



# Help On Demand



*October 8, 2020*

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

# Disclaimer

*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 learners 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 that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and [Marketplace.CMS.gov](http://Marketplace.CMS.gov) to learn more.*

*Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform.*

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# Webinar Agenda

- Help On Demand Overview
- Participate in Help On Demand
- Working with Consumers Using Help On Demand
- Best Practices
- Other Marketplace Updates
- Questions and Answers

# Prepare for PY 2021 Open Enrollment with Marketplace Registration and Training

- The Open Enrollment period for plan year 2021 **begins on November 1, 2020 and runs through December 15, 2020.**
- Get ready for Open Enrollment by completing plan year 2021 Marketplace registration and training, now available through the CMS Enterprise Portal at <https://portal.cms.gov>.

## *New Agents and Brokers (those who did not complete plan year 2020 registration or training) must:*

- Take the full Individual Marketplace training for plan year 2021
- 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 2020 registration and training) must:*

- Take either the condensed or full Individual Marketplace training for plan year 2021
- Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS
- Complete registration by October 22 to avoid having Marketplace system access revoked and so issuers may provide compensation for your Marketplace enrollments.

To learn how to complete Marketplace registration, read this [Frequently Asked Question](#).

## Help On Demand

HealthCare.gov



**GET CONTACTED**

**HELP FROM AGENT/BROKER**

*Help On Demand  
Overview*

# What is Help On Demand?

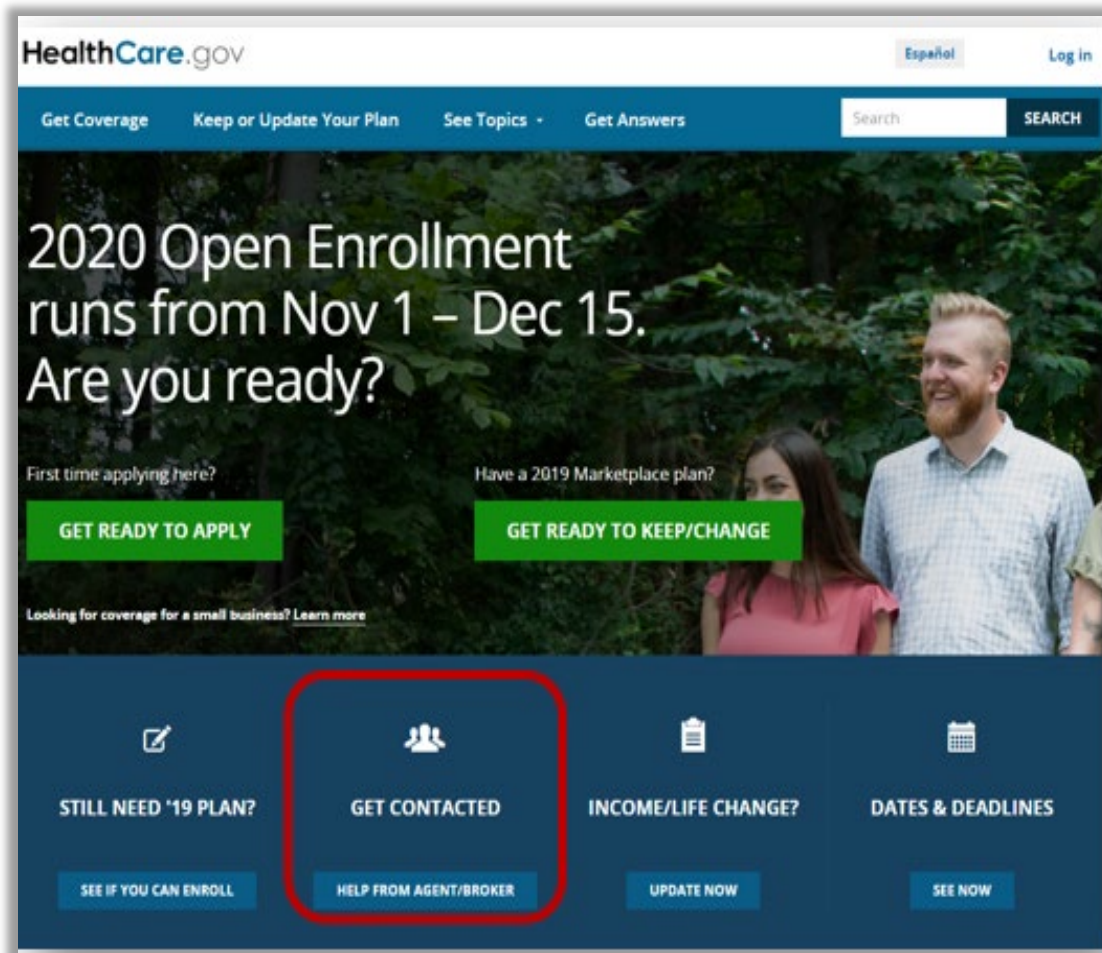


Help On Demand is a consumer assistance referral system that connects individuals on HealthCare.gov with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plan selection and enrollment.

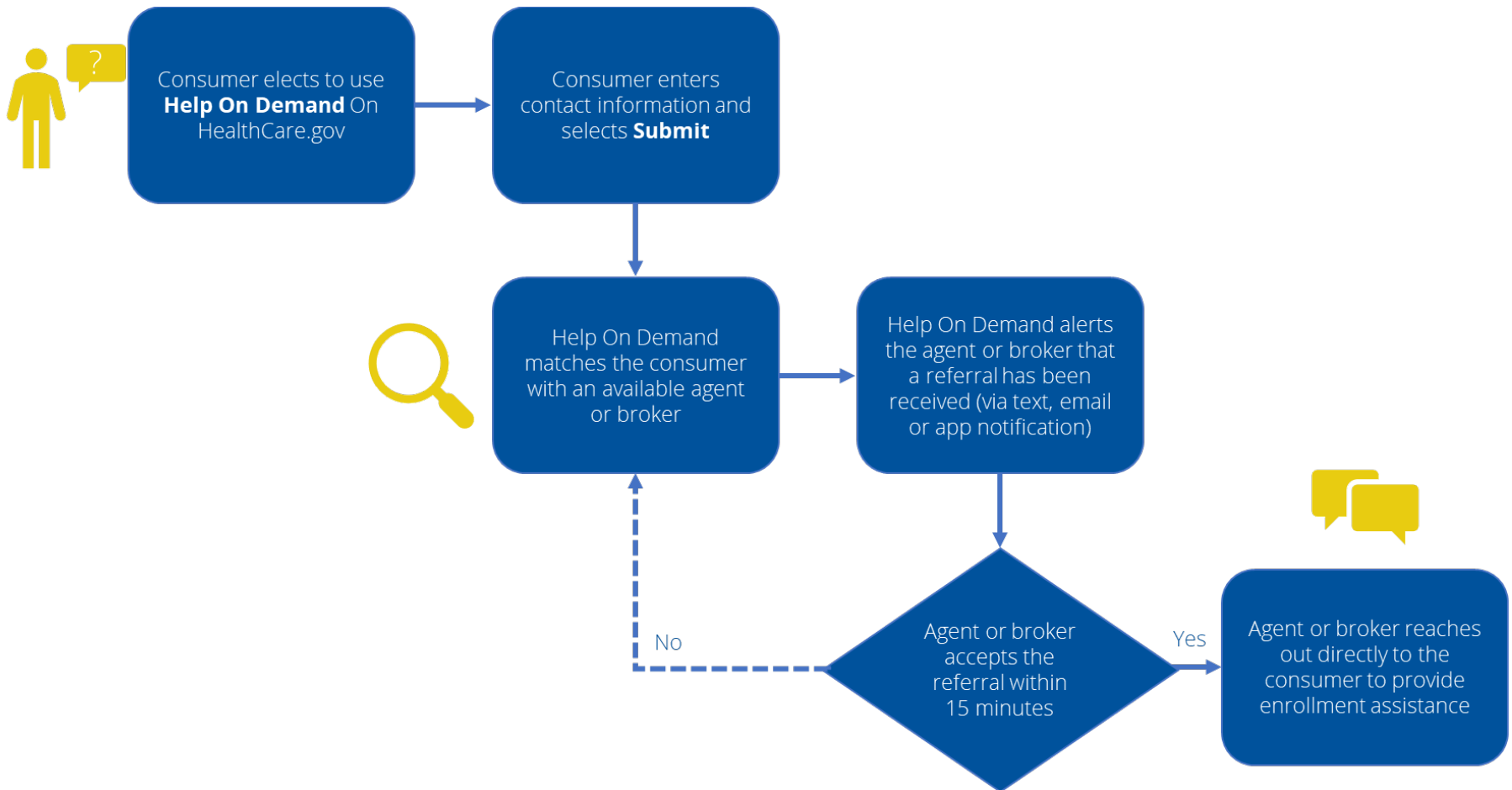
*Note: Help On Demand is a CMS-contracted service developed and hosted by Help On Demand (formerly known as BigWave Systems).*

# 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” or “Find Local Help” on [HealthCare.gov](https://www.healthcare.gov).



# How Does It Work?





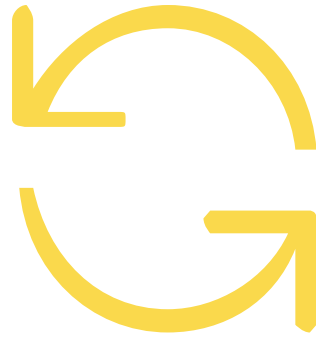
# Benefits of Help On Demand

- **Connect Instantly with Consumers:** Consumers who request assistance through Help On Demand are matched with an agent or broker who accepts their referral in less than 15 minutes.
- **Flexible Scheduling:** Agents and brokers can set standard operating hours on Help On Demand or sign on whenever they are available to help consumers—24 hours a day, 7 days a week.
  - Consumers know they will be contacted within a short window of time.
- **Avoid Unnecessary Costs:** Unlike other industry services, Help On Demand referrals are provided to consumers and agents and brokers at no cost.

# Success to Date



**7,500+** agents and brokers participated in Help On Demand for plan year 2020 – nearly 15% of all Marketplace-registered agents and brokers.



**87%** of agents and brokers report that they are likely to participate in Help On Demand again for plan year 2021.



**64%** of agents and brokers felt that Help On Demand helped them maximize providing assistance with Marketplace enrollments during plan year 2020.

# 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.

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.

A referral program that costs me no money and gives me timely consumers asking for help is about as good as it gets.



**IT IS OPPORTUNITY UNLIMITED!!!!!!!!!!**

# Improvements to Help On Demand for Plan Year 2021

Plan Year 2021 Help On Demand System Enhancements to respond to feedback and requests:

- **Help On Demand Training**
  - Training has been integrated into and is offered as a course within the Marketplace Learning Management System (MLMS)
  - Help On Demand Training appears as an option after completion of required agent and broker annual training/agreements prerequisites
- **Referral Email Address**
  - For email notifications, Help On Demand will only send the referral to the email address provided in your MLMS profile to ensure consumer referrals are routed to the intended registered and licensed agent or broker
    - No shared email addresses are allowed
    - One-to-one matching for consumer to an agent or broker

## Help On Demand



*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 the applicable agreements at: <http://portal.cms.gov>.
- Ensure that you have an active state license and health-related line of authority for each state(s) 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.
  - 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:

1. Complete Help On Demand specific coursework on the MLMS, available only after signing the applicable CMS agreements at <http://portal.cms.gov>.
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 5 to 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.



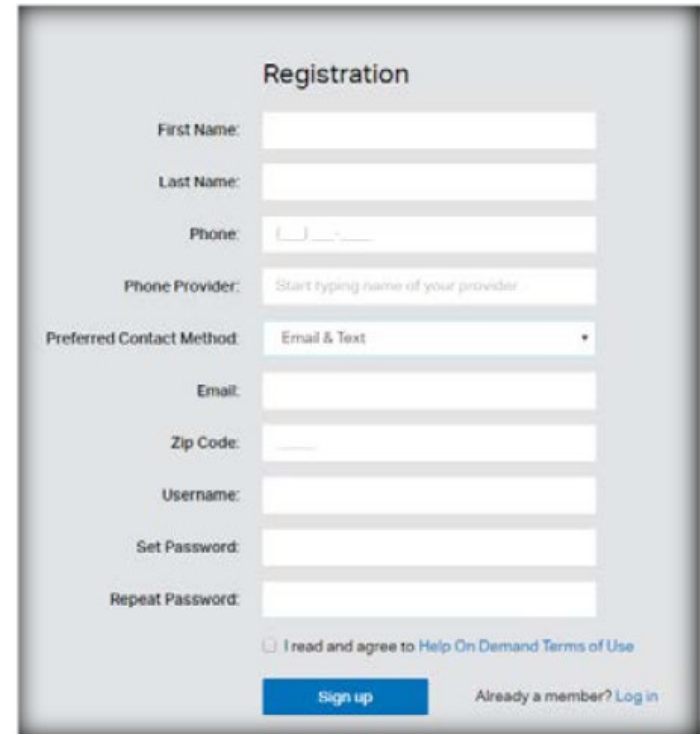
# Getting Started with Help On Demand

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, review 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 1 lowercase letter, 1 uppercase letter, 1 number, 1 special character, and must be between 8 and 21 characters in length. All passwords to expire after 180 days and you will be required to create a new password.*



The image shows a registration form titled "Registration" with the following fields and options:

- First Name: [Text input field]
- Last Name: [Text input field]
- Phone: [Text input field with a small icon of a phone handset]
- Phone Provider: [Text input field with placeholder text "Start typing name of your provider"]
- Preferred Contact Method: [Dropdown menu with "Email & Text" selected]
- Email: [Text input field]
- Zip Code: [Text input field]
- Username: [Text input field]
- Set Password: [Text input field]
- Repeat Password: [Text input field]

At the bottom of the form, there is a checkbox labeled "I read and agree to Help On Demand Terms of Use" and a blue "Sign up" button. To the right of the button is the text "Already a member? Log in".

# Preferred Contact Method

- Setting your Preferred Contact Method is an important step. It determines how you will receive referral notifications from Help On Demand.
- There are three options:
  - 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** or **Email & App Notification** as your preferred contact method on your Help On Demand profile. Notifications via **Email Only** can cause delays and lost referrals.

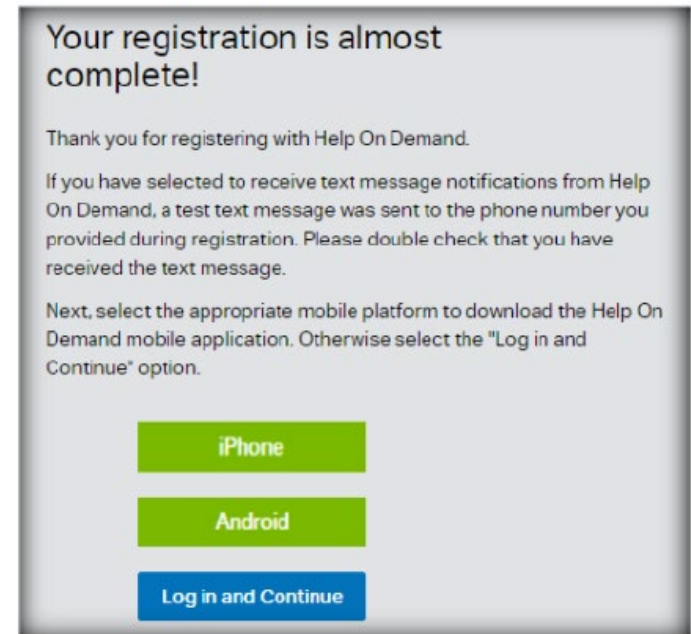
*Note: If you select **Email & App Notification**, be sure to download the Help On Demand app for [iPhone](#) or [Android](#).*

# 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 for [iPhone](#) or [Android](#).*

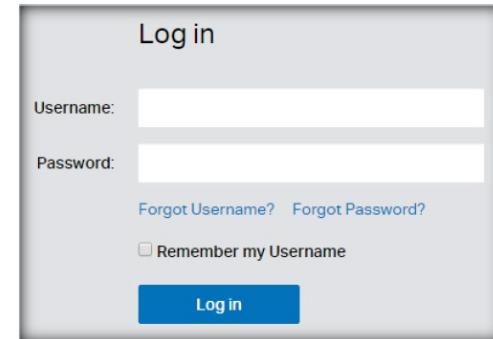
# Log into Help On Demand

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

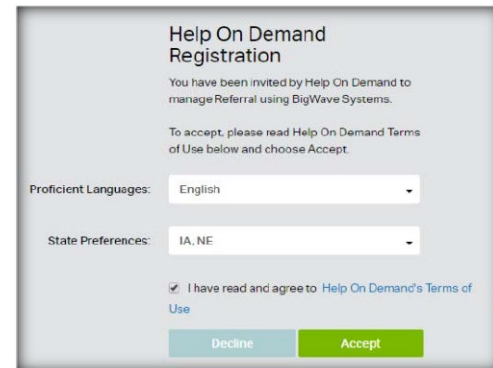
To log in, enter the username and password that you created during the registration process.

Once you have logged in to 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!



The screenshot shows the 'Log in' page. It features two input fields for 'Username:' and 'Password:'. Below these fields are two links: 'Forgot Username?' and 'Forgot Password?'. There is a checkbox labeled 'Remember my Username'. At the bottom, there is a blue 'Log in' button.



The screenshot shows the 'Help On Demand Registration' page. It includes the text: 'You have been invited by Help On Demand to manage Referral using BigWave Systems. To accept, please read Help On Demand Terms of Use below and choose Accept.' Below this text are two dropdown menus: 'Proficient Languages:' with 'English' selected, and 'State Preferences:' with 'IA, NE' selected. At the bottom, there is a checked checkbox for 'I have read and agree to Help On Demand's Terms of Use' and two buttons: 'Decline' and 'Accept'.

# 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>.

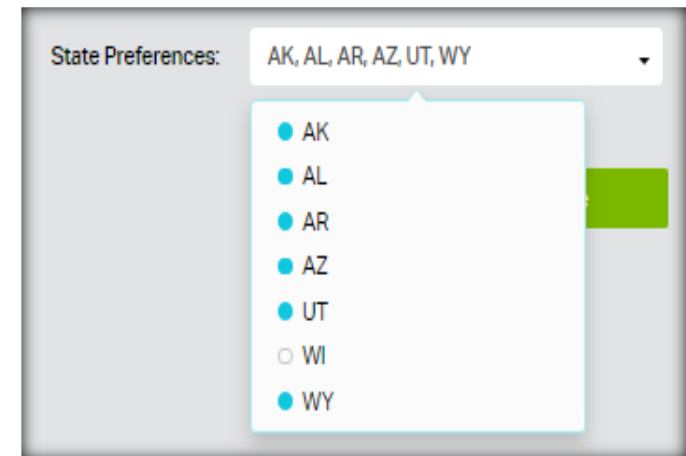
# State Preferences

If you chose 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.

However, 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.



# Hours of Availability

Help On Demand provides 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

The screenshot displays the 'Availability' configuration interface. On the left sidebar, 'Availability Settings' is selected. The main panel shows 'Today's Availability' is turned on. The 'Hours of Availability' table is as follows:

Day	Start Time	End Time	Action	Status
Sunday	hh:mm	hh:mm	+	<input checked="" type="checkbox"/> Closed
Monday	8:00 am	5:00 pm	+	<input type="checkbox"/> Closed
Tuesday	8:00 am	5:00 pm	+	<input type="checkbox"/> Closed
Wednesday	8:00 am	5:00 pm	+	<input type="checkbox"/> Closed
Thursday	8:00 am	5:00 pm	+	<input type="checkbox"/> Closed
Friday	8:00 am	5:00 pm	+	<input type="checkbox"/> Closed
Saturday	hh:mm	hh:mm	+	<input checked="" type="checkbox"/> Closed

The 'Out of Office' section is currently inactive. The footer contains the copyright notice '© 2015-2018 Big Wave Systems LLC dba Help On Demand' and a link to 'Privacy Policy/Terms of Use'.

# Help On Demand

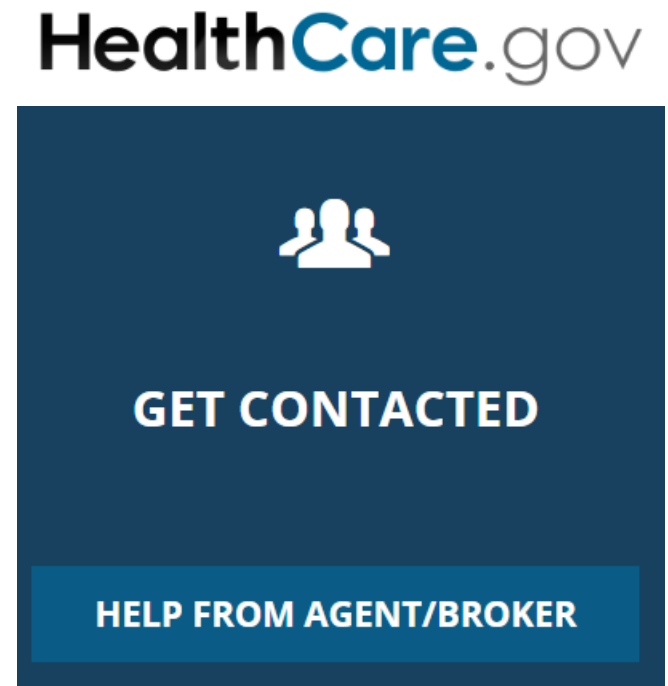


*Working with  
Consumers  
Using Help On  
Demand*

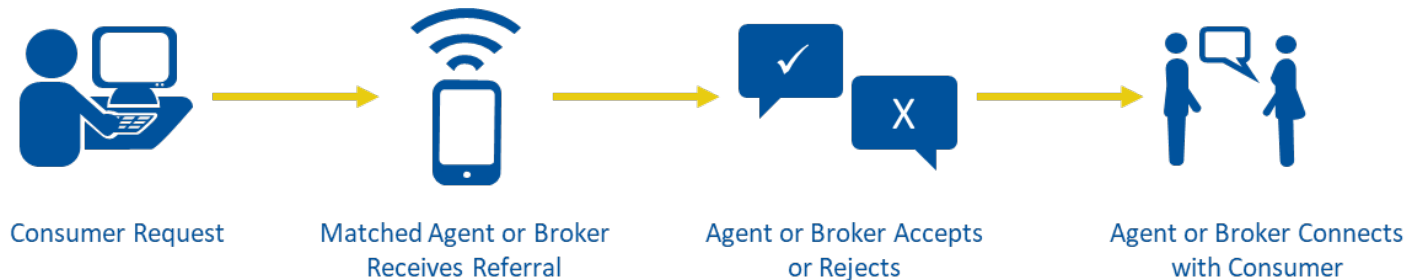


# What Does the Consumer See?

- Consumers can request assistance from a Marketplace-registered, state-licensed agent or broker using the Help On Demand tool available via HealthCare.gov.
- Consumers will be asked to enter their:
  - Name
  - Contact information
  - Location
  - Language
  - Preferred contact method
- After selecting “Submit,” they will receive a pop-up notification that an agent or broker will contact them shortly.



# Getting Connected with Consumers



- 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 this criteria, Help On Demand directs the referral to the agent or broker who is geographically closest to the consumer.
- That agent or broker receives a notification from Help On Demand via email, text, and/or app notification, and has **15 minutes** to accept or reject the referral before it moves to the next 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:

- **Delayed:** 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 a state Medicaid agency.
- **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, this banner will appear at the top of your Help On Demand account when you log in to inform you of the number of missed referrals in the last 7 days:

The screenshot displays the Help On Demand user interface. At the top, there is a red header with the 'help' logo on the left and 'Help?' and 'Log out' links on the right. Below the header is a blue alert banner with a close button (x) and the text: 'Alert! You have missed 1 referral(s) in the last seven days. As a reminder, you must accept a referral within 15 minutes of receiving your notification. Missed referrals are sent to the next available Help On Demand agent or broker.' The main content area is titled 'Referrals' and includes a green toggle switch set to 'On' and a link 'Help with this page'. On the left side, there is a sidebar with five menu items: 'Manage Referrals' (highlighted in dark blue), 'View Metrics', 'Export Metrics', 'Profile', and 'Availability Settings'. The main area contains a search section with the text 'Search for Referrals by Status, Date-range or Name.' and several input fields: 'Status:' with a dropdown menu showing 'all', 'First Name:' with a text input field, 'Last Name:' with a text input field, 'From:' with a date picker, 'To:' with a date picker, and 'Time Zone:' with a dropdown menu showing 'Central Standard Time'. A blue 'Search' button is located at the bottom of the search section.

# 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 is in need of 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, not a text message or an app notification. It does NOT 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.*

## Help On Demand

*Best Practices*



# Best Practices for Interacting with Marketplace Consumers through Help On Demand

- When you receive a referral notification, you accept or reject it within **15 minutes**.
- You will not 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 that consumers can quickly get the help they need.
- It is important that you respond to notifications as quickly as possible, so we recommend that you select **Email and Text** or **Email and 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 available and ready to connect with Marketplace consumers.

# Best Practices for Interacting with Marketplace Consumers through Help On Demand (Continued)

- Contact the Marketplace consumer as soon as possible after accepting a referral, preferably within 15 minutes of accepting their request. 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 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.”



# Best Practices for Interacting with Marketplace Consumers through Help On Demand (Continued)

You are required to assist consumers with Marketplace eligibility determinations and enrollments as a participating Help On Demand agent or broker.

- Consumers who seek your assistance via Find Local Help or Help On Demand, or who come to you for Marketplace enrollment assistance, are looking for Marketplace Qualified Health Plans (QHPs) and/or other insurance affordability program coverage, including Medicaid and the Children's Health Insurance Program (CHIP). They should be enrolled or directed 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/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Help-On-Demand-for-Agents-and-Brokers.html>

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](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).

## Help On Demand

*Other  
Marketplace  
Reminders*



# Individuals losing job-based coverage can apply for Marketplace coverage.

An individual who experiences a qualifying event such as the loss of job-based coverage can apply for Marketplace coverage and select a plan up to 60 days before they lose coverage or 60 days after they lose coverage.

- An individual's coverage will start the first of the month after they select a plan, if they have already lost coverage.
- Individuals who know they will lose coverage within the next 60 days can submit an application and select a plan before they lose coverage to help make sure there's no gap in coverage; if they do so, their new coverage can start the first of the month after they lose coverage.

## **Example:**

If "Julia" knows she will lose coverage on May 31 and she submits an application and selects a plan on May 10, her coverage will start on June 1.

If Julia loses coverage on May 31 and does not select a plan until June 5, her coverage will not start until July 1, resulting in a one-month gap in coverage.

# Guidance on Marketplace Coverage and Coronavirus

- Please visit these pages for information on topics relating to Marketplace coverage and COVID-19.
  - <https://www.healthcare.gov/coronavirus/>
  - <https://marketplace.cms.gov/technical-assistance-resources/training-materials/business-impact-covid-19.pdf>
  - <https://marketplace.cms.gov/technical-assistance-resources/training-materials/covid-19-tip-sheet.pdf>
- These pages provide information on the following consumer situations:
  - Job loss or reduction in hours due to COVID-19
  - Coverage start dates with a Special Enrollment Period (SEP) due to loss in coverage
  - Inability to pay premiums because of a hardship due to COVID-19
  - Income change for current Marketplace enrollees
  - Missed SEP deadline due to the COVID-19 national emergency
  - Changes to current Marketplace plan
  - First time enrollment in a Marketplace plan
  - Coverage for children now living with parents after their college sent them home early
  - Applicability of economic impact payments to reported income

# Open Enrollment Communications

## Reminders from the Marketplace

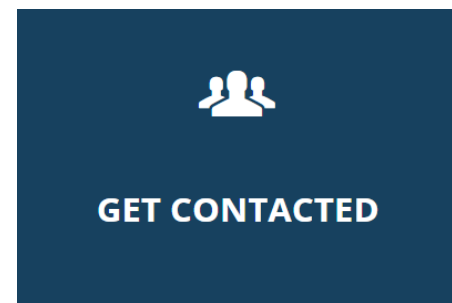
- The Marketplace communicates regularly with consumers via email, SMS, and autodial throughout Open Enrollment to remind them to take action and complete steps along the way from creating an account, applying, enrolling, and paying their first premium.
- Consumers can unsubscribe from Marketplace emails within the email itself and can also opt-out through their account.
- The Marketplace sends consumers Marketplace Open Enrollment Notices (MOEN) towards the end of September and beginning of October that provide reminders about the upcoming Open Enrollment dates and important actions they may need to take to re-enroll in coverage.
- Before Open Enrollment starts, issuers may begin contacting current consumers by sending a re-enrollment notice and indicating any plan changes for the upcoming year. Communication during Open Enrollment encourages consumers to update their information with the Marketplace.

# Get Connected to Consumers Through Help On Demand

- Help On Demand is a consumer assistance referral system that connects consumers seeking assistance with Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments.
  - Help On Demand is a CMS-contracted service developed and hosted by Help On Demand (formerly known as BigWave Systems).
- Only agents and brokers who have completed Marketplace required training and registration for the applicable plan year are eligible to participate in Help On Demand.
- Complete the Help On Demand specific coursework on the MLMS, only available after signing the applicable CMS agreements at <http://portal.cms.gov>.
- If you are already registered to participate in Help On Demand and have completed the Marketplace registration requirements for the applicable plan year, you can log into your account at <https://marketplace.helpondemand.com>.
- For more information and resources on Help On Demand, visit the [Help On Demand Resources Page](#), which is accessible via the “Help On Demand” link under “Resources” on the right side of the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>).



HealthCare.gov



Consumers can request assistance from a Marketplace-registered agent or broker by using Help On Demand available on [www.HealthCare.gov](http://www.HealthCare.gov).

# Get Ready for Open Enrollment With Upcoming Webinars

- Weekly webinars are held to help you prepare for the plan year 2021 Open Enrollment period.
- To register, log in to [www.REGTAP.info](http://www.REGTAP.info) and select “Training Events” from “My Dashboard” to view available sessions.

## Upcoming Webinars

Mark your calendars for these dates and times.

Helping Consumers Apply and Enroll

**October 22: 2-3 PM ET**

*\*Final topics, dates, and times will be announced prior to each session.*



# CMS' HRA 101 & 201 Webinars

- CMS hosts a series of educational webinars on individual coverage HRAs for employers, employee benefit professionals, and agents and brokers.
- The webinars review individual coverage HRA policies and explain the steps an employer needs to take to establish this benefit. A Q&A session follows the formal presentation.
  - HRA 101 webinars cover eligible employee classes, affordability calculations, noticing requirements, and plan enrollment: **October 14**
  - HRA 201 webinars expand upon the 101 content by covering integration with Medicare and Section 125 plans, COBRA requirements, coverage verification requirements, methods of reimbursing employees' expenses, and ending an individual coverage HRA: **October 21**
- See a schedule and register for webinars: <https://bit.ly/CMS-HRA-Webinars>.
  - To view recordings of previous webinars, use the following password: **XtXuwsN9**.

# Mark Your Calendars for Upcoming Office Hours



<b>Upcoming Office Hours*</b> Mark your calendars for these dates and times.
Thursday 11/5 2-3 PM ET
Thursday 11/19 2-3 PM ET
Thursday 12/3 2-3 PM ET
Thursday 12/10 2-3 PM ET

*\*All times are Eastern Time.*

CMS will host a series of open-forum office hour sessions for agents and brokers during the PY 2021 Open Enrollment period to offer real-time access to CMS experts to report issues and to get answers to your questions. Register for the “Open Enrollment Office Hours for Marketplace Agents and Brokers” series on [REGTAP](#) to automatically sign up for all of the above sessions.

# Technical Assistance Videos Available on the 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

(<https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Video-Learning-Center>)!

**Featured videos** provide a complete walkthrough of the streamlined Marketplace application process for:

- A household that is seeking financial assistance
- A household that is not seeking financial assistance
- Family and household composition
- An applicant offered employer-sponsored coverage
- Estimating income
- Including citizenship and immigration information



# Visit the FAQs Database for Answers to Common Questions

The Agents and Brokers Frequently Asked Questions (FAQs) webpage 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. Just enter <https://www.agentbrokerfaq.cms.gov/s/> in your browser 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.

*“Health Insurance Marketplace” is a registered service mark of the U.S. Department of Health & Human Services.*

# Agent and Broker Resources

Resource	Link
Agents and Brokers Resources webpage	<a href="http://go.cms.gov/CCIIOAB">http://go.cms.gov/CCIIOAB</a>
Agent and Broker FFM Registration Completion List	<a href="https://data.healthcare.gov/ffm_ab_registration_lists">https://data.healthcare.gov/ffm_ab_registration_lists</a>
Agent and Broker Marketplace Registration Tracker	<a href="https://data.healthcare.gov/ab-registration-tracker/">https://data.healthcare.gov/ab-registration-tracker/</a>
Find Local Help Tool	<a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a>
Help On Demand	<a href="https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Help-On-Demand-for-Agents-and-Brokers.html">https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Help-On-Demand-for-Agents-and-Brokers.html</a>
Agent and Broker NPN Search Tool	<a href="http://www.nipr.com/PacNpnSearch.htm">www.nipr.com/PacNpnSearch.htm</a>
Issuer & Direct Enrollment Partner Directory	<a href="https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Private-Partner-Enrollment.html">https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Private-Partner-Enrollment.html</a>

A full list of useful websites is available from the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) under Quick Links.

# Most Frequently Used Agent/Broker Marketplace Help Desks and Call Centers

Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours (Closed Holidays)
Marketplace Service Desk	1-855-CMS-1515 1-855-267-1515	<ul style="list-style-type: none"> <li>• CMS Enterprise Portal password resets and account lockouts</li> <li>• Other CMS Enterprise Portal account issues or error messages</li> <li>• General registration and training questions (not related to a specific training platform)</li> <li>• Login issues on the Direct Enrollment agent/broker landing page</li> <li>• Technical or system-specific issues related to the MLMS</li> <li>• User-specific questions about maneuvering in the MLMS site, or accessing training and exams</li> </ul>	Mon-Fri 8:00 AM–8:00 PM ET October–November only: Sat- Sun 10:00 AM–3:00 PM ET
Agent/Broker Email Help Desk	<a href="mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov">FFMProducer-AssisterHelpDesk@cms.hhs.gov</a>	<ul style="list-style-type: none"> <li>• General enrollment and compensation questions</li> <li>• Manual identity proofing/Experian issues</li> <li>• Escalated general registration and training questions (not related to a specific training platform)</li> <li>• Agent/Broker Registration Completion List issues</li> <li>• Find Local Help listing issues</li> <li>• Help On Demand participation instructions or questions</li> <li>• Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct</li> </ul>	Mon-Fri 8:00 AM–6:00 PM ET
Marketplace Call Center Agent/Broker Partner Line	1-855-788-6275 Note: Enter your NPN to access this line. TTY: 1-855-889-4325	<p>Specific consumer application questions related to:</p> <ul style="list-style-type: none"> <li>• Password reset for a consumer HealthCare.gov account,</li> <li>• Special Enrollment Period not available on the consumer application, or</li> <li>• Consumer specific eligibility and enrollment questions</li> </ul>	Mon–Sun 24 hours/day

# Most Frequently Used Agent/Broker Marketplace Help Desks and Call Centers (Continued)

Help Desk Name	Phone # and/or Email Address	Types of Inquiries Handled	Hours of Operation (Closed Holidays)
Small Business Health Options Program (SHOP) Call Center	800-706-7893 TTY: 1-888-201-6445	<ul style="list-style-type: none"> <li>• Inquiries related to SHOP eligibility determinations on HealthCare.gov</li> <li>• Contact the insurance company for most questions about SHOP plans, such as applications, enrollment, renewal, or changing or updating coverage.</li> </ul>	Monday-Sunday 24 hours/day
Marketplace Appeals Center	1-855-231-1751 TTY: 1-855-739-2231	<ul style="list-style-type: none"> <li>• Status of a Marketplace eligibility appeal</li> <li>• How to appoint an Authorized Representative to request Marketplace eligibility appeal on a consumer's behalf</li> </ul>	Monday-Friday 7:00 AM–8:30 PM ET

A [full list of Agent/Broker Help Desks and Call Centers](http://go.cms.gov/CCIIOAB) is available from the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) under Quick Links.

# Acronym Definitions

Acronym	Definition
CCIIO	Center for Consumer Information and Insurance Oversight
CHIP	Children's Health Insurance Program
CMS	Centers for Medicare & Medicaid Services
FFM	Federally-facilitated Marketplace
MLMS	Marketplace Learning Management System
NIPR	National Insurance Producer Registry
NPN	National Producer Number
QHP	Qualified Health Plan
REGTAP	Registration and Training Technical Assistance Portal
SBM-FP	State-Based Marketplace on the Federal Platform
SHOP	Small Business Health Options Program