Help On Demand

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

September 4, 2025

Disciaimer

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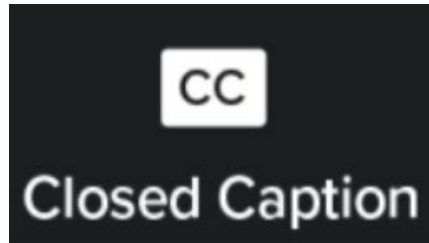
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Discussion and Questions

At the end of today's webinar, 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.
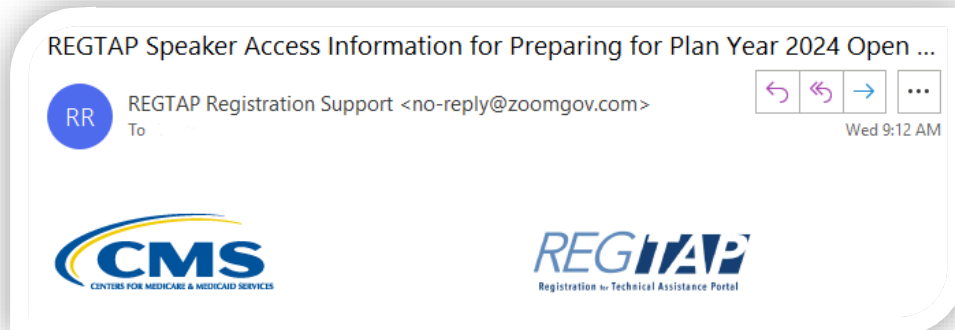
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  - o Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
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Webinar Agenda

» Help On Demand Overview

» Participate in Help On Demand

» Working with Consumers Using Help On Demand

» Help On Demand Reminders

» Resources

Opening Remarks

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 individual agents or brokers.
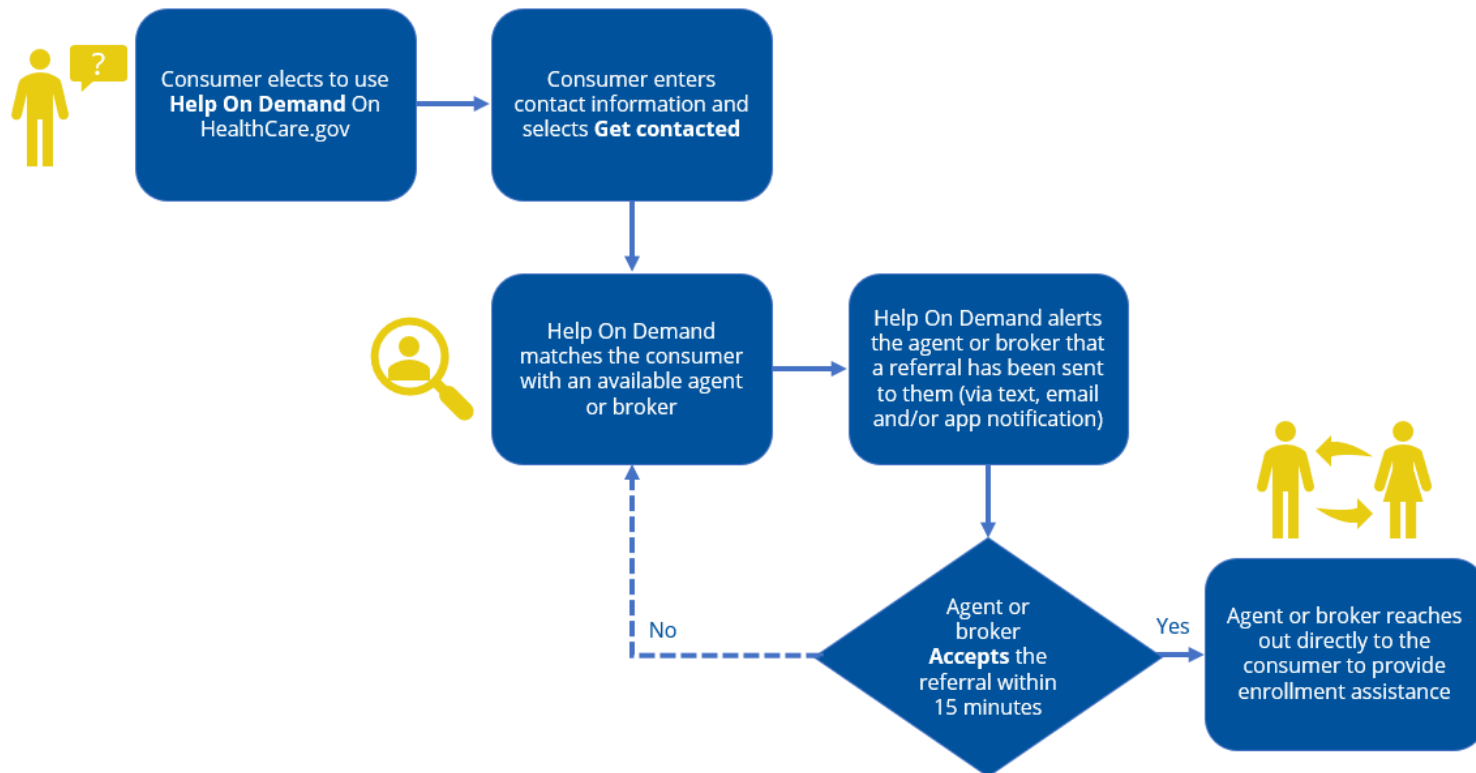
Consumers Access Help On Demand on HealthCare.gov

Consumers can request assistance from a Marketplace-registered agent or broker using the Help On Demand tool by selecting "Get contacted" after selecting "Connect" under "Find Local Help" on HealthCare.gov.
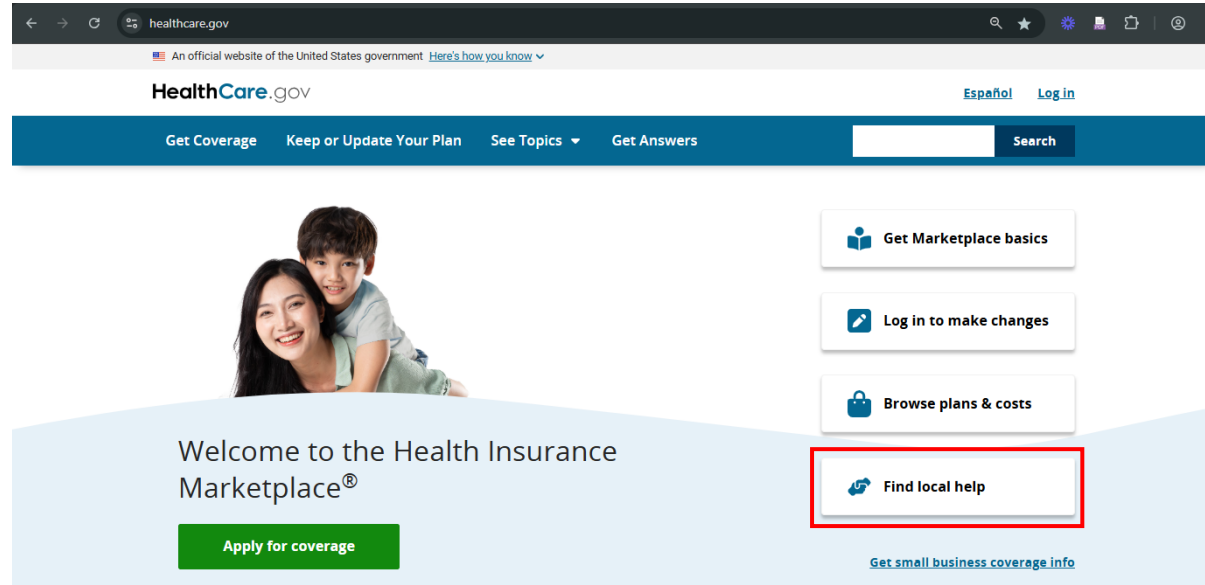
How Does It Work?

Success to Date
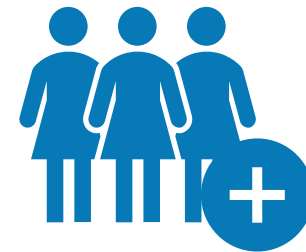
Participation is **optional** for agents and brokers and CMS monitors performance to ensure fast consumer assistance.

83% of agents and brokers report that they are likely to participate in Help On Demand again for Plan Year 2026.

86% of agents and brokers said their primary motivation was to expand their client base and attract new consumers.

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 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.

» You should also elect to display your contact information in your MLMS profile.

  o **Note**: 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!
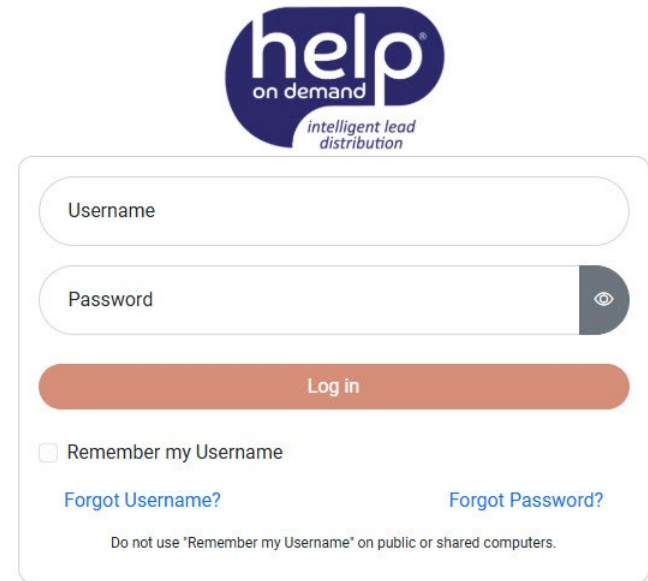
Simply complete these three (3) steps:

1. Complete Help On Demand specific coursework on the MLMS, available one business day after signing the applicable CMS agreements at https://portal.cms.gov.

2. Ensure that your NPN has been validated.

3. Activate your Help On Demand account.

   o You will receive an email invitation from 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 two (2) business days of completing the Help On Demand training. If you are brand new to the Marketplace, it may take five (5) to seven (7) business days to verify your state licensure information with the National Insurance Producer Registry (NIPR). 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 re-register with Help On Demand or re-take Help On Demand training.

» Your Help On Demand account is active and will remain active as long as you complete annual CMS Individual Marketplace Agent Broker training and registration for the current plan year.

» **However**, if you consistently fail to respond to referrals within 15 minutes, your Help On Demand account may be deactivated, and you may be required to retake Help On Demand training.

» Passwords must be updated every 180 days or your 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, Preferred Contact Method, Zip Code, Username, and Password**.

» 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 notifications to this email address.

» Setting your **Preferred Contact Method** is crucial for receiving notifications from Help On Demand. We recommend choosing **Email, Text, and App Notification** to ensure you are notified for a consumer request.

After completing the registration, review and agree to the Help On Demand Terms of Use, check the box, and select "Sign-Up."

NOTE: *You should never share this information. Please be sure you keep your credentials up to date and confidential.*

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.* **+**

help on demand
intelligent lead distribution

Your registration is almost complete!

Thank you for registering with Help On Demand.

If you have selected to receive text message notifications from Help On Demand, a test text message was sent to the phone number you provided during registration. Please double check that you have received the text message.

Next, select the appropriate mobile platform to download the Help On Demand mobile application. Otherwise select the "Log in and Continue" option.
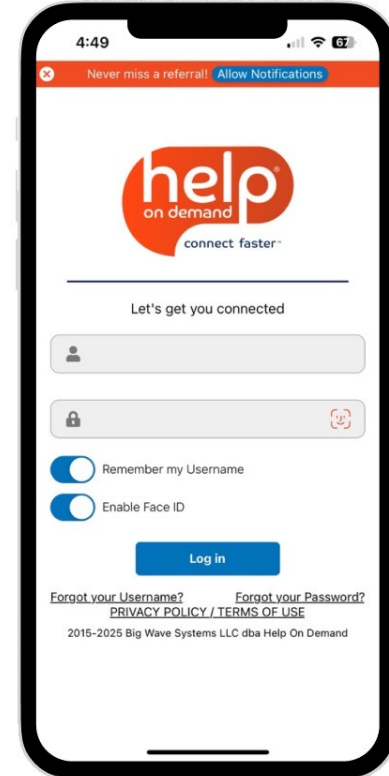
IPhone   Android

Log in and Continue

Help On Demand Application

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.

Log into Help On Demand

» You are now ready to log into Help On Demand at https://Marketplace.HelpOnDemand.com.

» 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.

» 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!
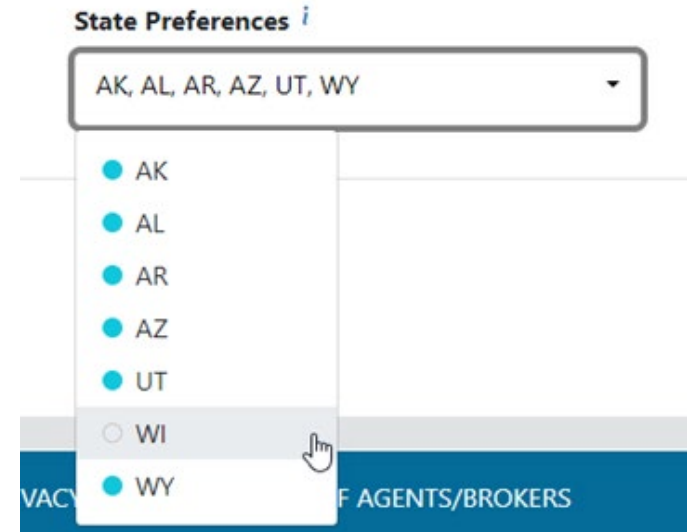

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Proficient Languages

» 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.
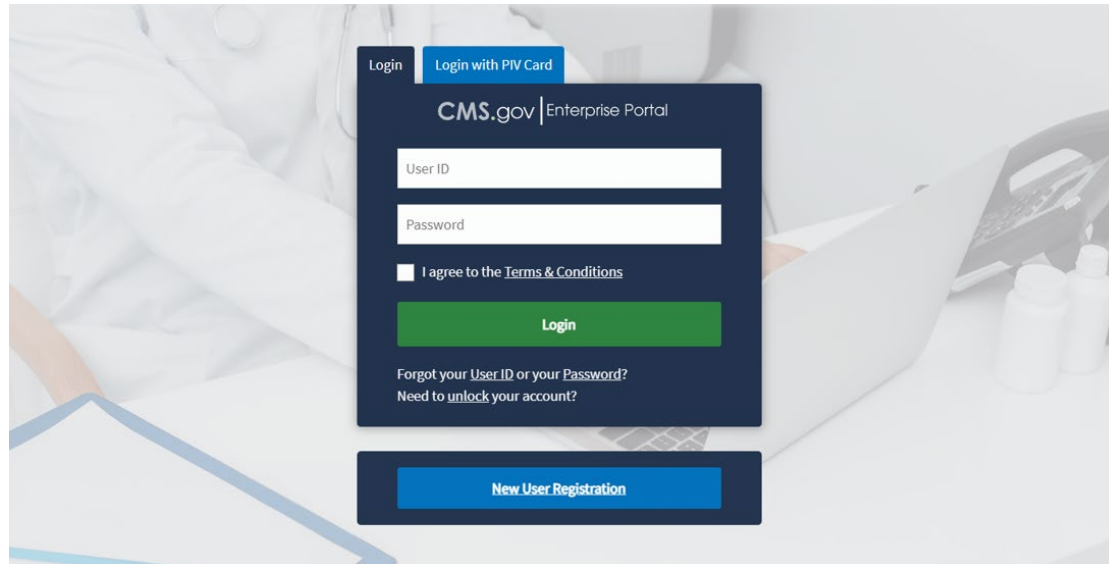
State Preferences

» 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.

State Preferences *i*

AK, AL, AR, AZ, UT, WY

- AK
- AL
- AR
- AZ
- UT
- WI
- WY

» 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.
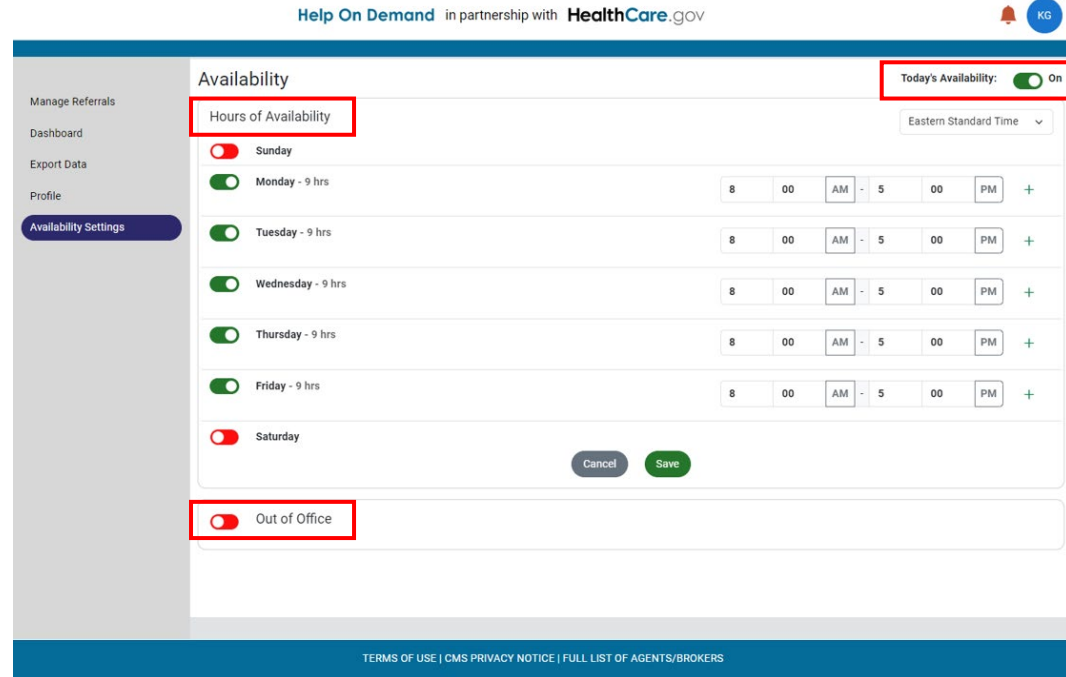
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Hours of Availability

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

Today's Availability

The **Today's Availability** toggle switch overrides your regular scheduled hours of availability only on a temporary basis.

To properly use the **Today's Availability** toggle switch, you will simply move the toggle switch button to Green or 'On' when you want to start receiving referrals **before or after your set standard hours of availability** within that day.

*Note: You will stop receiving referrals based on the "Stop Referrals" timestamp indicated in red within the Today's Availability pop-up message.
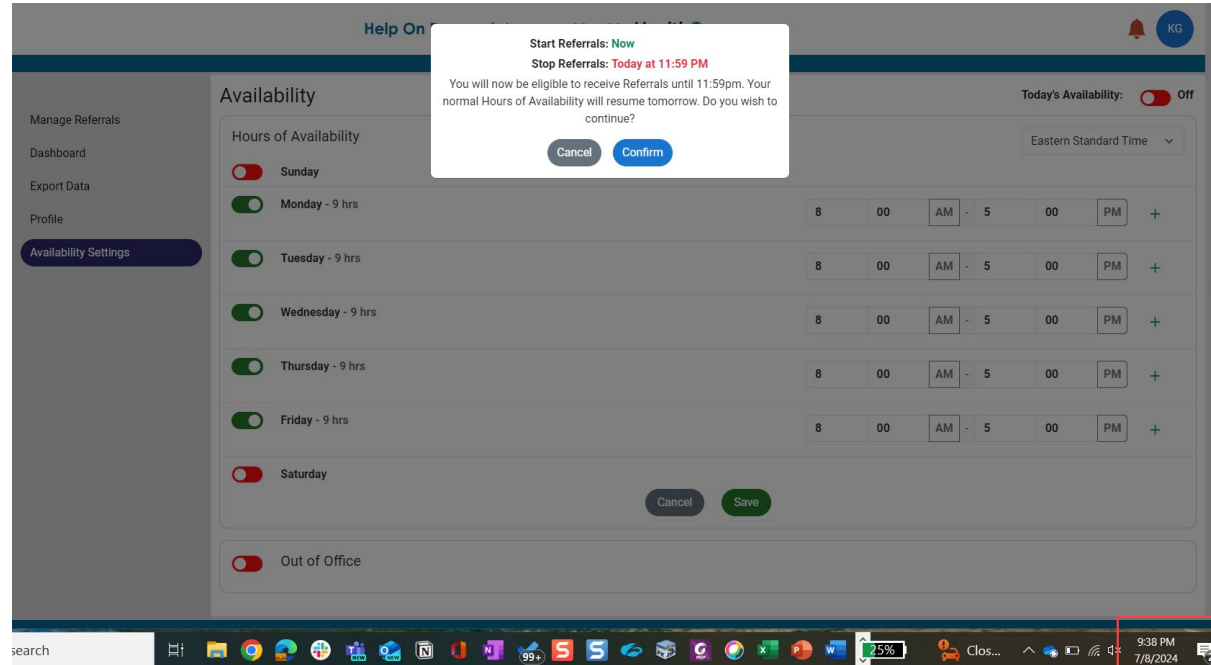
What Does the Consumer See?

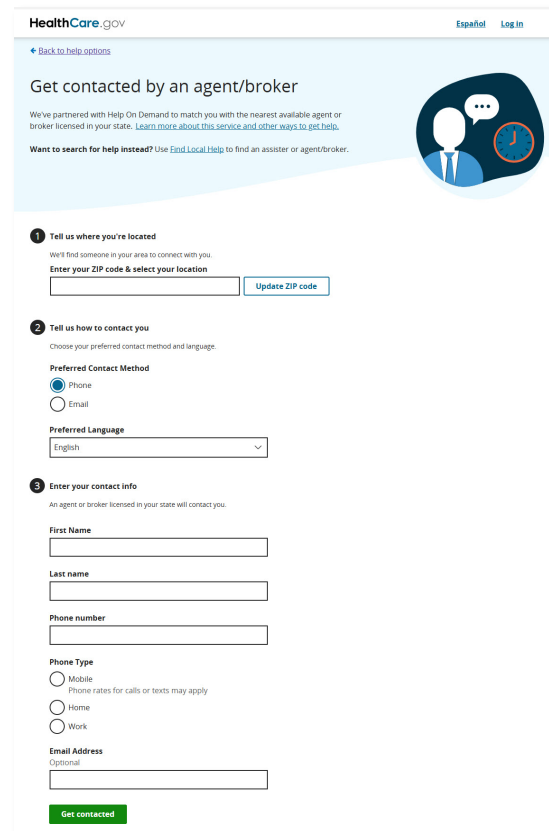» Consumers can request assistance from a Marketplace-registered agent or broker through HealthCare.gov.

» On HealthCare.gov, consumers will be asked to enter:

- o ZIP code & select their location (City, State)
- o Preferred Contact Method (Phone or Email)
- o Preferred Language
- o First & Last Name
- o Phone Number
- o Phone Type (Mobile, Home, or Work)
- o Email Address (Optional if "Phone" is selected for Preferred Contact Method)

» After selecting Get contacted, they will receive a notification that an agent or broker will contact them directly.

Getting Connected with Consumers

| Consumer Request | Matched Agent or Broker Receives Referral | Agent or Broker Accepts or Rejects | Agent or Broker Connects with Consumer |
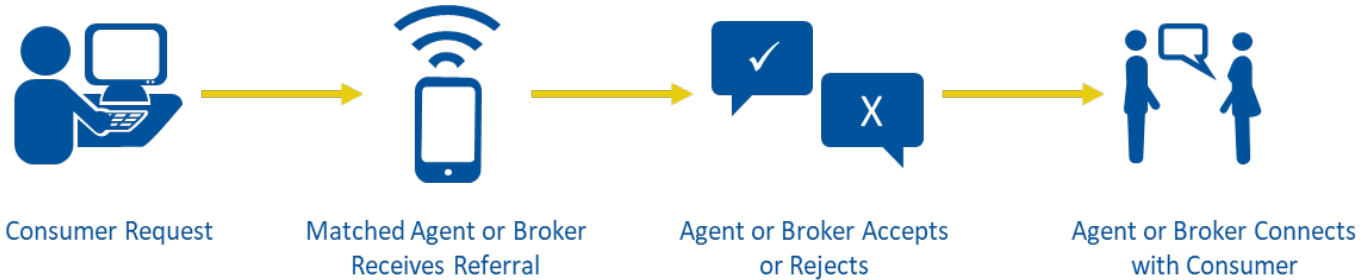
» After the consumer enters their contact information, Help On Demand matches the consumer with an agent or broker who is available, speaks the consumer's language, and is licensed in the consumer's state.

» 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 based on proximity by center of zip code.

» 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 → Accept or Reject → Connect with the Consumer

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).

Accepted Referrals

After you accept the referral, CMS expects that you will contact the consumer as soon as possible, preferably within 15 minutes of accepting the consumer's request.

The Notification Center will remind you to update the consumer's referral status after you accept the referral and contact the consumer.

After 24 hours of accepting a referral, you will be notified and reminded of referrals in an "Accepted" status within the Notification Center in Help On Demand.

Manage Accepted Referrals

To manage consumer requests, update their status using the Referral Status tiles on the **Manage Referrals** page.

Manage the progress of consumer requests within Help On Demand by using the status tiles: In Progress, Referral Completed, and Not a Good Referral.

After Hours Consumer Safety Net

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. **+**

Connecting with Safety Net Consumers

If you receive a consumer referral late at night and you aren't sure if you should reach out to the consumer right away, you can click on the referral to see the Referral Detail page which will inform you of when the consumer first submitted their request for assistance.

If the consumer's request was submitted recently, go ahead and reach out to the consumer. However, if the request was submitted more than 30 minutes ago, we'd suggest sending an email to the consumer to let them know you'll be reaching out to them in the morning.
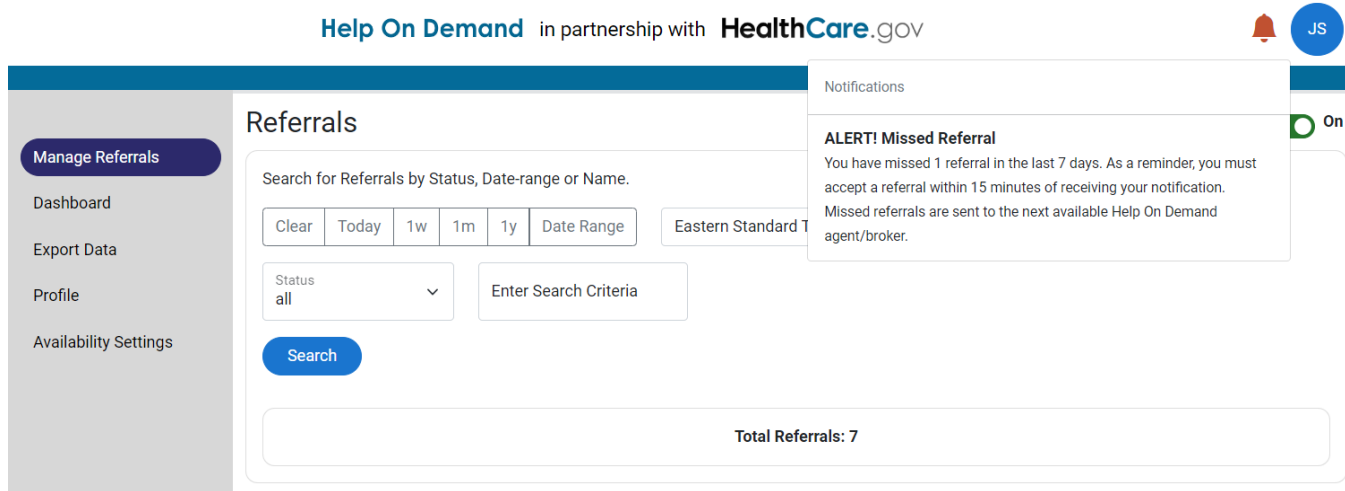
Missed Referrals

If you miss the **15-minute window to accept or reject a referral**, the following notification will appear on your Help On Demand account when you login to inform you of this missed referral(s):

Note: *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.*

Help On Demand Reminders

Help On Demand Reminders

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 ensures 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 within 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.

Help On Demand Reminders

» 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."

» If you are **only** licensed in a **State-based Marketplace (SBM)** state that is not affiliated with the Federally-facilitated Marketplace (FFM), you are **not eligible** to participate in Help On Demand.

Help On Demand Reminders

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. **+**
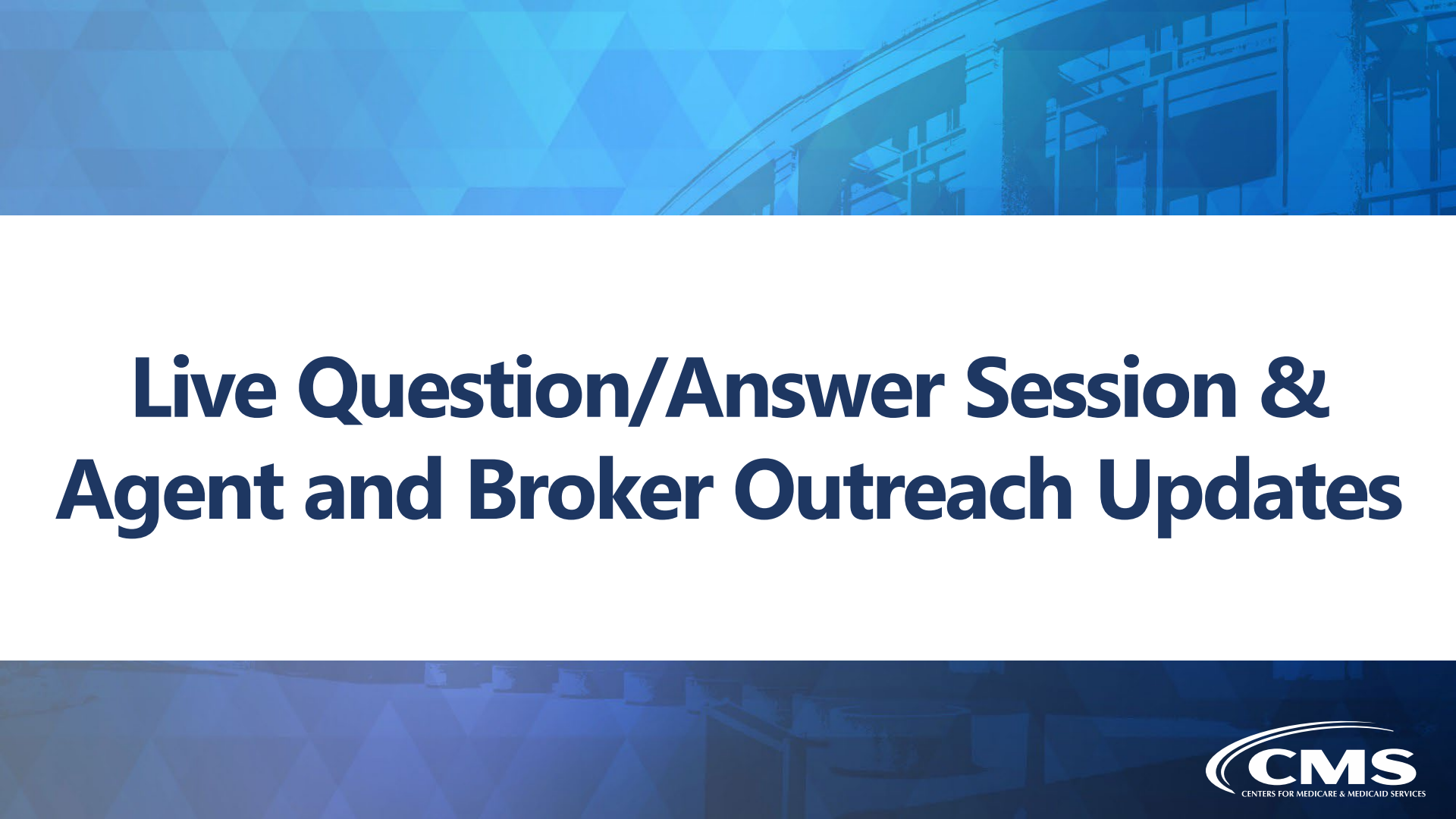
Resources

For further resources, visit the Help On Demand resource page located here:

Help On Demand Resources Page

https://www.cms.gov/marketplace/agents-brokers/help-on-demand

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.

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Webinar Session Survey

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.**

THANK YOU!

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 throughout the year!