

Maximize Marketplace Enrollments by Leveraging Find Local Help and Help On Demand

July 2019



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 audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.

This document generally is not intended for use in the State-based Marketplaces 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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Agenda

- Find Local Help Overview
- Find Local Help Demonstration
- Help On Demand Overview
- Participate in Help On Demand
- Working with Consumers Using Help On Demand
- Best Practices

Find Local Help Overview

Find Local Help is designed to help consumers find you to assist them with Marketplace applications.

Consumers can find the tool by visiting www.localhelp.healthcare.gov or by clicking the “Find Local Help” button on www.healthcare.gov.

The screenshot displays the HealthCare.gov website interface. At the top, the logo 'HealthCare.gov' is on the left, and 'Español' and 'Log in' are on the right. Below the logo, navigation links include 'Get Coverage', 'Keep or Update Your Plan', 'See Topics', and 'Get Answers'. A search bar with the text 'Search' and a 'SEARCH' button is also present. The main content area features a large banner with the text '2019 Open Enrollment is over. Still need health insurance?' and a sub-headline 'You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP.' Below this are two green buttons: 'SEE IF I CAN ENROLL' and 'SEE IF I CAN CHANGE'. A link for 'Looking for coverage for a small business? Learn more' is also visible. A blue bar below the banner contains the text 'NEED TO SUBMIT DOCUMENTS?' and a 'SEE HOW' button. The main navigation area has four columns: '1095 & TAX INFO' with a 'SEE NOW' button, 'GET 2018 EXEMPTIONS' with a 'FIND EXEMPTIONS' button, 'GET CONTACTED' with a 'HELP FROM AGENT/BROKER' button, and 'FIND LOCAL HELP' with a 'SEARCH NOW' button. The 'FIND LOCAL HELP' button is highlighted with a red rounded rectangle. At the bottom, there are sections for 'GET IMPORTANT NEWS & UPDATES' and 'HEALTHCARE.GOV BLOG'.

You must opt in to Find Local Help to participate in Help On Demand.

To opt in to Find Local Help, users must first identify themselves as an agent or broker for the Individual Marketplace, Small Business Health Options Program (SHOP), or both, in their Marketplace Learning Management System (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

Select one of the following options to be listed in Find Local Help and participate in Help On Demand.

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

ocal registered agent or broker to assist them with the Federally facilitated Marketplace, including the SHOP

-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.**

The major difference between Find Local Help and Help On Demand is how consumers are connected with agents and brokers.

- **Find Local Help:** Consumers have the ability to search and produce a list of agents and brokers in their area. Consumers then can reach out to an agent or broker directly for assistance.
- **Help On Demand:** Help On Demand is a real-time consumer assistance referral system that connects individuals on HealthCare.gov with Marketplace-registered, licensed agents and brokers in their area who can provide immediate assistance with Marketplace plan selection and enrollment.

Consumers can filter Find Local Help search results.

- Consumers can filter search results by coverage type, assistance type, hours of operation, and minimum years of participation in the Marketplace.
- Additionally, individuals can search for a specific agent or broker by entering their first or last name.

The screenshot shows a search filter interface with the following sections:

- Coverage type:** A dropdown menu with "Individual or Family" selected.
- Assistance type:** Four checkboxes with counts: "Agent or Broker (722)", "Assister (121)", "Licensed in multiple states (262)", and "Statewide service (2)".
- Hours of operation:** Includes "Day of the week" (Weekdays, Weekends) and "Time of day" (Before 9am, 9am - 5pm, After 5pm).
- Minimum years of service:** A dropdown menu with "Select number of years" selected.
- Language or interpretive services:** A dropdown menu with "Select a language" selected.
- Search by name:** A text input field.
- Special services:** A grid of checkboxes including Deaf/hearing impaired, HIV/AIDS, Homeless, Low-income, Seniors, Unemployed, Ex-offenders, Homebound, LGBT, Mental health, Young adults/students, and Substance abuse.

Buttons: "Filter results" (blue), "Clear filters" (blue), and "Apply filters" (green).

Find Local Help Filter Options

By filtering only on the “Agent or Broker” assistance type, users can see which filter options are applicable.

Coverage type
Individual or Family ▼

Assistance type

Agent or Broker (264) Assister (0)
 Licensed in multiple states (155) Statewide service (0)

Hours of operation

Day of the week
 Weekdays Weekends

Time of day
 Before 9am 9am – 5pm After 5pm

Special services

Deaf/hearing impaired Ex-offenders
 HIV/AIDS Homebound
 Homeless LGBT
 Low-income Mental health
 Seniors Young adults/students
 Unemployed Substance abuse

Minimum years of service
Select number of years ▼

Language or interpretive services
(In addition to English)
Select a language ▼

Search by name

[Filter results](#)

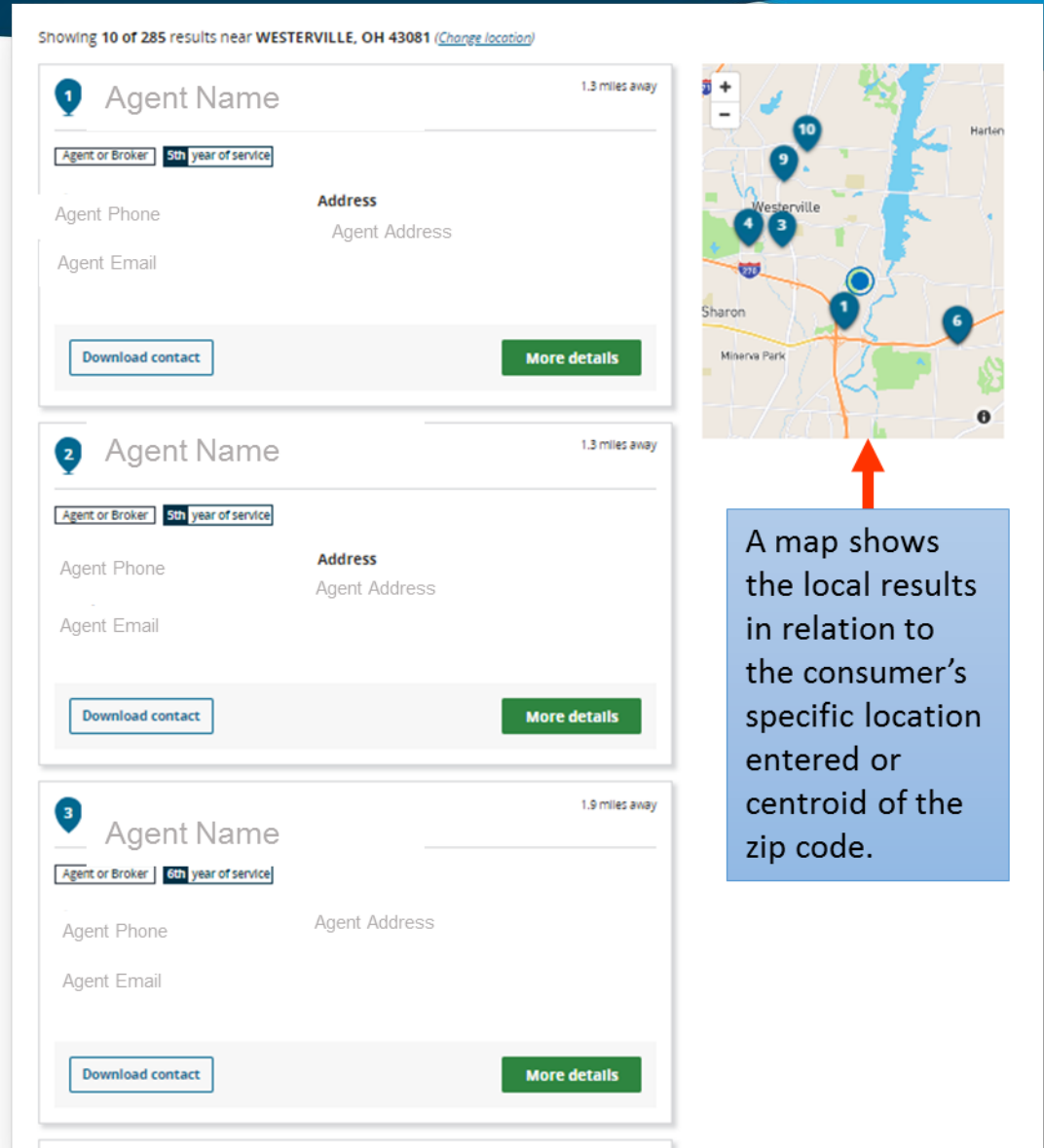
[Clear filters](#) [Apply filters](#)

Filters

Find Local Help Search Results

- After entering their city and state or ZIP code, consumers are presented with a list of results with contact information.
- Consumers can select the “**More details**” button for office hours, and types of help offered, such as non-English language support, Medicaid or Children’s Health Insurance Program, and SHOP.

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 Email Agent Address
Download contact More details

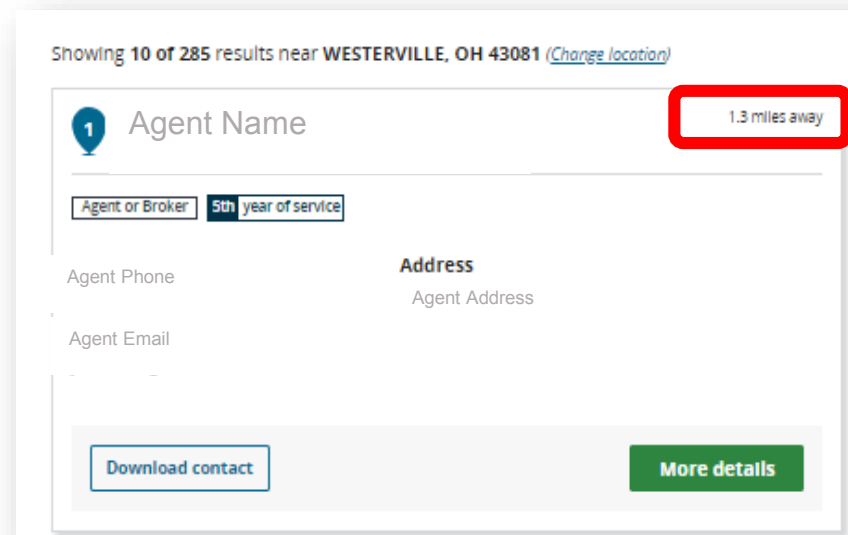
2 Agent Name 1.3 miles away
Agent or Broker | 5th year of service
Agent Phone Address
Agent Email Agent Address
Download contact More details

3 Agent Name 1.9 miles away
Agent or Broker | 6th year of service
Agent Phone Address
Agent Email Agent Address
Download contact More details

A map shows the local results in relation to the consumer’s specific location entered or centroid of the zip code.

Find Local Help Search Results (Continued)

- The default for display of search results is in order of distance to the centroid of the zip code if the agent or broker has elected to display all of his or her contact information.
- The distance is indicated by the label on the top right corner of the listing.



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

The screenshot shows a search result card for an agent. At the top, it indicates 'Showing 10 of 285 results near WESTERVILLE, OH 43081' with a link to 'Change location'. The agent's name is displayed with a location pin icon and a red box highlights the text '1.3 miles away' in the top right corner. Below the name, there are two buttons: 'Agent or Broker' and '5th year of service'. The card is divided into two columns: 'Agent Phone' and 'Address' (with 'Agent Address' below it) on the left, and 'Agent Email' on the right. At the bottom, there are two buttons: 'Download contact' and 'More details'.

Find Local Help Demo

Help On Demand Overview

What is Help On Demand?



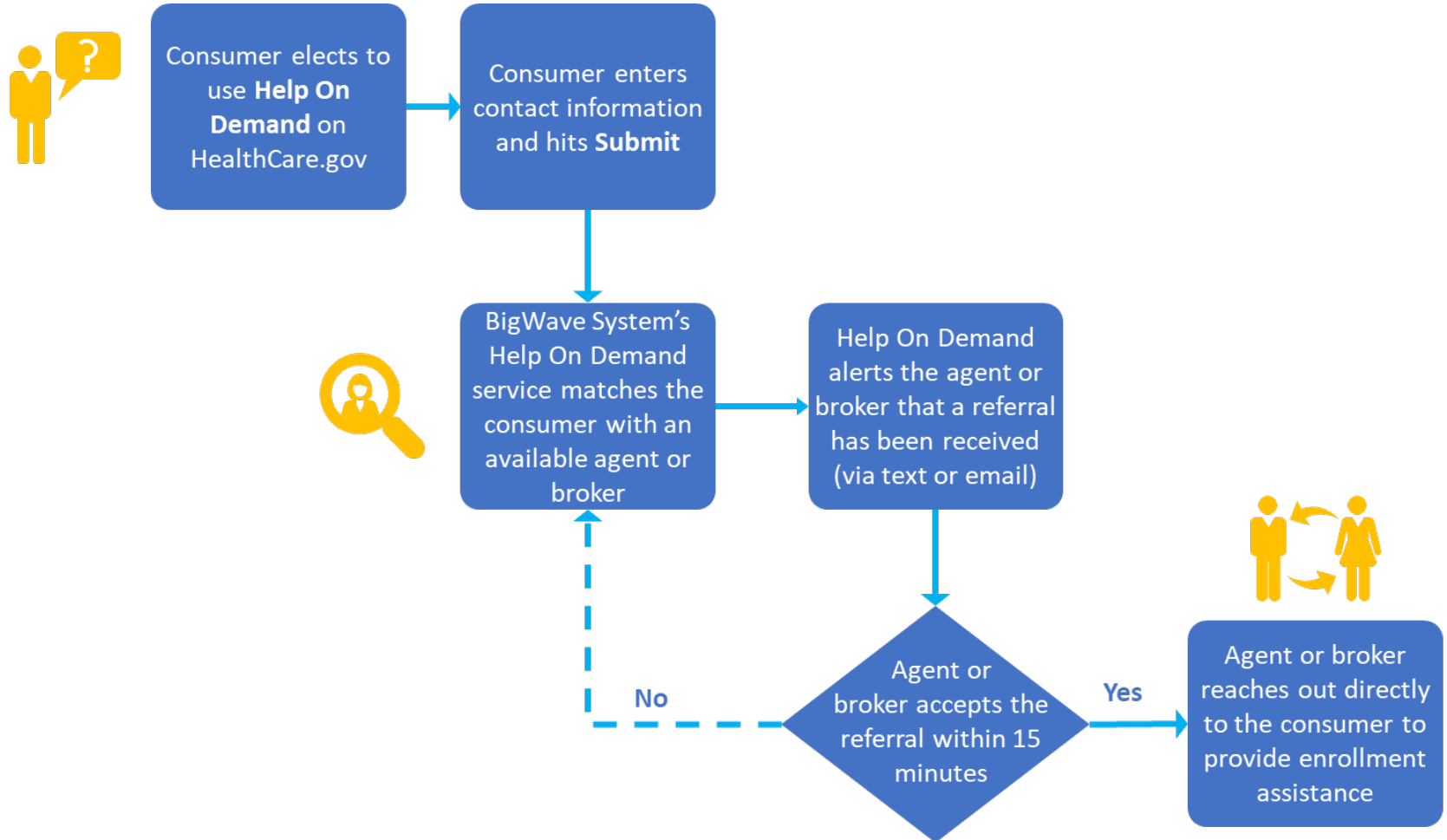
Help On Demand is a real-time consumer assistance referral system that connects individuals on HealthCare.gov with Marketplace-registered, licensed agents and brokers in their area who can provide immediate assistance with Marketplace plan selection and enrollment.

Consumers access Help On Demand by selecting “Get Contacted.”

Consumers can request assistance from a Marketplace-registered agent or broker using the Help On Demand tool by selecting “Get Contacted” on www.HealthCare.gov.

The screenshot displays the HealthCare.gov homepage. At the top, there is a navigation bar with links for 'Get Coverage', 'Keep or Update Your Plan', 'See Topics', and 'Get Answers', along with a search bar and 'Español' and 'Log in' options. The main content area features a large banner for '2019 Open Enrollment is over. Still need health insurance?' with two green buttons: 'SEE IF I CAN ENROLL' and 'SEE IF I CAN CHANGE'. Below this is a section for 'NEED TO SUBMIT DOCUMENTS?' with a 'SEE HOW' button. The central part of the page is a grid of four service tiles: '1095 & TAX INFO' (SEE NOW), 'GET 2018 EXEMPTIONS' (FIND EXEMPTIONS), 'GET CONTACTED' (HELP FROM AGENT/BROKER), and 'FIND LOCAL HELP' (SEARCH NOW). The 'GET CONTACTED' tile is highlighted with a red rounded rectangle. At the bottom, there are sections for 'GET IMPORTANT NEWS & UPDATES' and 'HEALTHCARE.GOV BLOG'.

How Does It Work?



Benefits of Help On Demand

Consumers can connect quickly with agents and brokers near them. Consumers who request assistance through Help On Demand are matched with an agent or broker who generally accepts their request for assistance in less than 15 minutes.

Agents and brokers can maintain a flexible schedule. 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.

Agents and brokers can avoid unnecessary costs. Unlike other industry systems, Help On Demand is provided to consumers and agents and brokers at no cost.

Success to Date



7,000+ agents and brokers participated in Help On Demand for plan year 2019
–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 for PY 2020



69% of agents and brokers felt that Help On Demand helped them maximize providing assistance with Marketplace enrollments during plan year 2019

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.”

I absolutely love Help on Demand. Customers love the personalized service, I love the new leads and business.

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

This was an excellent invention, not to mention that it really helped people in my local community. Knowing that their agent was local made it a more personal experience for both parties. Thank you kindly.

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



Participate in Help On Demand

Get Ready to Participate in Help On Demand

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

- Complete Marketplace registration and training for the current plan year at <https://portal.cms.gov>.
- Ensure you have an active state license and health line of authority for each of the state(s) where you plan to offer assistance with enrollment in Marketplace plans.
- Confirm that your National Producer Number (NPN) is listed on the Agent and Broker FFM Registration Completion List for the current plan year at: 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, you are ready to complete training and register for Help On Demand!

Simply complete these three steps:

1. Complete the required, self-paced Help On Demand training at <http://training-help-on-demand.ardx.us/>.
2. 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
3. Activate your Help On Demand account.
 - You will receive an email invitation from noreply@helpondemand.com to the email address listed in your MLMS profile.

Do I Have to Register Every Year?

- If you actively 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 failed to consistently accept referrals, you may be required to retake Help On Demand training.

Getting Started with Help On Demand

After registering with Help On Demand, you will be asked to:

- Set your preferred contact method;
- Identify the licensed states where you want to receive referrals; and
- Set your standard hours of availability.

This information allows Help On Demand to successfully match available agents and brokers with consumers in need of assistance.

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
- Due to the fast-paced nature of Help On Demand, you are strongly encouraged to **receive text messages or app notifications in addition to emails**. Receiving notifications via email only can cause delays and lost referrals.

State Preferences

If you chose to display your information in all HealthCare.gov 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 HealthCare.gov state where you are currently licensed and have a valid health line of authority.

The screenshot shows a user interface for setting preferences. At the top, there is a link "+ add additional phone number". Below it, the "Preferred Contact Method:" is set to "Email & Text" with a dropdown arrow. A green button labeled "Test Text Message Notification" is positioned below the contact method. The "Zip Code:" field contains "85001". The "Help On Demand" section includes a "Proficient Languages:" dropdown set to "English". The "State Preferences:" dropdown is currently set to "AK, AL, AR, AZ, UT, WY" and is open, showing a list of states with radio buttons: AK, AL, AR, AZ, UT, WI, and WY. The states AK, AL, AR, AZ, and WY are selected with blue radio buttons, while WI is unselected with a white radio button.

Hours of Availability

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 **My Availability Today** button
- 3) By setting extended or indefinite absences using the **Out of Office** feature

The screenshot shows the 'Availability' settings page. On the left is a sidebar with navigation links: 'Manage Referrals', 'View Metrics', 'Export Metrics', 'Profile', and 'Availability Settings' (highlighted in blue). The main content area is titled 'Availability' and includes a toggle for 'My Availability Today: OFF' (with a red switch). Below this is a 'Hours of Availability' section with a 'Timezone' dropdown set to 'Mountain Standard Time'. A table lists days of the week with 'Start Time' and 'End Time' dropdowns, an 'Add a Break' (+) button, and a 'Closed' checkbox. The current settings are: Sunday (hh:mm, Closed), Monday (8:00 am, 5:00 pm, Closed), Tuesday (8:00 am, 5:00 pm, Closed), Wednesday (8:00 am, 5:00 pm, Closed), Thursday (8:00 am, 5:00 pm, Closed), Friday (8:00 am, 12:00 pm, Closed), and Saturday (hh:mm, Closed). Below the table is an 'Out of Office' section with 'Start Date' (Thu 5/09/2019), 'Start Time' (8:00 am), 'End Date' (Fri 5/10/2019), 'End Time' (5:00 pm), and a 'No End Date' checkbox. At the bottom are 'Cancel' and 'Save' buttons.

Working with Consumers Using Help On Demand

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 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.

HealthCare.gov



GET CONTACTED

HELP FROM AGENT/BROKER

Getting Connected with Consumers



- After the consumer enters his or her 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 Consumer

Reach out to the Marketplace consumer within 30 minutes 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:** Consumer gave the wrong contact information or was not interested

Best Practices

Best Practices for Interacting with Marketplace 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 Marketplace 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 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 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 Marketplace consumers are quickly matched with an agent or broker who can help them enroll in coverage.

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 are referred from HealthCare.gov (e.g., via Find Local Help or Help On Demand) 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), and 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 these consumers connect with the appropriate state agency to apply for this coverage.

Resources

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

[Help On Demand
Resources Page](#)

For questions about Help On Demand, email the Agent/Broker Email Help Desk:

[Questions about Help
On Demand](#)

Acronym Definitions

Acronym	Definition
FFM	Federally-facilitated Marketplace
MLMS	Marketplace Learning Management System
NPN	National Producer Number
SHOP	Small Business Health Options Program

Additional Resources

For additional information about the Marketplace Agent and Broker Program, please visit <http://go.cms.gov/CCIIOAB>