

Help On Demand for Insurance Brokers: Design Document

Audience

Insurance agents and brokers with little to no knowledge of the Help On Demand platform

Learning objectives

- Describe the purpose and functionality of the Help On Demand tool.
- Explain how Help On Demand connects consumers with Marketplace-registered agents and brokers.
- Comprehend the roles and responsibilities of agents and brokers participating in Help On Demand.

Introduction

Help On Demand is a consumer assistance referral system that quickly 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.

This training provides an overview of the Help On Demand process and outlines the roles and responsibilities expected of participating agents and brokers.

Process Overview

1. Consumer Request:

- Consumers seeking assistance select the Help On Demand link on HealthCare.gov.
- The consumer then enters their contact information, preferred language, zip code, city, and state.

2. Matching:

- Help On Demand matches the consumer with an available agent or broker who speaks the consumer's language and is licensed in the consumer's state.
- If multiple agents or brokers meet the criteria, Help On Demand refers the consumer to the geographically closest one.

3. Notification:

- The selected agent or broker receives a notification via email and either a text message or app notification.
- The agent or broker has 15 minutes to accept or reject the referral. If not accepted within 15 minutes, the referral is reassigned to the next agent or broker in the queue.

4. Contact:

- The agent or broker who accepts the referral contacts the consumer to provide enrollment assistance and answer any questions.

Roles and Responsibilities

- **Confidentiality:** Maintain the confidentiality of your username and password.
- **Referral Response:**
 - Accept or reject referrals within 15 minutes of notification.
 - Contact the consumer within 15 minutes of accepting the referral. Initial outreach is expected within 30 minutes of the consumer's request.
- **Enrollment Assistance:** Provide enrollment assistance in accordance with the Help On Demand terms of use, the conditions of the Marketplace Agreement(s) signed with CMS, and any applicable laws and regulations.
- **Status Updates:** Update the statuses of your referrals promptly.

Compliance

Failure to adhere to these roles and responsibilities may result in the deactivation of your Help On Demand account.

Signing Up for Help On Demand

To participate in Help On Demand, agents and brokers must:

- Complete Individual Marketplace registration and training and sign privacy and security agreements for the current plan year at.
- Complete Help On Demand specific coursework on the Marketplace Learning Management System (MLMS), only available after signing CMS agreements.
- Ensure that they have an active state license and health-related line of authority for the state(s) where they plan to offer assistance with enrollment in Marketplace plans.
- Confirm that their National Producer Numbers (NPNs) are listed as valid on the Agent and Broker Federally Facilitated Marketplace (FFM) Registration Completion List.
- After successfully completing Help On Demand training, agents and brokers will receive a secure link from Help On Demand to activate their account, complete their profile, and begin receiving referrals from consumers.

Resources and FAQs

Please refer to the FAQ page for detailed answers related to the following topics:

- Updating your public-facing agent/broker profile information so consumers can find you and request assistance.
- What Help On Demand is and how to register for it.
- The difference between Find Local Help and Help On Demand.

Assessments

Multiple-Choice Quiz

1. **What is the primary purpose of the Help On Demand tool?**
 - a) To provide medical advice to consumers.
 - b) To connect consumers with Marketplace-registered agents and brokers.
 - c) To sell insurance policies directly to consumers.
 - d) To manage agent and broker schedules.
2. **Which information does the consumer need to provide when requesting assistance through Help On Demand?**
 - a) Contact information, preferred language, zip code, city, and state.
 - b) Social Security number, insurance policy number, and employment details.
 - c) Previous medical history, family details, and annual income.
 - d) Education background, work experience, and references.
3. **What happens if an agent or broker does not accept a referral within 15 minutes?**
 - a) The referral is canceled.
 - b) The referral is reassigned to the next agent or broker in the queue.
 - c) The consumer receives an automatic response.
 - d) The agent or broker receives another notification.