help On Demand mobile app to your iPhone or Android device.

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 your name, email, languages you speak, and states where you would like to receive referrals to begin using Help On Demand!
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.
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 with Help On Demand by selecting “Get contacted” on HealthCare.gov.

If they choose to get contacted, consumers will be asked to enter their:

- ZIP Code
- Preferred contact method
- Preferred language
- First and last name
- Contact information (phone and/or email)

After selecting Get contacted, they will receive a notification that an agent or broker will contact them directly.
After the consumer enters their contact information on HealthCare.gov, it is sent to Help On Demand where the consumer is matched 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.
<table>
<thead>
<tr>
<th>Receive Referral</th>
<th>Accept or Reject</th>
<th>Connect with the Consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>After an agent or broker registers with Help On Demand, you are eligible to</td>
<td>Log into Help On Demand to accept or reject the referral.</td>
<td>Reach out to the Marketplace consumer as soon as possible, preferably within 15 minutes</td>
</tr>
<tr>
<td>receive referrals from Marketplace consumers seeking assistance via Help On</td>
<td>⇒ Accept the referral to help enroll the consumer in Marketplace coverage.</td>
<td>of accepting the referral, to offer help with the eligibility and enrollment process.</td>
</tr>
<tr>
<td>Demand.</td>
<td>⇒ Reject the referral if you are unavailable to help. *This allows the consumer to</td>
<td></td>
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<td></td>
<td>be matched with another available agent or broker.*</td>
<td>Update the referral’s status in Help On Demand:</td>
</tr>
<tr>
<td></td>
<td>You will <em>not</em> be penalized for rejecting a referral.*</td>
<td>• <strong>In Progress</strong>: You left a message and are waiting to connect.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• <strong>Referral Completed</strong>: You enrolled the consumer in a qualified health plan (QHP) or</td>
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<td>referred them to another entity (e.g., a state Medicaid agency, or an assister) for</td>
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<td></td>
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<td>assistance.</td>
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<td></td>
<td></td>
<td>• <strong>Not a Good Referral</strong>: You were unable to assist the consumer (e.g., consumer gave</td>
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<td>the wrong contact information, was not interested, or already obtained health insurance</td>
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<td>coverage).</td>
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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!
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.
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
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.

When contacting a consumer, use language such as, “I’m calling to help you with your HealthCare.gov (or Marketplace) application and enrollment,” so the consumer knows why you are contacting them and how you got their contact information.

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.
General Reminders
Registration and Training Survey

For agents and brokers who have already completed registration and training for PY 2023, we encourage you to also complete the Registration and Training Survey. This survey takes only a couple of minutes to complete, and your feedback is important to CMS.

- If you are an agent or broker new to the Marketplace, please complete the survey here: https://www.research.net/r/newABtrainingfeedbackPY23
- If you are a returning agent or broker, please complete the survey here: https://www.research.net/r/ReturningABtrainingfeedbackPY23

We want to hear from you!
Working with a Private Partner

» Approved, participating Enhanced Direct Enrollment (EDE) or Classic Direct Enrollment (DE) partners may offer specific resources that enable agents and brokers to more easily assist clients with year-round policy and client relationship management.

» Agents and brokers may find more issuers and web-brokers who are approved to offer these services via the Issuer & Direct Enrollment Partner Directory.

» The directory also includes issuers who only offer plans on HealthCare.gov but want to work with Marketplace-registered agents and brokers.

**EACH DIRECTORY LISTING CONTAINS:**

» Company name

» Level of service offered (e.g., classic functionality, simplified or expanded application capabilities)

» Contact information for agents and brokers

» Information on whether an issuer or web-broker offers Small Business Health Options Program (SHOP) plans and/or stand-alone dental plans
CMS routinely analyzes data on who is signing up for coverage and how Marketplace applicants move through the online workflows in order to measure Marketplace effectiveness. One of the barriers to making informed decisions is that consumers, or individuals filling out applications on consumers’ behalf, often do not provide attestations to the optional race and ethnicity questions in the FFM application. In the Marketplace, non-reporters of race and ethnicity data are disproportionately Black and Latino, leading to an undercount of these populations.

We encourage all agents and brokers to take the time to ask consumers to respond to these questions. This information will help CMS reduce health disparities, prevent discrimination, promote equity for all communities and FFM consumers, and better follow its mission to improve health care coverage. CMS asks this question in order to ensure outreach is reaching all communities and that the application process does not create barriers for individuals or groups.

CMS will use this data to identify possible application, enrollment, or coverage barriers and disparities for all communities seeking coverage through the FFM. In addition, the question about language preference will help CMS assess language needs of the populations being served and help CMS and insurers have language services ready.

For more information, view this video on race and ethnicity questions in the Marketplace application and this tip sheet on addressing consumer concerns about these questions.
Agent and Broker Outreach Information

Webinar:
Help On Demand

October 13, 2022
Agents and brokers can manage the emails they want to receive from the Marketplace by updating subscriber preferences. To get started, agents and brokers should visit [https://public.govdelivery.com/accounts/USCMSGHIM/subscriber/new?preferences=true](https://public.govdelivery.com/accounts/USCMSGHIM/subscriber/new?preferences=true), enter the email address at which they receive emails from CMS, and click “Continue.”

**To subscribe to additional emails:**
1. Select the “Manage Subscriptions” tab.
2. Click the “Add Subscriptions” link.
3. Select the subscription topics of interest.
4. Complete the Subscription questionnaire and click “Save.”

**To adjust the number of emails received:**
1. Select the “Email Frequency” tab.
2. Complete the subscription questionnaire and click “Save.”

Agents and brokers who need additional assistance can contact the Agent and Broker Email Help Desk at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).
# Upcoming Webinars & Additional Resources

## Upcoming Webinars

| Mastering the HealthCare.gov Application | October 20, 2022 |
| “Family Glitch” Webinar | October 27, 2022 |

## Additional Resources – Recently Posted Webinar Slides, Computer-based Trainings (CBTs), and Transcripts

<table>
<thead>
<tr>
<th>Date</th>
<th>Webinar Slides</th>
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<tbody>
<tr>
<td>10/6/22</td>
<td>Plan Year 2023 Marketplace Policy and Operations Updates</td>
</tr>
<tr>
<td>9/29/22</td>
<td>Helping Consumers More Effectively for Plan Year 2023</td>
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<tr>
<td>9/22/22</td>
<td>Preparing for Plan Year 2023 Open Enrollment</td>
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<tr>
<td>9/15/22</td>
<td>Complex Case Scenarios</td>
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<tr>
<td>9/1/22</td>
<td>Understanding Marketplace Compliance Rules and Regulations</td>
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<tr>
<td>8/4/22</td>
<td>COBRA Coverage and the Marketplace and Transcript</td>
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</tbody>
</table>
Upcoming Office Hours & Registration

Register for upcoming office hours by visiting https://www.regtap.info/ and following the instructions below. Registration for webinars will be available as the date approaches.

1. Log in to REGTAP. If agents and brokers are new to REGTAP, click "Register as a New User." Agents and brokers will receive an email to confirm their account.
2. Click "Training Events" on "My Dashboard."
3. Click the "View" icon next to the desired webinar topic/title.
4. Click the “Register Me” button.
5. If agents and brokers 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 a.m. - 5:00 p.m. ET. Note: Registration closes 24 hours prior to each event.

<table>
<thead>
<tr>
<th>Office Hour Dates</th>
<th>Time</th>
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<tbody>
<tr>
<td>Thursday, November 3, 2022</td>
<td>2:00–3:00 p.m. EST</td>
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<tr>
<td>Thursday, November 17, 2022</td>
<td>2:00–3:00 p.m. EST</td>
</tr>
<tr>
<td>Thursday, December 8, 2022</td>
<td>2:00–3:00 p.m. EST</td>
</tr>
<tr>
<td>Thursday, January 5, 2023</td>
<td>2:00–3:00 p.m. EST</td>
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# Agent and 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>
| **Agent and Broker Email Help Desk**      | **FFMProducer-AssisterHelpDesk@cms.hhs.gov**  | • General enrollment and compensation questions  
• Manual identity proofing/Experian issues  
• Escalated registration and training questions (not related to a specific training platform)  
• Agent and Broker Registration Completion List (RCL) issues  
• Find Local Help listing issues  
• Help On Demand participation instructions or questions  
• Report concerns that a consumer or another agent and broker has engaged in fraud or abusive conduct | Monday-Friday 8:00 a.m.-6:00 p.m. EST                                   |
| **Marketplace Service Desk**               | **855-CMS-1515**  
**855-267-1515**  
**CMS_FEPS@cms.hhs.gov**                  | • 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 Classic DE agent and 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 a.m.-8:00 p.m. EST                                   |
| **Marketplace Call Center Agent and Broker Partner Line** | **855-788-6275**  
**Note: Enter an 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,  
• Special enrollment period not available on the consumer application, or  
• Consumer specific eligibility and enrollment questions | Monday-Sunday 24 hours/day                                               |
<table>
<thead>
<tr>
<th>Name</th>
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<th>Types of Inquiries Handled</th>
<th>Hours (Closed Holidays)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent and Broker Training and Registration Email Help Desk</td>
<td><a href="mailto:MLMSHelpDesk@cms.hhs.gov">MLMSHelpDesk@cms.hhs.gov</a></td>
<td>• Technical or system-specific issues related to the MLMS</td>
<td>Monday-Friday 9:00 a.m.-5:30 p.m. EST</td>
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<td>• User-specific questions about maneuvering in the MLMS site or accessing training and exams</td>
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<tr>
<td>SHOP Call Center</td>
<td>800-706-7893</td>
<td>• Inquiries related to SHOP eligibility determinations on HealthCare.gov</td>
<td>Monday-Sunday 24 hours/day</td>
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<td></td>
<td></td>
<td>• Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage.</td>
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</tr>
<tr>
<td>Marketplace Appeals Center</td>
<td>1-855-231-1751 TTY users 1-855-739-2231</td>
<td>• Status of a Marketplace eligibility appeal</td>
<td>Monday-Friday 7:00 a.m.-8:30 p.m. EST</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer’s behalf</td>
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</tr>
<tr>
<td>Resource</td>
<td>Description</td>
<td>Link</td>
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<tr>
<td>Agents and Brokers Resources Webpage</td>
<td>Primary outlet for agents and brokers to receive information about working in the Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets</td>
<td><a href="http://go.cms.gov/CCIIOAB">http://go.cms.gov/CCIIOAB</a></td>
<td></td>
</tr>
<tr>
<td>HealthCare.gov</td>
<td>Official site of the Marketplace; used for researching health coverage choices, eligibility, and enrollment</td>
<td><a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a></td>
<td></td>
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<tr>
<td>Find Local Help</td>
<td>Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent and broker to assist with Marketplace enrollment</td>
<td><a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a></td>
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<tr>
<td>Help On Demand</td>
<td>Consumer assistance referral system operated by Help On Demand (formerly known as 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</td>
<td><a href="https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf">https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf</a></td>
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</tr>
<tr>
<td>Agent and Broker NPN Search Tool</td>
<td>Enables users to search and find the correct NPN to enter in the MLMS profile and on Marketplace applications</td>
<td><a href="http://www.nipr.com/PacNpnSearch.htm">www.nipr.com/PacNpnSearch.htm</a></td>
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<tr>
<td>Resource</td>
<td>Description</td>
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<tr>
<td>List of Approved Health-related LOAs</td>
<td>Provides a list of valid health-related LOAs for agents and brokers by resident state</td>
<td><a href="https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority">https://data.healthcare.gov/AB-NIPR-Health-Line-Of-Authority</a></td>
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<tr>
<td>CMS Enterprise Portal</td>
<td>Allows agents and brokers to securely complete identity proofing and access the MLMS to complete annual, required Marketplace agent and broker training and registration</td>
<td><a href="https://portal.cms.gov">https://portal.cms.gov</a></td>
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<tr>
<td>Partner Directory for Agents and Brokers</td>
<td>List of approved, participating issuer and web-broker entities that offer online resources for agents and brokers, such as enrollment and client management functionality</td>
<td><a href="https://data.healthcare.gov/issuer-partner-lookup">https://data.healthcare.gov/issuer-partner-lookup</a></td>
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<tr>
<td>FAQs for Agents and Brokers</td>
<td>Provides answers to commonly asked questions about working with the Marketplace and helping clients enroll in and maintain their coverage</td>
<td><a href="https://www.agentbrokerfaq.cms.gov/s/">https://www.agentbrokerfaq.cms.gov/s/</a></td>
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<tr>
<td>Agent and Broker FFM RCL</td>
<td>Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify agents’ and brokers’ eligibility for compensation for assisting with Marketplace consumer enrollments</td>
<td><a href="https://data.healthcare.gov/ffm_ab_registration_lists">https://data.healthcare.gov/ffm_ab_registration_lists</a></td>
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</tr>
<tr>
<td>Agent and Broker Marketplace Registration Tracker</td>
<td>Searchable database that allows users to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current Plan Year</td>
<td><a href="https://data.healthcare.gov/ab-registration-tracker/">https://data.healthcare.gov/ab-registration-tracker/</a></td>
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</tr>
<tr>
<td>Agent and Broker VLC</td>
<td>The Agent and Broker VLC features technical assistance videos on a variety of topics to help agents and brokers navigate the Marketplace</td>
<td><a href="https://bit.ly/3hXLYru">https://bit.ly/3hXLYru</a></td>
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# Acronym Definitions

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
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<tbody>
<tr>
<td>CBT</td>
<td>Computer-based Training</td>
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<tr>
<td>CCIIO</td>
<td>Center for Consumer Information and Insurance Oversight</td>
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<td>CMS</td>
<td>Centers for Medicare &amp; Medicaid Services</td>
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<tr>
<td>CHIP</td>
<td>Children’s Health Insurance Program</td>
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<tr>
<td>DE</td>
<td>Direct Enrollment</td>
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<tr>
<td>DMI</td>
<td>Data Matching Issue</td>
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<tr>
<td>EDE</td>
<td>Enhanced Direct Enrollment</td>
</tr>
<tr>
<td>FAQ</td>
<td>Frequently Asked Question</td>
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<tr>
<td>FFM</td>
<td>Federally-facilitated Marketplace</td>
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<table>
<thead>
<tr>
<th>Acronym</th>
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<tbody>
<tr>
<td>LOA</td>
<td>Line of Authority</td>
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<tr>
<td>NPN</td>
<td>National Producer Number</td>
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<tr>
<td>OE</td>
<td>Open Enrollment</td>
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<tr>
<td>OEP</td>
<td>Open Enrollment Period</td>
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<tr>
<td>PY</td>
<td>Plan Year</td>
</tr>
<tr>
<td>QHP</td>
<td>Qualified Health Plan</td>
</tr>
<tr>
<td>RCL</td>
<td>Registration Completion List</td>
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<tr>
<td>SHOP</td>
<td>Small Business Health Options Program</td>
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<tr>
<td>VLC</td>
<td>Video Learning Center</td>
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</table>
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!