



2023 Agent and Broker Summit

Expanding Your Reach

Utilizing Find Local Help, Help On Demand, and Agent/Broker Recognition Programs to Increase Access to Coverage

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

May 24, 2023

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. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.

This document generally is not intended for use in the State-based Marketplaces (SBMs) that do not use HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agent and Broker Resources webpage (<http://go.cms.gov/CCIOAB>) and Marketplace.CMS.gov to learn more.

Unless indicated otherwise, the general references to "Marketplace" in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

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- | **01** Overview of Find Local Help and Help On Demand
- | **02** CMS Recognition Programs (Circle of Champions, Connecting Consumers with Coverage)
- | **03** Growing your Book of Business and Reaching New Consumers
- | **04** Live Question and Answer Session



Session Objectives

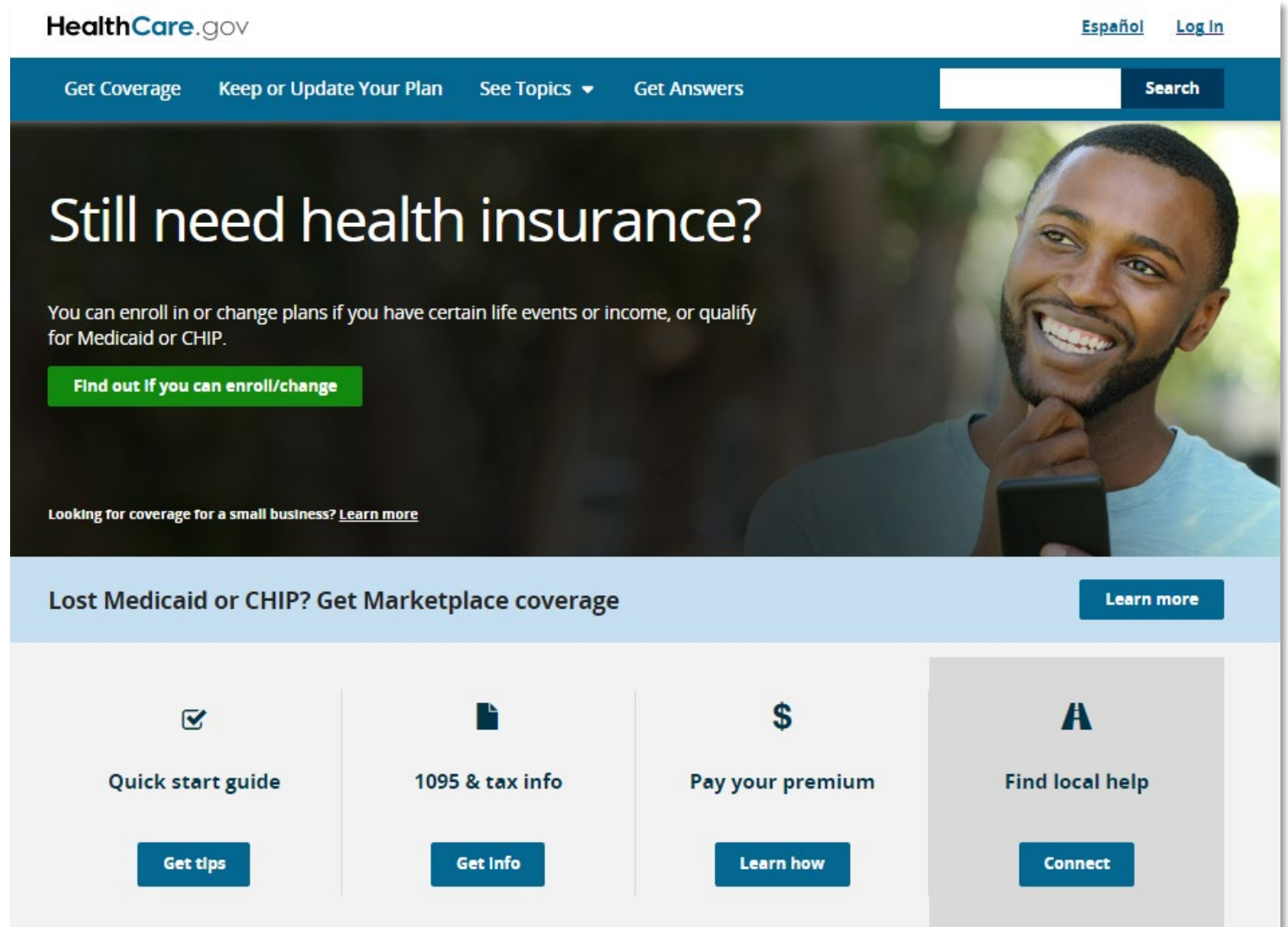
- » Review the Marketplace tools and recognition programs that are available to agents and brokers to help them expand their reach to consumers and grow their book of business.
- » Review changes and updates to the Help On Demand consumer referral program.
- » Understand best practices and tips for reaching consumers in need of Marketplace coverage.



Find Local Help and Help On Demand

Find Local Help and Help On Demand are consumer assistance resources

Consumers can access these tools on HealthCare.gov



The screenshot shows the HealthCare.gov homepage. At the top, the "HealthCare.gov" logo is on the left, and "Español" and "Log In" links are on the right. Below this is a navigation bar with links: "Get Coverage", "Keep or Update Your Plan", "See Topics" (with a dropdown arrow), and "Get Answers". To the right of these links is a search bar with a "Search" button. The main content area features a large banner with a smiling man looking at his phone. The banner text reads: "Still need health insurance?" followed by "You can enroll in or change plans if you have certain life events or income, or qualify for Medicaid or CHIP." Below this is a green button that says "Find out if you can enroll/change". At the bottom of the banner, it says "Looking for coverage for a small business? [Learn more](#)". Below the banner is a light blue bar with the text "Lost Medicaid or CHIP? Get Marketplace coverage" and a "Learn more" button. At the bottom, there are four white boxes with icons and text: 1. Checkmark icon, "Quick start guide", "Get tips" button. 2. Document icon, "1095 & tax info", "Get Info" button. 3. Dollar sign icon, "Pay your premium", "Learn how" button. 4. "A" icon, "Find local help", "Connect" button.

HealthCare.gov

[Español](#) [Log In](#)

[Get Coverage](#) [Keep or Update Your Plan](#) [See Topics](#) [Get Answers](#)

Search





Still need health insurance?

You can enroll in or change plans if you have certain life events or income, or qualify for Medicaid or CHIP.

[Find out if you can enroll/change](#)

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

Lost Medicaid or CHIP? Get Marketplace coverage [Learn more](#)

 Quick start guide Get tips	 1095 & tax info Get Info	 Pay your premium Learn how	 Find local help Connect
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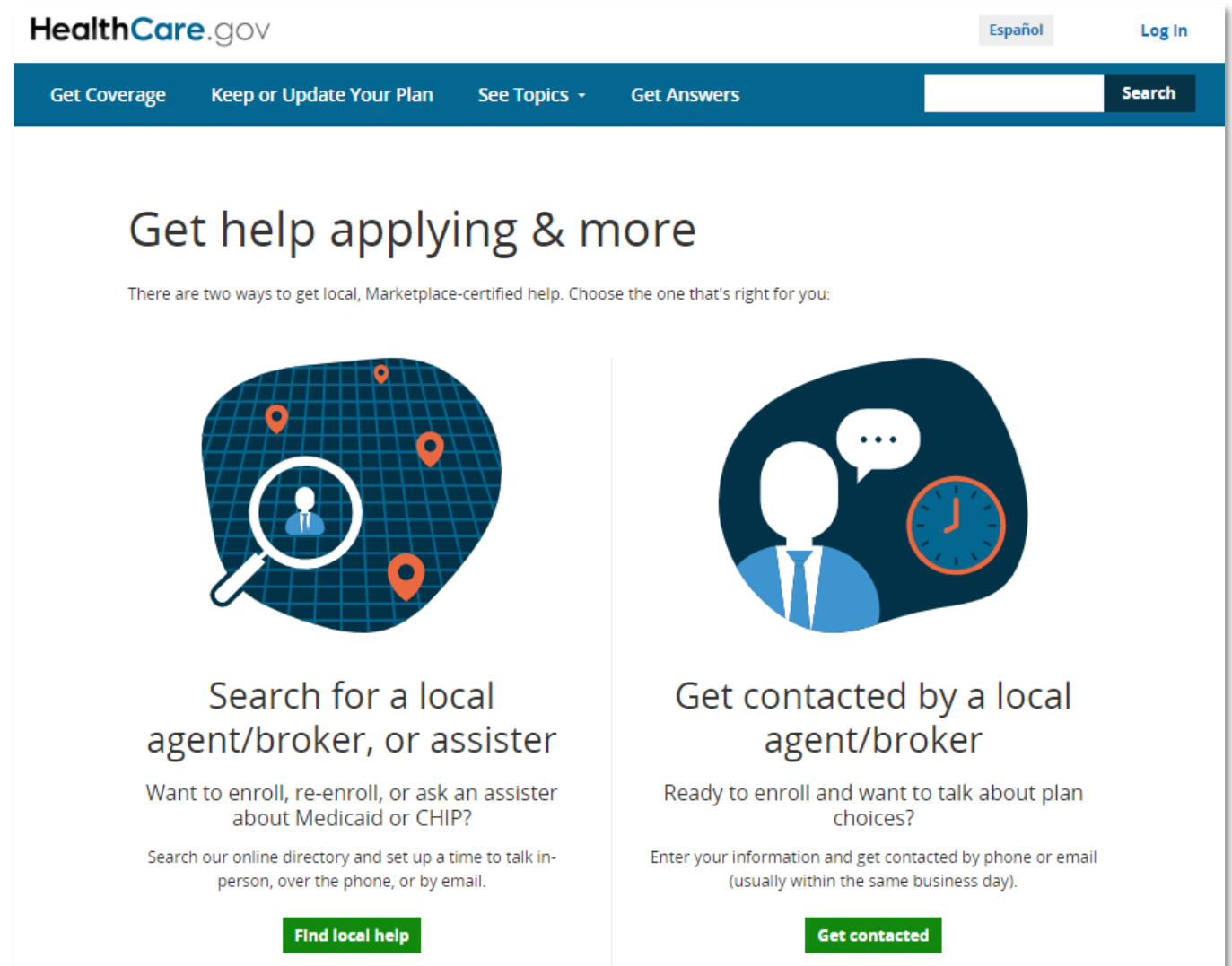
Find Local Help and Help On Demand (continued)

Find Local Help (on the left)

- » 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 and broker directly for assistance.

Help On Demand (on the right)

- » Consumer assistance referral system that quickly connects consumers seeking assistance from Marketplace-registered, state-licensed agents and brokers in their area who can provide immediate assistance with Marketplace plans and enrollments.




HealthCare.gov Español Log In

[Get Coverage](#) [Keep or Update Your Plan](#) [See Topics -](#) [Get Answers](#) [Search](#)

Get help applying & more

There are two ways to get local, Marketplace-certified help. Choose the one that's right for you:




Search for a local agent/broker, or assister

Want to enroll, re-enroll, or ask an assister about Medicaid or CHIP?

Search our online directory and set up a time to talk in-person, over the phone, or by email.

[Find local help](#)



Get contacted by a local agent/broker

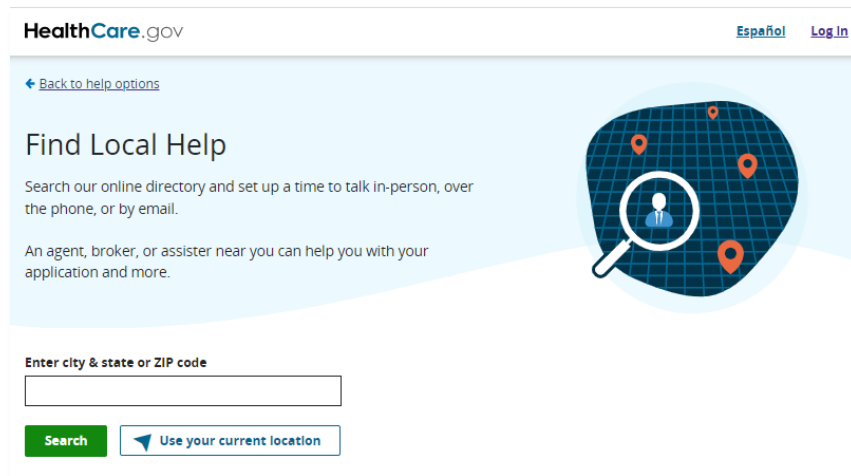
Ready to enroll and want to talk about plan choices?

Enter your information and get contacted by phone or email (usually within the same business day).

[Get contacted](#)

Find Local Help

- » Find Local Help is designed to help consumers find you to assist them with Marketplace applications.
- » After entering their city and state or ZIP code, consumers are presented with a list of results with contact information.
- » Consumers can filter search results by coverage type, assistance type, hours of operation, and minimum years of participation in the Marketplace.
- » 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 their contact information.




HealthCare.gov [Español](#) [Log In](#)

[← Back to help options](#)

Find Local Help

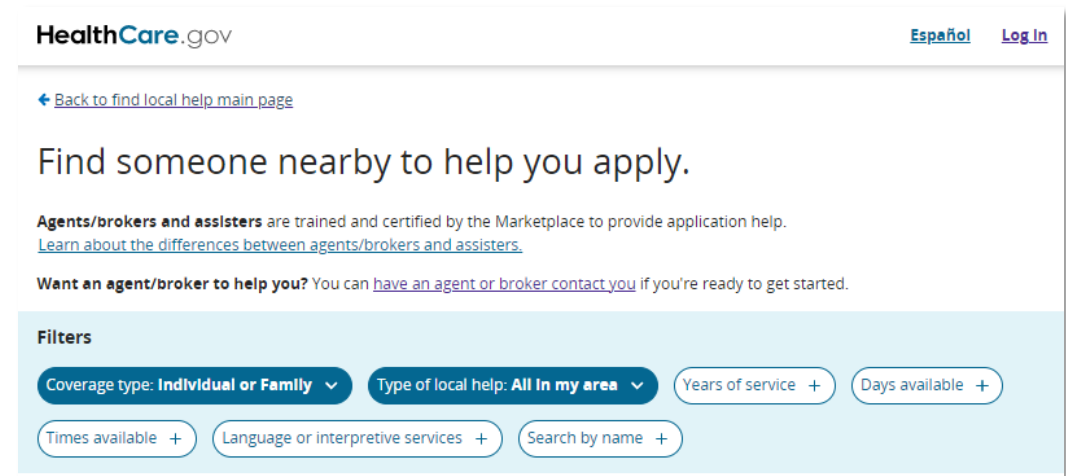
Search our online directory and set up a time to talk in-person, over the phone, or by email.

An agent, broker, or assister near you can help you with your application and more.



Enter city & state or ZIP code

[Search](#) [Use your current location](#)



HealthCare.gov [Español](#) [Log In](#)

[← Back to find local help main page](#)

Find someone nearby to help you apply.

Agents/brokers and assisters are trained and certified by the Marketplace to provide application help. [Learn about the differences between agents/brokers and assisters.](#)

Want an agent/broker to help you? You can [have an agent or broker contact you](#) if you're ready to get started.

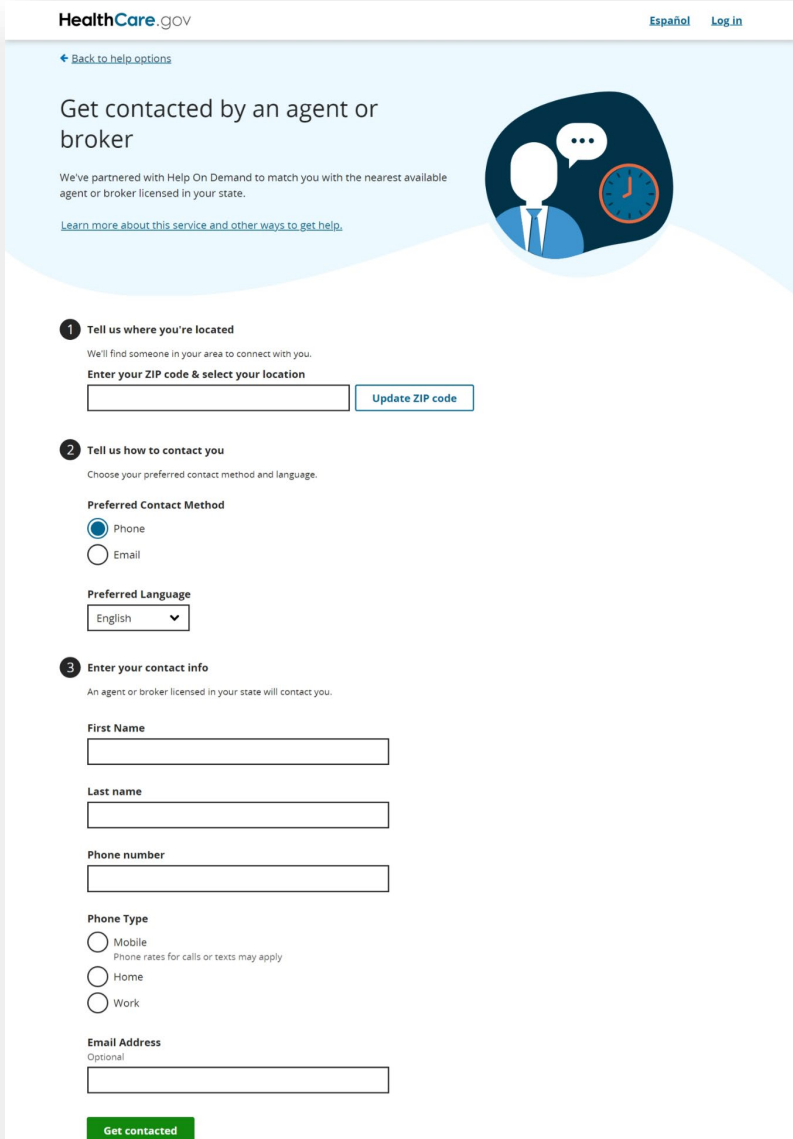
Filters

Coverage type: **Individual or Family** ▾ Type of local help: **All in my area** ▾ Years of service + Days available +

Times available + Language or interpretive services + Search by name +

Help On Demand

- » After the consumer enters their contact information on HealthCare.gov, it is sent to Help On Demand where the consumer is matched with an agent or broker who is available, speaks the consumer's language, and is licensed in the consumer's state.
- » If more than one agent or broker meets these criteria, Help On Demand directs the referral to the agent or broker who is geographically closest to the consumer.
- » That agent or broker receives a notification from Help On Demand via email, text message, and/or app notification, and has **15 minutes** to accept or reject the referral before it moves to the next available agent or broker in the queue.
- » Participation is optional for agents and brokers who are interested and meet additional program training requirements. CMS monitors performance and suspends agents or brokers who consistently fail to quickly accept referrals.



The screenshot shows the HealthCare.gov 'Get contacted by an agent or broker' form. It includes a header with 'HealthCare.gov', 'Español', and 'Log in' links. A 'Back to help options' link is at the top left. The main heading is 'Get contacted by an agent or broker'. Below this is a sub-heading: 'We've partnered with Help On Demand to match you with the nearest available agent or broker licensed in your state.' and a link 'Learn more about this service and other ways to get help.' To the right is an icon of a person with a speech bubble and a clock. The form is divided into three sections: 1. 'Tell us where you're located' with a text input for 'Enter your ZIP code & select your location' and an 'Update ZIP code' button. 2. 'Tell us how to contact you' with 'Preferred Contact Method' (radio buttons for Phone and Email, with Phone selected) and 'Preferred Language' (a dropdown menu showing English). 3. 'Enter your contact info' with text inputs for 'First Name', 'Last name', and 'Phone number'. Below these are 'Phone Type' (radio buttons for Mobile, Home, and Work, with Mobile selected) and 'Email Address' (Optional, with a text input). A green 'Get contacted' button is at the bottom.

Get Ready to Participate in Help On Demand

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

- » Complete Individual Marketplace registration and training and sign the applicable agreements for the current plan year at: <https://portal.cms.gov>.
- » Ensure that you have an active state license and a health-related line of authority (LOA) for each state where you plan to offer assistance with enrollment in Marketplace plans.
- » Confirm that your National Producer Number (NPN) is listed as valid on the Agent and Broker Federally-facilitated Marketplace (FFM) Registration Completion List at https://data.healthcare.gov/ffm_ab_registration_lists.
- » You should also elect to display your contact information in your MLMS profile.
- » 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.

Participating in Find Local Help and Help On Demand

MLMS settings to be listed in Find Local Help and Help On Demand

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

local 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.

Help On Demand User Interface: Availability Settings

Help On Demand in partnership with HealthCare.gov

 JS

Manage Referrals

Dashboard

Export Data

Profile

Availability Settings

Availability

2 Today's Availability: ☒ On

1 Hours of Availability

Eastern Standard Time

☐ Sunday

☒ Monday - 9 hrs

☒ Tuesday - 9 hrs

☒ Wednesday - 9 hrs

☒ Thursday - 9 hrs

☒ Friday - 9 hrs

☐ Saturday

800AM-500PM

+

800AM-500PM

+

800AM-500PM

+

800AM-500PM

+

800AM-500PM

+

800AM-500PM

+

Cancel


Save

3 ☐ Out of Office

TERMS OF USE /PRIVACY POLICY | CMS PRIVACY NOTICE | FULL LIST OF AGENTS/BROKERS

Help On Demand User Interface: Manage Referrals

Help On Demand in partnership with HealthCare.gov

 TG

Manage Referrals

Dashboard

Export Data

Profile

Availability Settings

Referrals

Today's Availability: ☒ On

Search for Referrals by Status, Date-range or Name.

Clear Today 1w 1m 1y Date Range

Eastern Standard Time

Status all

Enter Search Criteria

Search

Total Referrals: 10

Name	Contact Information	Referral Assigned	Referral Expires	Referral Status
Pending Referral	Oxford, Oakland, MI	04/18/2023 01:05 PM	15 minutes	<div>Reject</div> <div>Accept</div>
Hannah Smith	(888) 888-8888	04/18/2023 01:07 PM		Not a Good Referral
Missed Referral		04/18/2023 01:05 PM	Expired	
Gina Green	(222) 222-2222	04/11/2023 03:02 PM		In Progress
Brad King	(444) 444-4444	04/11/2023 02:50 PM		Referral Completed

Help On Demand User Interface: Manage Referrals (continued)

Help On Demand

in partnership with

HealthCare.gov

JS

On

Notifications

ALERT! Missed Referral
You have missed 1 referral in the last 7 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/broker.

Manage Referrals

Dashboard

Export Data

Profile

Availability Settings

Referrals

Search for Referrals by Status, Date-range or Name.

Clear

Today

1w

1m

1y

Date Range

Eastern Standard Time

▼

Status

all

▼

Enter Search Criteria

Search

Total Referrals: 29

Name	Contact Information	Referral Assigned	Referral Expires	Referral Status
Missed Referral		04/18/2023 09:35 AM	Expired	

Success to Date



14,000+ agents and brokers participated in Help On Demand during Open Enrollment for Plan Year 2023 – an 8% increase from just over 13,000 participating agents and brokers during PY2022.



73% of agents and brokers who took the CMS Help On Demand survey indicated that they are very likely to participate in Help On Demand in PY2024.



Nearly 60% of agents and brokers said their businesses grew as a result of Help On Demand during both PY2022 and PY2023.

What is the Marketplace Circle of Champions?

The Marketplace Circle of Champions is an **annual recognition program** for Marketplace-registered agents and brokers who assist at least **20 consumers** with active enrollments in Marketplace coverage during Open Enrollment.

- » Agents and brokers are major contributors to the Marketplace and important partners for CMS.
- » As such, CMS created this program to recognize the hard work, expertise, and service of agents and brokers

There are three Circle of Champions recognition levels for agents and brokers:



Circle of Champions

Agents and brokers who complete 20-99 active enrollments



Elite Circle of Champions

Agents and brokers who complete 100-499 active enrollments



Elite Plus Circle of Champions

Agents and brokers who complete 500+ active enrollments

How do I qualify for the Circle of Champions?

To be eligible and qualify for the Circle of Champions, agents and brokers must have:

- » Completed the current-year Marketplace registration and training requirements for agents and brokers
- » A valid National Producer Number (NPN)
- » An approved, active health-related line of authority in the states in which they're licensed to operate
- » Assisted at least 20 active new enrollments and/or re-enrollments in Marketplace coverage during Open Enrollment

Active enrollments are counted by individual member and not groups or policy (e.g., if you help enroll a family of four, you receive credit for four enrollments).

- » Active enrollments through any Marketplace pathway – including HealthCare.gov, the Marketplace Call Center, and private websites via Direct Enrollment (DE) or Enhanced Direct Enrollment (EDE) – count toward qualification for the Circle of Champions.
- » **IMPORTANT:** For enrollments to count, your clients **must include your NPN on their Marketplace application**

Benefits of the Circle of Champions

If you achieve Circle of Champion status at any of the three levels, you will receive a recognition package with the following materials:

- » Appreciation letter from CMS
- » Personalized certificate of recognition
- » Commemorative digital badge
- » Digital and social media toolkit

Recognition materials can be used to promote your accomplishment among your peers and within your community.

Connecting Consumers with Coverage

- » The Connecting Consumers with Coverage Program recognizes agents and brokers who assist 20 or more consumers transitioning from Medicaid/CHIP coverage to Marketplace coverage from February 2023 through June 2024. Agents and brokers recognized by the program will receive a certificate and promotional recognition materials to use for marketing.
- » These materials will include a digital toolkit that contains social media posts and a badge for agents and brokers to include in their email signatures and other applicable marketing messages.

