



Consumer Outreach

A screenshot of the HealthCare.gov website banner. The banner has a dark background with a close-up of green leaves. The text is white and green. The top navigation bar is blue with white text. The main text is large and bold, with a green button for "GET READY TO APPLY" and another green button for "GET READY TO KEEP/CHANGE".

HealthCare.gov

Get Coverage Keep or Update Your Plan See Topics ▾ Get Answers

2019 Open Enrollment
runs from Nov 1 – Dec 15.
Are you ready?

First time applying here?

GET READY TO APPLY

Have a 2018 Marketplace plan?

GET READY TO KEEP/CHANGE

Looking for coverage for a small business? [Learn more](#)

October 18, 2018

*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 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

- What is Help On Demand?
- Circle of Champions Eligibility and Benefits
- How to Ensure Consumers Can Find You via Find Local Help
- Where to Insert Your National Producer Number (NPN) on HealthCare.gov Applications
- Help Desk and Call Center Support, Resources, and Key Reminders
- Questions and Answers

Consumer Outreach



HealthCare.gov

Get Coverage Keep or Update Your Plan See Topics - Get Answers

2019 Open Enrollment

First time applying here? [GET READY TO APPLY](#)

Have a 2018 Marketplace plan? [GET READY TO KEEP/CHANGE](#)

Looking for coverage for a small business? [Learn more](#)

 STILL NEED '18 PLAN?

[SEE IF YOU CAN ENROLL](#)

 **GET CONTACTED**

[HELP FROM AGENT/BROKER](#)

 INCOME/LIFE CHANGE?

[UPDATE NOW](#)

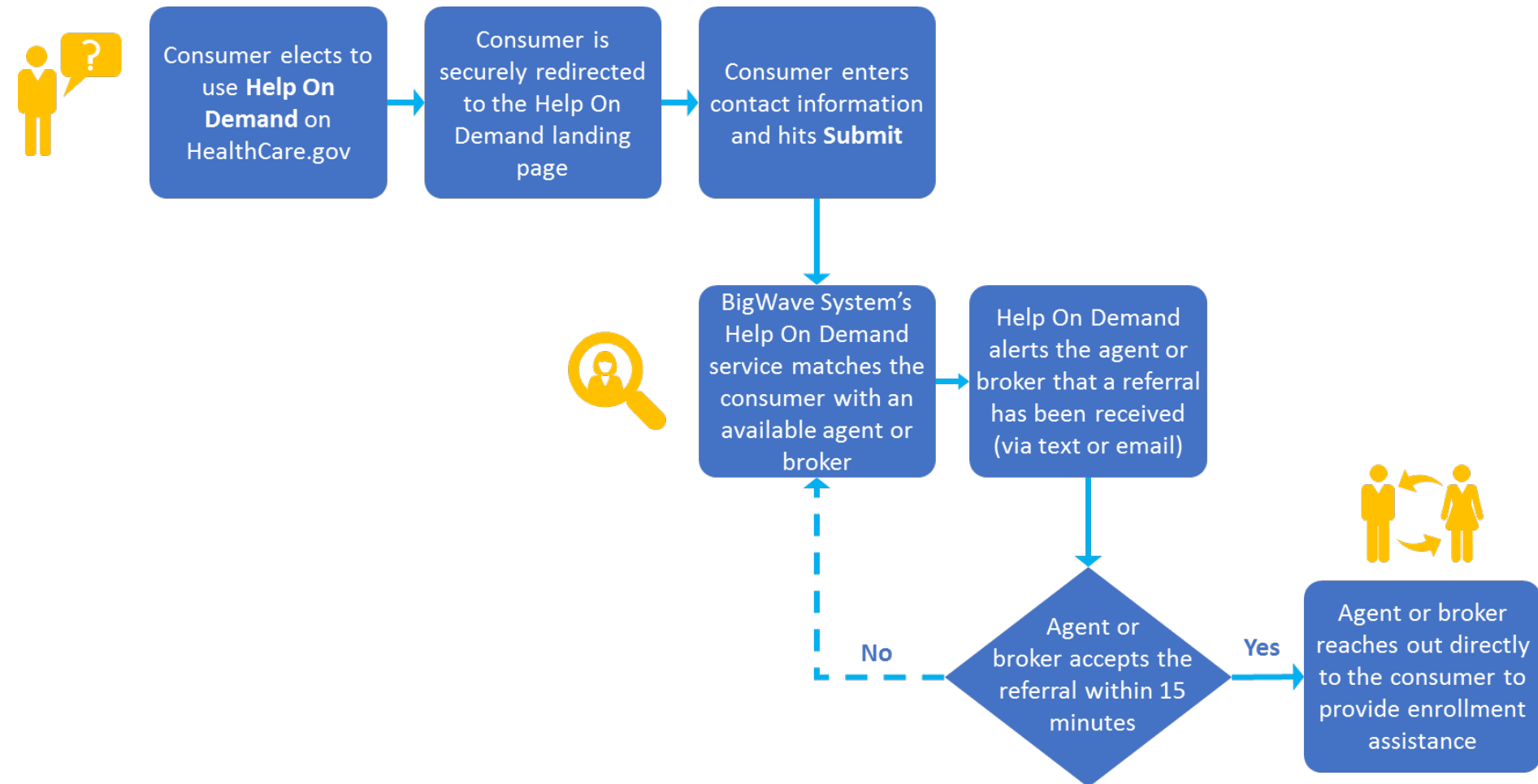
What is Help On Demand?

What is Help On Demand?

- Help On Demand is a real-time consumer assistance referral system that connects individuals with Marketplace-registered, licensed agents and brokers in their area who can provide immediate assistance with Marketplace plan selection and enrollment.
- The Help On Demand technology is hosted by BigWave Systems.
- As an agent or broker, you must complete Marketplace training and registration for plan year (PY) 2019 to be eligible to participate in Help On Demand. You must also be licensed and hold a valid health line of authority in the state(s) where you are assisting consumers with enrollment in Marketplace plans.

Help On Demand

How Does It Work?



Improvements for Plan Year 2019

- The Help On Demand system was first available for consumers in the fall of 2017.
- Approximately 5,300 agents and brokers participated during the last Open Enrollment period.
- CMS feedback from these early users led to improvements to the end-user experience for PY 2019:
 - More actively highlight Help On Demand to consumers on HealthCare.gov
 - Implement technical enhancements to improve functionality for agents and brokers
 - Provide enhanced training and resources to maximize agent and broker participation



62% of agents and brokers felt that Help On Demand helped them maximize enrollments during PY 2018



89% of agents and brokers are likely to participate in Help On Demand for PY 2019

Get Ready to Participate in Help On Demand

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

- Complete Marketplace registration and training for PY 2019 at <https://portal.cms.gov>.
- Ensure you have an active state license and health line of authority for the state(s) where you plan to offer assistance with enrollment in Marketplace plans.
- Confirm that your NPN is listed on the Agent and Broker FFM Registration Completion List for PY 2019 at: https://data.healthcare.gov/ffm_ab_registration_lists.
- You also can elect to display your contact information in your Marketplace Learning Management System (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 training for PY 2019, you will be ready to complete training for Help On Demand!

Simply complete these three steps:

- Complete the required, self-paced Help On Demand training at <http://training-help-on-demand.ardx.us/>.
- Certify your completion by filling out and submitting the last slide of the training with your:
 - Name
 - Email address (be sure to use the same email address you used to set up your MLMS profile)
 - NPN
- After you complete training, you will receive an email from BigWave Systems to activate your Help On Demand account.

Note: If you actively participated in Help On Demand during PY 2018, you may not be required to retake Help On Demand training. Your account is active and will remain active as long as you complete PY 2019 Marketplace training and registration with CMS.

Activate Your Help On Demand Account

After you have successfully completed training, you must register with Help On Demand, which is powered by BigWave Systems.

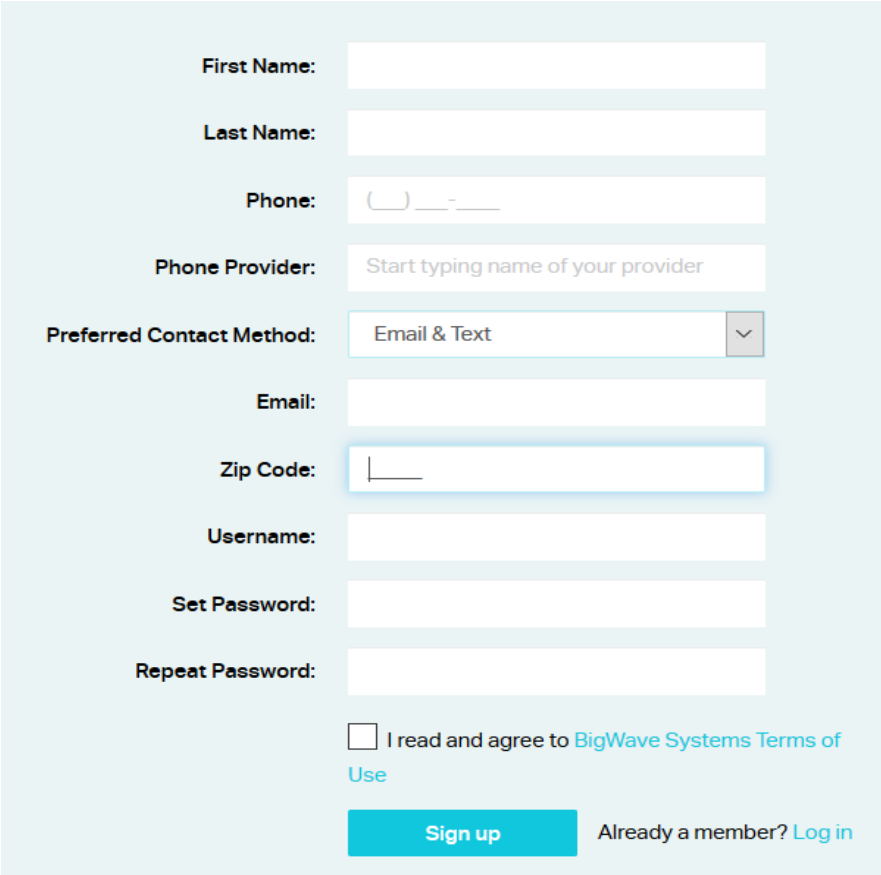
- BigWave Systems will send you an email invitation from noreply@bigwavesystems.com to the email address listed in your MLMS profile.
- This email will contain a unique link you can use to activate your Help On Demand account.
 - The link expires after 48 hours, so be sure to act fast!
 - If you did not receive an email invitation after completing the Help On Demand training, check your spam folder to make sure it was not filtered by your email provider.
- Select the link provided in the email to activate your account and follow the instructions to begin your registration.

Note: If you actively participated in Help On Demand during PY 2018, you do not need to reactivate your Help on Demand account. Your account is active and will remain active as long as you complete PY 2019 Marketplace training and registration with CMS.

Register for Help On Demand

Once you receive access to Help On Demand, you will need to complete the registration page.

Once you have entered your information, review the BigWave Systems Terms of Use and select Sign-Up.

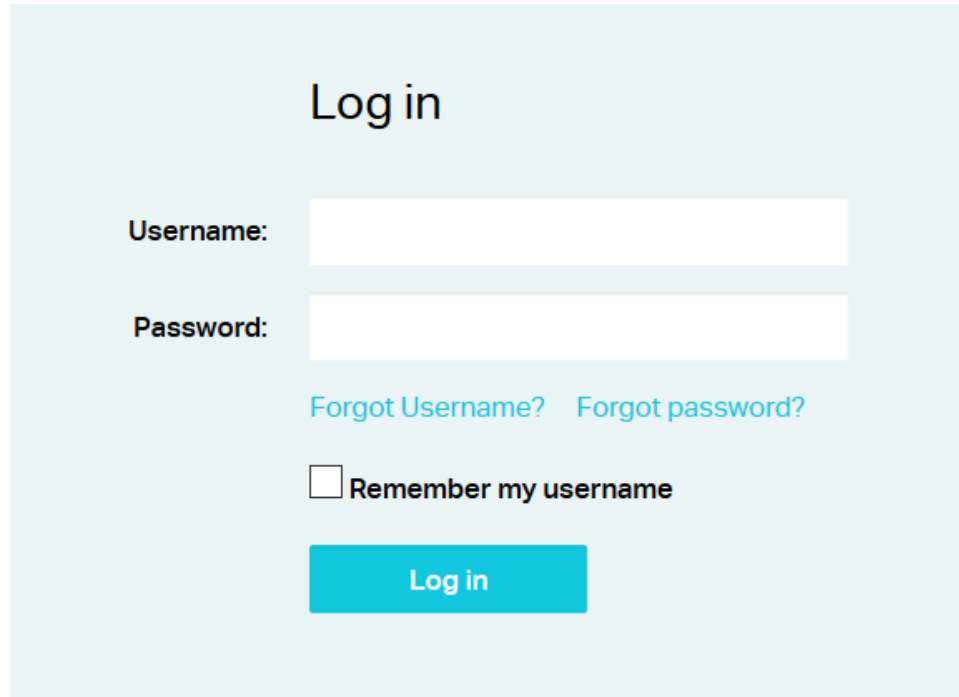


The registration form is displayed on a light blue background. It contains the following fields and elements:

- First Name:** A text input field.
- Last Name:** A text input field.
- Phone:** A text input field with a placeholder for a phone number format: () - -.
- Phone Provider:** A text input field with the placeholder text "Start typing name of your provider".
- Preferred Contact Method:** A dropdown menu currently showing "Email & Text" with a downward arrow icon.
- Email:** A text input field.
- Zip Code:** A text input field.
- Username:** A text input field.
- Set Password:** A text input field.
- Repeat Password:** A text input field.
- Terms of Use:** A checkbox followed by the text "I read and agree to [BigWave Systems Terms of Use](#)".
- Buttons:** A blue "Sign up" button and a link "Already a member? [Log in](#)".

Log into Help On Demand

Log into Help On Demand through the BigWave Systems website, www.bigwavesystems.com, with your username and password.



The image shows a 'Log in' form on a light blue background. At the top, the text 'Log in' is centered. Below it, there are two input fields: 'Username:' and 'Password:'. To the right of the 'Password:' field, there are two links: 'Forgot Username?' and 'Forgot password?'. Below these links is a checkbox labeled 'Remember my username'. At the bottom, there is a blue button with the text 'Log in'.

Log in

Username:

Password:

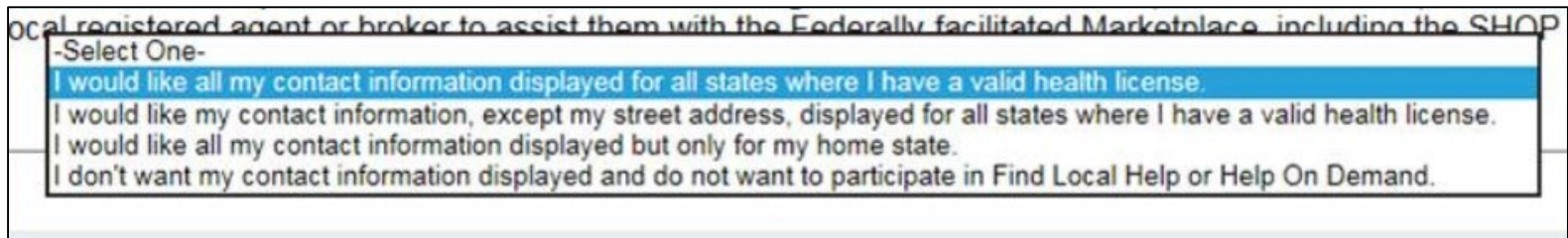
[Forgot Username?](#) [Forgot password?](#)

☐ Remember my username

Log in

Update Your State Preferences

In the MLMS, you have the following four options to display your contact information:



The screenshot shows a dropdown menu with the following options:

- Select One-
- I would like all my contact information displayed for all states where I have a valid health license.
- I would like my contact information, except my street address, displayed for all states where I have a valid health license.
- I would like all my contact information displayed but only for my home state.
- I don't want my contact information displayed and do not want to participate in Find Local Help or Help On Demand.

- In the MLMS, you have the option of displaying your contact information for Find Local Help and Help On Demand in **all HealthCare.gov states where you have a valid license (options 1 and 2 above)**.
- You can also choose to display your information for your **home state only (option 3 above)**.
- If you choose option 4 above, you will **NOT** be able to participate in Find Local Help or Help On Demand until you update your settings in the MLMS.

Update Your State Preferences

If you chose to display your information in all HealthCare.gov states where you hold a valid license in your MLMS profile (**Option 1 or 2 in the previous slide**), you have the option of limiting your state preferences in Help On Demand.

This field will default to every HealthCare.gov state where you are currently licensed and have a valid health line of authority.

The screenshot shows a web form titled "Update Your State Preferences". At the top right, there is a link "+ add additional phone number". The form contains several sections:

- Preferred Contact Method:** A dropdown menu currently showing "Email & Text". Below it is a green button labeled "Test Text Message Notification".
- Zip Code:** A text input field containing "85001".
- Help On Demand:** A section header.
- Proficient Languages:** A dropdown menu currently showing "English".
- State Preferences:** A dropdown menu currently showing "AK, AL, AR, AZ, UT, WY". A list of state abbreviations is visible below the dropdown:
 - AK (selected with a blue dot)
 - AL (selected with a blue dot)
 - AR (selected with a blue dot)
 - AZ (selected with a blue dot)
 - UT (selected with a blue dot)
 - WI (not selected, shown with a grey dot)
 - WY (selected with a blue dot)

Set Your Help On Demand Availability

After completing your profile, you must set your availability for Help On Demand. This step is critical for both you and consumers.

Help On Demand provides three 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 using the **Today's Availability** button
- 3) By setting **Extended** or **Indefinite** absences for your time out of the office

The screenshot displays the 'Availability Settings' page in the bigwave interface. On the left sidebar, navigation options include 'Manage Referrals', 'View Metrics', 'Export Metrics', 'Profile', and 'Availability Settings' (which is selected). The main panel is titled 'Availability Settings' and features a 'Today's Availability' toggle set to 'On'. Below this is the 'Hours of Availability' section, which allows users to define their schedule by day. A table lists the days from Sunday to Saturday, each with input fields for start and end times (currently set to 8:00 am and 5:00 pm) and a 'Closed' checkbox (all checked). 'Add more hours' links are provided for each day. 'Save' and 'Cancel' buttons are at the bottom of this section. The 'Extended Absence' section below it includes date pickers for 'From Date' and 'To Date', a 'My Vacation' toggle (set to 'Off'), and a 'Set me unavailable indefinitely' toggle (set to 'Off'), also with 'Save' and 'Cancel' buttons. The footer indicates the copyright for RightWave Systems LLC from 2015 to 2018.

What Does the Consumer See?

- Consumers can request assistance from a Marketplace-registered agent or broker using the Help On Demand tool available on HealthCare.gov.
- Consumers will be redirected from HealthCare.gov to the Help On Demand landing page, where they 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.

Get help now!

A Marketplace-registered agent or broker will contact you in 30 minutes or less* to help you enroll. Agents' and brokers' services are generally free to you. They're usually paid for by insurance companies.

The information you enter below will be sent to a state-licensed agent or broker registered with the Marketplace who will contact you by email, text, or phone to help you enroll.

Do **NOT** click "Submit" if you don't agree to this condition and those listed below.

Please fill in your contact information below.
ALL FIELDS ARE REQUIRED.

First name:

Last name:

Preferred Contact Method:

Cellphone:

Zip Code:

City:

Preferred Language:

* 30-minutes-or-less response time is expected from 9 a.m. – 5 p.m. daily. Weekend, holiday, and after business hours response times depend on availability of agents and brokers. Please review our [Terms of Use / Privacy Policy](#) for information on how Help On Demand identifies the agent or broker who will contact you.

Your phone provider's regular rates for calls or texts apply. Calls or texts may use an automated dialing system, but you'll speak live to an agent or broker. By submitting this form you agree to be contacted by an agent or broker, so you may receive these calls or texts even if you're on the federal or a state "do-not-call" registry.

Don't click "Submit" if you don't agree to all conditions above, as well as those described in our [Terms of Use / Privacy Policy](#).

Using this service is not a condition of obtaining health insurance through the Marketplace. For application assistance without using Help On Demand, go here: <https://www.healthcare.gov/contact-us/>

For a list of Marketplace-registered agents, brokers, and other assisters in your area, go here: <https://localhelp.healthcare.gov>

Working with Consumers using Help On Demand

Receive Referral

After you register with Help On Demand, you are eligible to receive referrals from 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 consumer.

You only have 15 minutes to respond, so act fast!

Accept or Reject

Log into the BigWave Systems App or desktop site to accept or reject the referral.

Accept the referral in order to help enroll the consumer in 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 Consumer

Reach out to the consumer within 30 minutes to offer help with the eligibility and enrollment process.

Update the referral's status in Help On Demand:

Delayed: If you left a message and are waiting to connect

Referral Completed: Eligibility and enrollment in Marketplace Qualified Health Plan (QHP) or referred to a state Medicaid agency where applicable

Not a Good Referral: Wrong phone number or not interested

Accept or Reject Help On Demand Referrals

When you receive a referral notification, you must accept or reject it within 15 minutes.

You will not be penalized for rejecting a referral.

- Rejecting referrals when you are not able to assist ensures that consumers can quickly get the help they need.
- By selecting “Reject,” you are immediately sending the referral to the next available agent or broker in the queue.
- This allows another available agent or broker in the area to accept and quickly connect with the referral.

*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.*

Update Referral Status in Help On Demand

As you assist the consumer, be sure to update the status on the Manage Leads page. Help On Demand has the following, simplified referral statuses for reporting and tracking:

- **Accepted:** You have accepted the referral in Help On Demand.
- **Rejected:** You have rejected the referral because you were not available to assist.
- **Delayed:** You are experiencing delays helping the consumer (e.g., left a message, waiting on eligibility determination).
- **Not a Good Referral:** You are unable to assist the consumer (e.g., they are Medicaid eligible, provided incorrect contact information, or are working with another broker).
- **Referral Completed:** You have successfully completed your interaction with the consumer, who has selected a QHP or other non-marketplace coverage, or has been referred to another entity for assistance.

Referral Detail

Status: ▼

First Name:

Last Name:

Preferred Contact Method: ▼

Phone:

Cellphone:

Email:

ZIP Code:

Preferred Language:

Best Practices for Interacting with Consumers through Help On Demand

- When you receive a referral notification, you must accept or reject it within 15 minutes.
- You will not be penalized for rejecting a referral. Rejecting the referral immediately sends the consumer to the next available agent or broker in the queue. This allows another available agent or broker in the area to 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 ready to connect with consumers.

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

- Contact the consumer as soon as possible after accepting a referral, preferably within 15 minutes of accepting his or her 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.”
- Following these best practices will not only help you make the most of your participation in Help On Demand but will ensure that consumers are quickly matched with an agent or broker who can help them enroll in coverage.

Additional Resources

For further resources Visit the Help On Demand Overview located here:

[Help On Demand Overview](#)

You may also view Tips for Maximizing Your Participation in Help On Demand here:

[Tips for Maximizing Your Participation](#)

For questions about Help On Demand, email the FFM Producer-Assister Help Desk here:

[Questions about Help On Demand](#)

Consumer Outreach



*Circle of Champions
Eligibility and
Benefits*

Join the 2019 Circle of Champions!

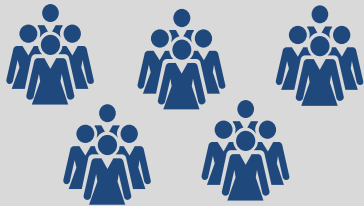
- The Circle of Champions recognizes high-performing agents and brokers based on number of consumer enrollments in medical plans* during PY 2019 Open Enrollment.
- Only agents and brokers who have completed Marketplace registration requirements for PY 2019 are eligible.



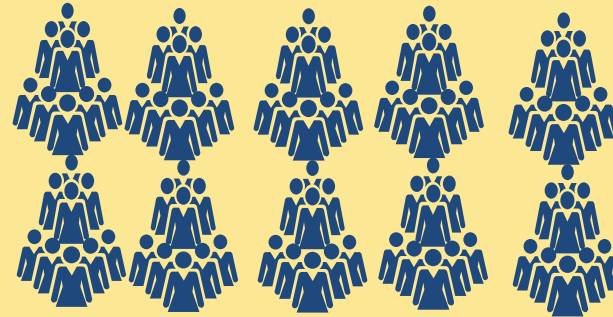
** Completed active enrollments only; auto re-enrollments do not count. Anticipated timeframes for data pulls are mid-November, early December, and early January.*

2019 Circle of Champions Levels

Initial Level: Enroll at least 20 consumers

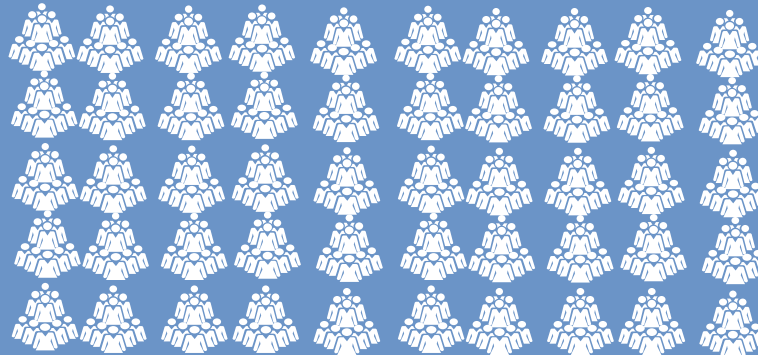


Elite Level: Enroll 100 or more consumers



NEW

Elite Plus Level: Enroll 500 or more consumers



NEW

Marketplace Innovator Level



**5000+
enrollments =
Marketplace
Innovator**

- For the PY 2019 Open Enrollment period, CCIIO is introducing the Marketplace Innovator level to recognize partners (both issuers and web-brokers) who have a high level of enrollment activity.
- Web-broker and issuer partners (tracked by Partner ID) who enroll 5,000+ individuals via the Marketplace's Private Partner Website will join the Marketplace Innovator Circle of Champions level.

Benefits of Joining the Circle of Champions



Badge for 20-99 Enrollments

Elite Badge for 100+ Enrollments

Elite Plus Badge for 500+ Enrollments

- Receive exclusive Circle of Champions marketing materials (e.g., certificate of acknowledgement, badge for your webpage and/or email signature, and customizable press release).
- Stand out from your peers by showcasing your expertise.
- Notify clients and potential clients that you are an enrollment expert.

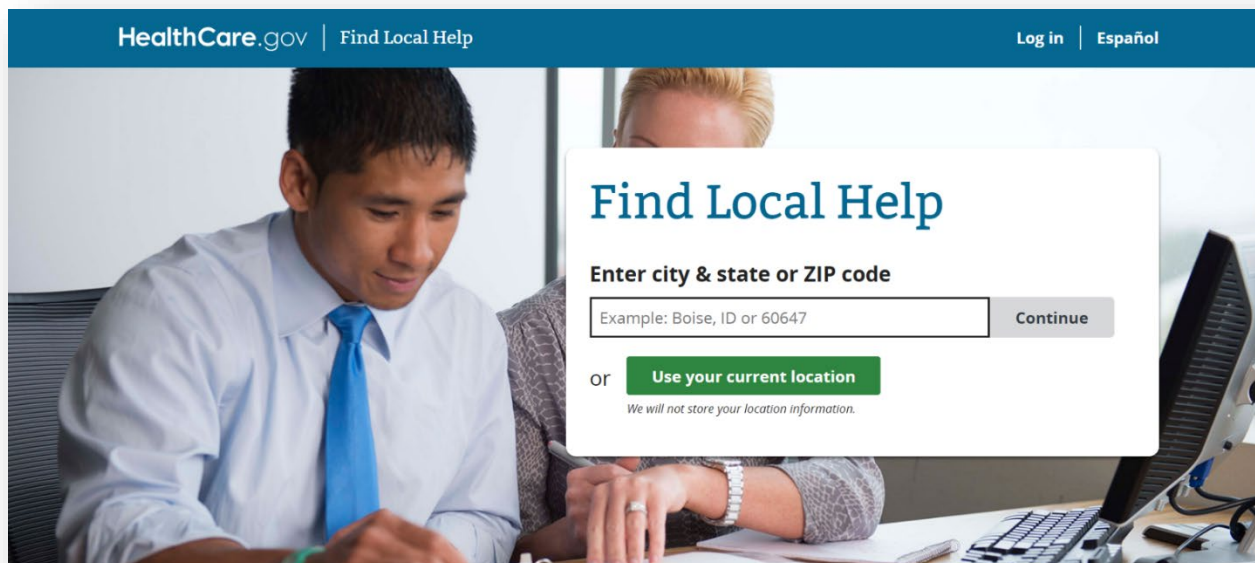
Consumer Outreach

HealthCare.gov | Find Local Help

*How to Ensure
Consumers Can Find
You via Find Local
Help*

How Consumers Use the Find Local Help Tool

- The Find Local Help tool is designed to help consumers find agents and brokers who will assist them with their application for coverage in the Marketplace.
- To use the Find Local Help tool to find help in their area, consumers simply search by city and state or ZIP code to view a list of local organizations (assisters) and/or individuals (agents and brokers) who can help them apply, pick a plan, and enroll.



Find Local Help Search Results

After entering their city and state or ZIP code, consumers see a list of results with contact information, and can click on **More details** to see office hours, and types of help offered, such as non-English language support, Medicaid or Children's Health Insurance Program, and Small Business Health Options Program (SHOP).

- **Note:** Special services and language or interpretive services **ONLY** apply to assisters.
- The information for each result is displayed as a contact card, which can be downloaded on a mobile device or computer and printed.

Showing 10 of 285 results near WESTERVILLE, OH 43081 ([Change location](#))

1 Agent Name 1.3 miles away

Agent or Broker 5th year of service

Agent Phone Address
Agent Address

Agent Email

[Download contact](#) [More details](#)

2 Agent Name 1.3 miles away

Agent or Broker 5th year of service

Agent Phone Address
Agent Address

Agent Email

[Download contact](#) [More details](#)

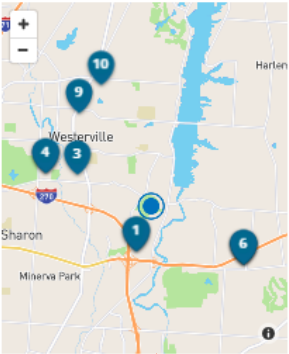
3 Agent Name 1.3 miles away

Agent or Broker 5th year of service

Agent Phone Address
Agent Address

Agent Email

[Download contact](#) [More details](#)



A map shows the local results in relation to the consumer's specific location.

Filtering Find Local Help Search Results

- First time users see definitions of agents/brokers and assisters displayed as a drop-down resource.
- Consumers can filter the results page by coverage type and whether they seek help from an agent and broker and/or assister.

HealthCare.gov | Find Local Help Log in | Español

Find someone nearby to help you apply.

Get free enrollment help from Assisters or Agents/Brokers. How to choose:

Agents / Brokers

- Trained and registered by the Marketplace; licensed in their states
- Paid by insurance companies whose plans they sell
- Required in many states to act in a consumer's best interest
- Can refer customers for Medicaid/CHIP help

Assisters

- Trained and certified individuals
- Help you apply and enroll in a health plan with savings or apply for Medicaid/Children's Health Insurance Program (CHIP)
- Required to provide fair, impartial, and accurate information
- Statewide assistance may also be available

Want an agent or broker to contact you?

Use the Help On Demand service to connect with a licensed agent or broker who can help you complete your application and enroll in a Marketplace plan. [Get started](#)

Coverage type

Individual or Family ▼

Filter results

Filters

Agent or Broker (x)

Assister (x)

[Show all](#)

New Enhancements to the Find Local Help Tool

HealthCare.gov | Find Local Help Log in | Español

Find someone nearby to help you apply.

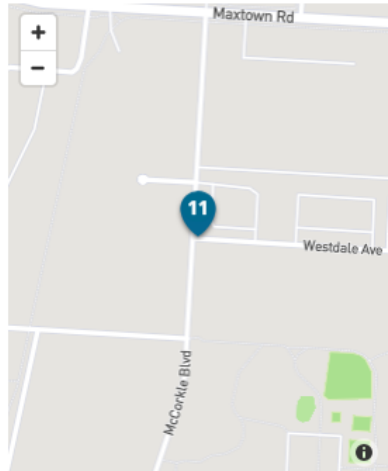
[See all results](#)

Agent Name 3.2 miles away

Agent or Broker **3rd year of service**

| | | | |
|----------------|---------------|------------|---------------------|
| Phone | Agent Phone | Mon | 9:00am – 5:00pm EST |
| Email | Agent Email | Tue | 9:00am – 5:00pm EST |
| Website | Agent Website | Wed | 9:00am – 5:00pm EST |
| Address | Agent Address | Thu | 9:00am – 5:00pm EST |
| | | Fri | 9:00am – 5:00pm EST |

[Download contact](#) [Email](#) [Print](#)



- The service badge has been updated so that every agent and broker has a badge reflecting the number of years of service he or she has been active in the FFM.
- Prior to this year, the service badge would only show if an agent or broker had four years of experience and above.

New Enhancements to the Find Local Help Tool (Continued)

- The Find Local Help tool page has been redesigned this year to utilize the CMS design that is more aesthetically pleasing for consumers.
- Individuals can also now filter agents and brokers by their minimum years of service.
- Additionally, individuals can search for a specific agent or broker by entering their first or last name.

The screenshot displays the 'Find Local Help' filter interface. At the top left, the 'Coverage type' is set to 'Individual or Family'. A 'Filter results' button is in the top right. The filters are organized into two columns. The left column includes 'Assistance type' with four checked options: 'Agent or Broker (722)', 'Assister (121)', 'Licensed in multiple states (262)', and 'Statewide service (2)'. Below this, the 'Minimum years of service' filter is highlighted with a red box; it is a dropdown menu currently showing 'Select number of years'. Underneath is the 'Language or interpretive services' filter, also highlighted with a red box, with a dropdown showing 'Select a language'. At the bottom left, the 'Search by name' filter is highlighted with a red box, featuring a text input field. The right column contains 'Hours of operation' with 'Day of the week' (Weekdays, Weekends) and 'Time of day' (Before 9am, 9am - 5pm, After 5pm) options. Below these are 'Special services' including Deaf/hearing impaired, HIV/AIDS, Homeless, Low-income, Seniors, Unemployed, Ex-offenders, Homebound, LGBT, Mental health, Young adults/students, and Substance abuse. At the bottom right, there are 'Clear filters' and 'Apply filters' buttons.

Make Sure Consumers Can Find You on the Find Local Help Tool

If you want to appear on the Find Local Help tool, you first have to identify yourself as an agent or broker for the Individual Marketplace, SHOP, or both in your MLMS profile.

Please fill out the following fields with your business and/or professional contact information. This information is required by CMS to maintain an accurate agent/broker registration completion list.

I am :

- Only an Individual Marketplace Agent Broker
- Only a SHOP Marketplace Agent Broker
- Both an Individual and SHOP Marketplace Agent Broker
- Not an Agent Broker

☒ Business Profile

To save your profile information, please click "Save" below.

Save

Make Sure Consumers Can Find You on the Find Local Help Tool (Continued)

- You must then select one of the following options:
 - “I would like all of my contact information displayed for all states where I have a valid health license.”
 - “I would like all my contact information displayed but only for my home state.”
- To only appear on state searches and be seen towards the end of the search results listings in your home-state (or ZIP code), select the following option:
 - “I would like all of my contact information, except my street address, displayed for all states where I have a valid health license.”

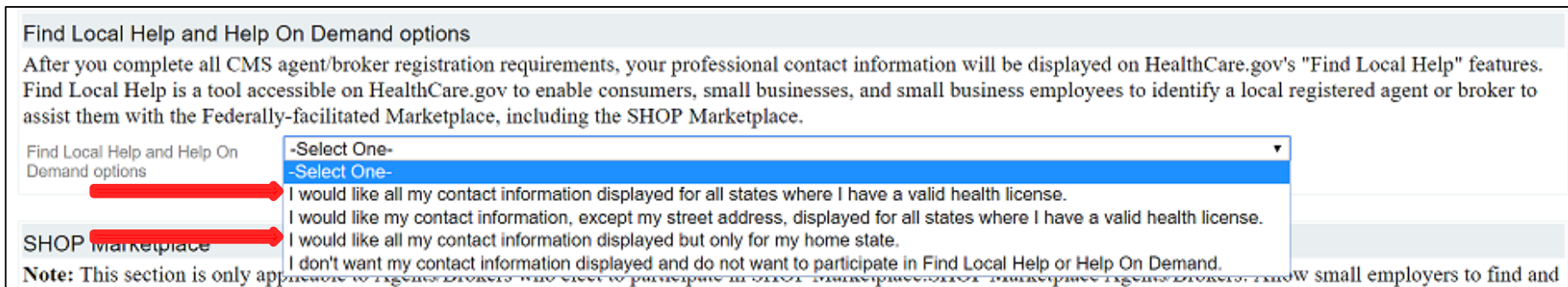
Find Local Help and Help On Demand options

After you complete all CMS agent/broker registration requirements, your professional contact information will be displayed on HealthCare.gov's "Find Local Help" features. Find Local Help is a tool accessible on HealthCare.gov to enable consumers, small businesses, and small business employees to identify a local registered agent or broker to assist them with the Federally-facilitated Marketplace, including the SHOP Marketplace.

Find Local Help and Help On Demand options

SHOP Marketplace

Note: This section is only applicable to agents/brokers who elect to participate in SHOP Marketplace. It allows small employers to find and



Making the Most of Your Marketplace Participation During This Open Enrollment Period

Application ID: 107244483

- GET STARTED
 - ✓ Privacy policy
 - ✓ Contact information
 - 3 Help applying for coverage**
 - 4 Help paying for coverage
 - 5 Who needs coverage
- FAMILY & HOUSEHOLD
- ADDITIONAL INFORMATION
- REVIEW & SIGN

Help applying for coverage

Tell us if you're getting help from one of these people

☐ Navigator

☐ Certified application counselor

☐ Non-Navigator assistance personnel

☒ Agent or broker

☐ None of these people

First name

Middle optional

Last name

Suffix optional

Organization name optional

ID number optional

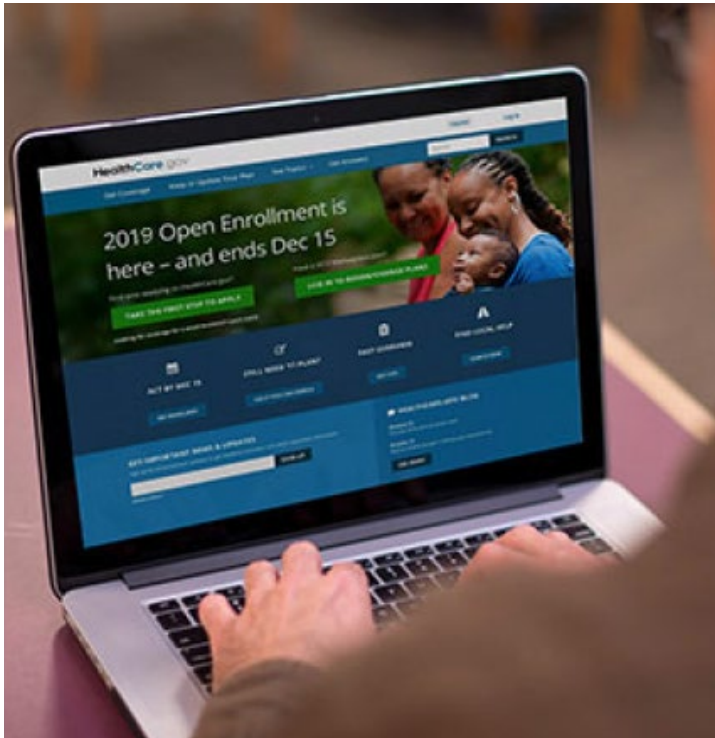
FFM User ID optional

NPN number

SAVE & CONTINUE

*Where to Insert Your NPN
on HealthCare.gov
Applications*

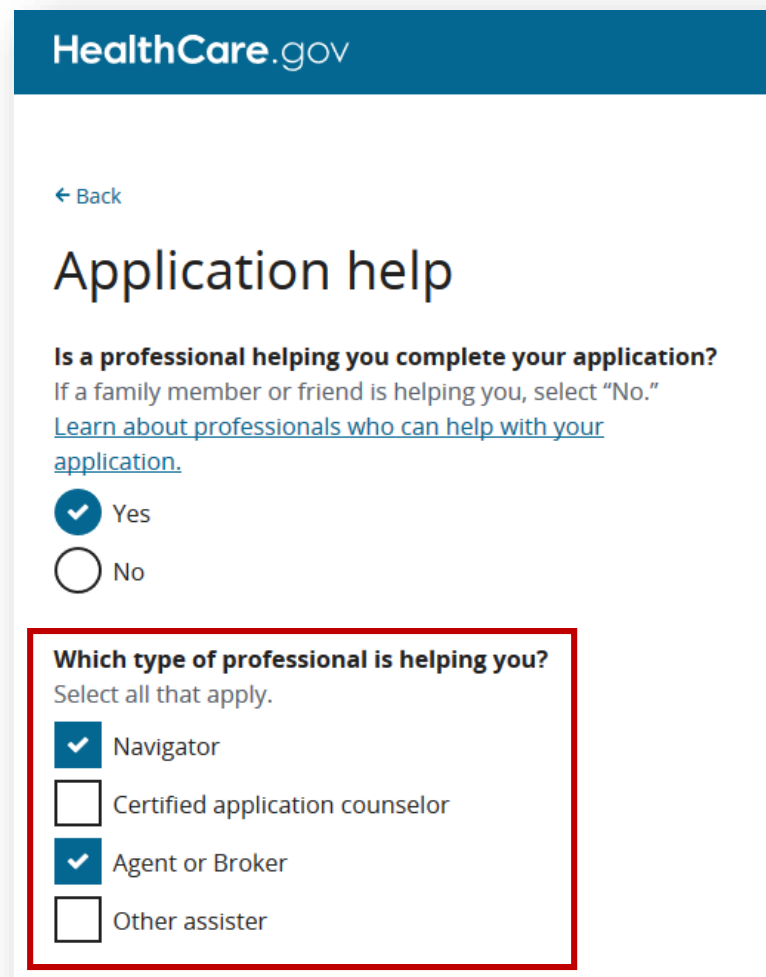
Entering Your NPN in the HealthCare.gov Application



- Through the HealthCare.gov application screens, consumers will be able to indicate if a professional, such as an agent or broker, Navigator, certified application counselor, or other assister, has helped them complete the application.
- When you assist consumers, this **Application Help** section is where they will enter your name and NPN.

Navigating and Completing the HealthCare.gov Application Help Screen

- NEW for PY 2019 Open Enrollment: The streamlined (shorter) HealthCare.gov Application Help screen gives consumers the ability to list multiple entities or individuals who provide assistance (e.g., an agent or broker and a Navigator).
- Only consumers should remove or update this information on their HealthCare.gov applications.
- If a non-agent/broker has previously helped a consumer and the application allows more than one entry point, do not remove the information without the consumer's consent.



HealthCare.gov

[← Back](#)

Application help

Is a professional helping you complete your application?
If a family member or friend is helping you, select "No."
[Learn about professionals who can help with your application.](#)

☒ Yes
☐ No

Which type of professional is helping you?
Select all that apply.

☒ Navigator
☐ Certified application counselor
☒ Agent or Broker
☐ Other assister

HealthCare.gov Application Screen

While consumers will now be able to indicate if multiple professionals assisted them when using the streamlined (shorter) HealthCare.gov application, they can still only identify one agent or broker.

Tell us about the navigator.

First name

Middle initial

Optional

Last name

Suffix

Optional

Organization name

Optional

ID number

Optional

Tell us about the agent or broker.

First name

Middle initial

Optional

Last name

Suffix

Optional

National Producer Number (NPN)

Save and continue

HealthCare.gov Application Screen (Continued)

When using the full (longer) HealthCare.gov application, the consumer will only be able to indicate if one professional provided assistance.

Application ID: 107244483

GET STARTED

- ✓ Privacy policy
- ✓ Contact information
- 3 Help applying for coverage**
- 4 Help paying for coverage
- 5 Who needs coverage

FAMILY & HOUSEHOLD

ADDITIONAL INFORMATION

REVIEW & SIGN

Help applying for coverage

Tell us if you're getting help from one of these people

☐ Navigator

☐ Certified application counselor

☐ Non-Navigator assistance personnel

☒ Agent or broker

☐ None of these people

First name Middle optional Last name Suffix optional

Organization name optional ID number optional

FFM User ID optional NPN number

Note: Do not forget to ask your clients to include your NPN. This is a critical step in completing the application in order for you to receive compensation for the enrollment.

Assisting Consumers with Redeterminations and Re-enrollments



*Help Desk and Call
Center Support*

Agent and 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 CMS_FEPS@cms.hhs.gov | <ul style="list-style-type: none"> • CMS Enterprise Portal password resets and account lockouts • Other CMS Enterprise Portal account issues or error messages • General registration and training questions (not related to a specific training platform) • Login issues on the Direct Enrollment agent/broker landing page | <p>Mon-Fri 8:00 AM–8:00 PM ET</p> <p>Sat-Sun 10:00 AM–3:00 PM ET (October–November only)</p> |
| Agent/Broker Email Help Desk | FFMProducer-AssisterHelpDesk@cms.hhs.gov | <ul style="list-style-type: none"> • General enrollment and compensation questions • Manual identity proofing/Experian issues • Escalated general registration and training questions (not related to a specific training platform) • Agent/Broker Registration Completion List issues • Find Local Help listing issues • Help On Demand participation instructions or questions • Report concerns that a consumer or another agent or broker has engaged in fraud or abusive conduct | <p>Mon-Fri 8:00 AM–6:00 PM ET</p> |
| Direct Agent/Broker Partner Line | 1-855-788-6275 Note: Enter your NPN to access this line. | <ul style="list-style-type: none"> • HealthCare.gov account password resets • Special enrollment periods not available on the consumer application • Individual Marketplace eligibility and enrollment issues | <p>Mon–Sun 24 hours/day</p> |

Agent and Broker Marketplace

Help Desks and Call Centers (Continued)

| Help Desk Name | Phone # and/or Email Address | Types of Inquiries Handled | Hours (Closed Holidays) |
|--|--|--|--|
| Agent/Broker Training and Registration Email Help Desk | MLMSHelpDesk@cms.hhs.gov | <ul style="list-style-type: none"> Technical or system-specific issues related to the MLMS User-specific questions about maneuvering in the MLMS site, or accessing training and exams | Mon–Fri 9:00 AM–5:30 PM ET |
| Small Business Health Options Program (SHOP) Call Center | 1-800-706-7893 | <ul style="list-style-type: none"> All inquiries related to the SHOP Employers and employees may also contact the SHOP Call Center for assistance. | Mon-Fri 9:00 AM–5:00 PM ET |
| Direct Enrollment Email Help Desk | DirectEnrollment@cms.hhs.gov | <ul style="list-style-type: none"> All inquiries specifically related to becoming and/or operating as a direct enrollment web-broker in the Marketplace | Mon-Fri 9:00 AM–5:00 PM ET |
| America's Health Insurance Plans (AHIP) Training Help Desk | support@ahipinsuranceeducation.org 1-800-984-8919 | <ul style="list-style-type: none"> All inquiries specifically related to the AHIP agent/broker training platform | Mon-Fri 8:00 AM–7:00 PM ET Sat 8:30 AM–5:00 PM ET |

Assisting Consumers with Redeterminations and Re-enrollments

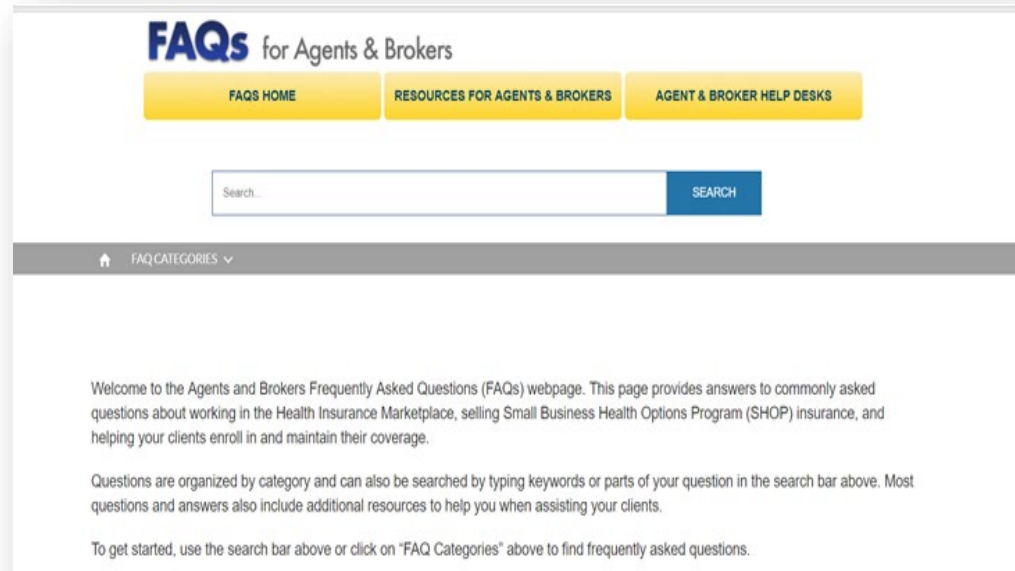


*Agent and Broker
Resources and Key
Reminders*

NEW

Agents and Brokers FAQs Webpage

- The [Agent and Broker Frequently Asked Questions \(FAQs\)](#) webpage provides answers to commonly asked questions about working in the Marketplace, selling SHOP coverage, and helping your clients enroll in and maintain their coverage.
- FAQs are organized by category and can also be searched by typing keywords or parts of your question in the search bar.
- Most FAQs also include additional resources to help you when assisting your clients.



Quickly find answers to common questions in the following categories:

- Basic Information
- Registration and Training
- Helping Consumers
- Compensation
- Direct Enrollment
- Privacy and Security
- SHOP

Agent and Broker Resources

| Resource | Description | Link |
|---|---|---|
| Agents and Brokers Resources webpage | Primary outlet for agents and brokers to receive information about working in the Health Insurance Marketplace; provides the latest news and resources, including newsletters, webinars, fact sheets, videos, and tip sheets | http://go.cms.gov/CCIIOAB |
| Agent and Broker FFM Registration Completion List | Public list of agents and brokers who have completed Marketplace registration; used by issuers to verify your eligibility for compensation for assisting with consumer enrollments | https://data.healthcare.gov/ffm_ab_registration_lists |
| Agent and Broker Marketplace Registration Tracker | Searchable database that allows agents and brokers to look up their Marketplace registration status with the NPN and ZIP Code saved in their MLMS profile for the current plan year | https://data.healthcare.gov/ab-registration-tracker/ |
| Find Local Help | Tool available on HealthCare.gov that enables consumers to search for a local, Marketplace-registered agent or broker with an active licensure status in a valid health-related line of authority to assist with FFM enrollment | https://localhelp.healthcare.gov/ |
| Help On Demand | A real-time consumer-assistance referral service that connects individuals with Marketplace-registered, licensed agents and brokers in their area who can provide immediate assistance with Marketplace plan selection and enrollment | https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Help-On-Demand.pdf |

Agent and Broker Resources (Continued)

| Resource | Description | Link |
|--|--|---|
| Agent and Broker NPN Search Tool | Enables users to search and find the correct NPN to enter in their MLMS profiles and on Marketplace applications | www.nipr.com/PacNpnSearch.htm |
| List of Approved Health-related Lines of Authority | Provides a list of valid health-related lines of authority for agents and brokers | https://data.healthcare.gov/dataset/NIPR-Valid-Lines-of-Authority-List/wk5a-kdpd/data |
| HealthCare.gov | Official site of the Health Insurance Marketplace; used for researching health coverage choices, eligibility, and enrollment | https://www.healthcare.gov/ |
| Marketplace Information | Official Marketplace information source for assisters and outreach partners about Marketplace eligibility, financial assistance, enrollment, and more | https://marketplace.cms.gov |
| CMS Enterprise Portal | Provides access to the MLMS and allows users to request the FFM Agent/Broker role; the MLMS provides the following functions: <ul style="list-style-type: none"> • Complete Marketplace Agent and Broker Registration and Training • Sign Marketplace Agent and Broker Agreements • Access CMS-approved Vendor Training | https://portal.cms.gov |
| LinkedIn for Marketplace Agents and Brokers | Contains posts with announcements, new resources, upcoming webinars, and more information for Marketplace agents and brokers | https://www.linkedin.com/showcase/cms-ab |

Upcoming Activities

- The slides from this webinar will be available on REGTAP at www.REGTAP.info and on the Agents and Brokers Resources webpage at <http://go.cms.gov/CCIIOAB> in the coming days.
- In addition, this webinar will be available for on-demand training on REGTAP.
- Join us for our last weekly webinar on October 25 to help you prepare for the PY 2019 Open Enrollment period.
- CMS will host a series of open-forum office hour sessions for agents and brokers during the Open Enrollment period to offer you real-time access to CMS experts who can answer your questions.

Upcoming Webinar*
Mark your calendars.

October 25 2-3:30 PM ET

**Final topics for this session will be announced prior to the webinar.*

2019 Open Enrollment Period HealthCare.gov Scheduled Maintenance Windows

Every year, CMS establishes scheduled maintenance windows that provide periods of time when CMS and its partners can make updates or resolve issues. Maintenance will only occur within these windows when deemed necessary to provide consumers with a better shopping experience. Consumer access to HealthCare.gov may be limited or restricted when this maintenance is required. The purpose in scheduling these times is to minimize any consumer disruption. Like other information technology systems, these scheduled maintenance windows are how we update and improve our system to run optimally and are the normal course of business.

In order to allow agents, brokers, and assisters to plan in advance of Open Enrollment, we are sharing the maximum potential windows of scheduled maintenance on HealthCare.gov for the upcoming Open Enrollment period. Similar to last year, this information is being provided in advance of Open Enrollment to accommodate requests from agents, brokers, and assisters.

It is important to note that these times are the maximum potential windows when consumer access may be limited if maintenance is needed. As it has been in the past, CMS anticipates the actual maintenance periods will be shorter while we work to minimize disruption for consumers. Last year, while HealthCare.gov had set a total of 60 hours as the maximum potential period of scheduled maintenance during open enrollment, the site only used 21.5 hours.

Potential/maximum scheduled HealthCare.gov maintenance windows for this upcoming Open Enrollment period is:

- Thursday, November 1, 2018, early morning to make final preparations ahead of the start of the Open Enrollment period
- Sundays, 12:00 AM to 12:00 PM (maximum time allotted), except on December 9, 2018

This year's scheduled maintenance windows are the same as last year's. CMS plans to continue working with agents, brokers, and assisters to ensure they have the information necessary to plan for Open Enrollment.

Acronym Definitions

| Acronym | Definition |
|---------|---|
| AHIP | America's Health Insurance Plans |
| CCIO | Center for Consumer Information and Insurance Oversight |
| CMS | Centers for Medicare & Medicaid Services |
| FAQs | Frequently Asked Questions |
| FFM | Federally-facilitated Marketplace |
| MLMS | Marketplace Learning Management System |
| NPN | National Producer Number |
| PY | Plan Year |
| QHP | Qualified Health Plan |
| REGTAP | Registration and Training Technical Assistance Portal |
| SHOP | Small Business Health Options Program |