

FAQ on the Help on Demand Tool at HealthCare.gov

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This document outlines information on assisting consumers with the Help on Demand tool at HealthCare.gov.

Help on Demand

What is Help on Demand?

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

I thought I was not permitted to refer a consumer to an agent or broker as a substitute for completing any of my required assister duties. Under what circumstances can I refer a consumer to use Help on Demand?

If while assisting a consumer, a consumer requests to receive help from an agent or broker, assisters can inform the consumer about Help on Demand. Assisters can also help explain to the consumer how they can access the tool and can aid the consumer in using it. Assisters can also use Help on Demand to refer consumers or employers to an agent or broker to enroll in coverage through the Small Business Health Options Program (SHOP).

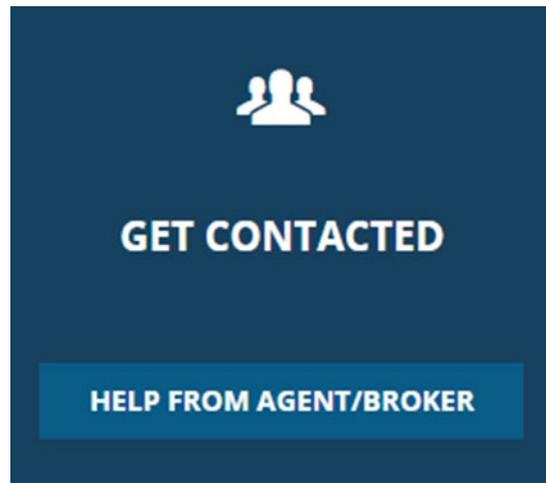
Where can consumers find Help on Demand?

Consumers can find a link to Help on Demand on the HealthCare.gov homepage, under “Get Contacted – Help from Agent/Broker.”

Once the consumer navigates to HealthCare.gov, what steps do they need to take in order to connect with a licensed agent or broker?

As a first step, consumers should locate the “Get Contacted – Help from Agent/Broker” icon and select the **Help from Agent/Broker** tab as shown in Exhibit 1 below.

Exhibit 1: Screen Shot of Get Contacted Icon



On the next screen, consumers will see a notification that they are navigating away from HealthCare.gov. They will need to read and agree to proceed.

At the top of the next page, consumers will see a “Get help now!” title at the top of the page where they can provide their contact details (i.e., their name, preferred contact method, email, location and their preferred language). Consumers should then select **Submit**.

After submitting their request, a licensed agent or broker will contact consumers directly based on the information they provided on the previous page.

How soon will the Marketplace contact the consumer?

Generally, a 30-minute-or-less response time is expected from 9:00 a.m. to 5:00 p.m. Monday through Friday. Weekend, holiday, and after business hours response times depend on the availability of agents and brokers.

As an assister, I’m not permitted to refer consumers to particular agents or brokers. If I refer consumers to the Help on Demand Tool, am I in conflict with this rule?

No, Help on Demand does not conflict with an assister’s prohibition on referring a consumer to a specific agent or broker because the assister cannot choose the agent or broker that the consumer will be referred to. Help on Demand referrals do not constitute an endorsement of the individual agents or brokers by the Department of Health and Human Services (HHS) or the U.S. Government. However, all participating agents and brokers must complete Marketplace training and registration, sign CMS agreements, and hold an active license for a health line of authority in the respective state in addition to completing Help on Demand training.

