



# Find Local Help

## **Consumer Tool Quick Reference Guide**

---

**Version 3.0**  
**6/26/2018**

**Centers for Medicare &  
Medicaid Services**

**Center for Consumer  
Information and Insurance  
Oversight (CCIIO)**

<b>Document Number:</b>	Find Local Help Quick Reference Guide – Consumer Tool
<b>Contract Number:</b>	TBD
<b>Prepared For:</b>	Centers for Medicare & Medicaid Services (CMS) CCIIO 7500 Security Boulevard Baltimore, Maryland 21244-1850

# Table of Contents

---

- [Consumer Tool Quick Reference Guide](#) ..... 1
- [Table of Contents](#) ..... 2
- [Record of Changes](#) ..... 3
- [Disclaimer](#) ..... 5
- [Overview](#) ..... 6
- [Background](#) ..... 7
- [Consumer Tool](#) ..... 8
  - [Access Consumer Tool](#) ..... 8
  - [Search for Help](#) ..... 9
    - [Select Location](#) ..... 9
- [Display Search Results](#) ..... 12
- [Detail Cards](#) ..... 14
  - [Assister Detail Cards](#) ..... 15
  - [Agent and Broker Detail Cards](#) ..... 16
- [Search Filters](#) ..... 17
  - [By Coverage Type](#) ..... 18
  - [By Assistance Type](#) ..... 18
  - [By Statewide Service Designation](#) ..... 18
  - [By Minimum Years of Service](#) ..... 18
  - [By Licensing In Multiple States](#) ..... 19
  - [By Language or Interpretation Service](#) ..... 19
  - [By Special Services](#) ..... 19
  - [By Hours of Operation](#) ..... 19
  - [By Name](#) ..... 19
- [Glossary](#) ..... 20

# Record of Changes

---

Date	Sprint	Description
6/26/18	4.4	Finalize edits and prep document for 508 implementation.
03/29/18	2.3	Update to Consumer tool descriptions to match the consumer tool re-design that was executed for OE5. Removed all references to the upkeep tool from this document.
03/01/2017	2.1	Documentation Updates to reflect GUI related changes in the Consumer and Upkeep tools. Removed Admin Tool Guide as a stand-alone document.
02/17/2017	1.3	In the Admin Tool, users now can access the listings for approval from the landing page. All users with access to the Admin tool can now create an organization or a location and update or delete an existing listing. "Send to Pending" feature is no longer available and users must either accept or reject a listing under review.
12/23/2016	8.5	In the Consumer Tool, a visual indicator and a grouping functionality was added to the map to allow the users to view all the listings on the map, even the ones that overlap due to geo-coordinates in close proximity.
10/21/2016	2.28	In the Consumer Tool, users will now be directed to the appropriate marketplace (FFM or SBM) based on their coverage type, in addition to location. This applies to users in the State-based Marketplaces on the Federal Platform (SBM-FP) states.
10/07/2016	2.27	In the Consumer tool, search results for Assisters can now be filtered by Hours of Operation. In addition, a Statewide check box is now available to show all Assisters serving the entire state.
09/29/2016	2.26	In the Consumer tool, users now can see the search results on a page mapped. Users will be able to click on a listing on the map to view the address and main phone. A Display filter is also available to allow users to show/hide the map as needed from the results page.
07/22/2016	2.21	In the Upkeep tool, users now can add a new location and add or remove organization affiliation or assister type(s) from an existing location listing. In addition, users will no longer be able to submit an update request for organization listing using the Upkeep tool. The add/update/delete requests must still go through the review and approval process.

Date	Sprint	Description
06/27/2016	2.19	In the Admin tool, users now can add an organization and associate it with existing locations in the FLH directory, add a location and associate it to an existing organization in the FLH directory, and update an organization or a location listing to remove any associations (to locations or organization, respectively), and change assister type. The add, update, and delete requests must still go through the review and approval process.
05/23/2016	2.17	In the Consumer tool, GUI related changes that include a new 508 compliant pagination feature were implemented.
04/13/2016	2.15	In the Consumer, Upkeep, and Admin tools, GUI related changes (to include new buttons) were implemented for 508 Accessibility compliance.
03/11/2016	2.12	In the Upkeep and Admin tools, a new section, Assister type and service area, is now available. This will enable users to edit coverage type or service area (if applicable) for assister types added to a listing. Admins will be able to select the coverage type and service area for each assister type added to a new listing (if applicable).
02/26/2016	2.11	In the Consumer, Admin, and Upkeep tools, GUI changes are now available as part of Enhancement efforts.
01/29/2016	2.10	In the Admin and Upkeep tools, users now have the ability to choose the parts of the street address to display in a listing on the Consumer tool.
01/08/2016	2.9.1	<p>In the Consumer tool, search results for Assisters (not Agents &amp; Brokers) can now be filtered by Special Services.</p> <p>In the Admin and Upkeep tools, users can now specify in which languages and for which special services they provide assistance. This will enable consumers to find Assisters who provide assistance in a specific language or special service.</p>
12/30/2015	2.9	In the Consumer tool, search results for Assisters (not Agents & Brokers) can now be filtered by Language.
12/18/2015	2.8	In the Admin tool, Reviewer's and Approver's queue can now be sorted by Location Name, Organization Name, State, or Date Submitted.
12/11/2015	2.7	In the Admin and Upkeep tools, you can now search for a listing by Organization or Location name.

# Disclaimer

---

This guide includes changes to the Consumer tool as of **July 26, 2018**. All content herein is subject to change when new functionality, content or graphical user interface (GUI) changes are implemented. Functionality or other relevant changes to the FLH application are summarized in the Record of Changes.

# Overview

Find Local Help (FLH) is a tool, available to the public via [HealthCare.gov](http://HealthCare.gov), that allows consumers to find people and organizations within a U.S. locality (zip code), who are trained to help apply for, pick and enroll in health insurance plans.

The FLH application is comprised of three front-end components:

- **Consumer tool** - The public-facing search application that allows for users to search for local resources.
- **Upkeep tool** - The public-facing application that allows for Assisters only to request addition of a new location or changes to existing records in the FLH directory.
- **Admin tool** - The internal-only administrative application that allows for CMS users to create a new organization or location and update or delete an existing listing record.

**Note:** Refer to the Find Local Help Quick Reference Guide document for guidance on Consumer and Admin tools.

The figure below depicts the flow in the FLH Consumer, Upkeep, and Admin tool.

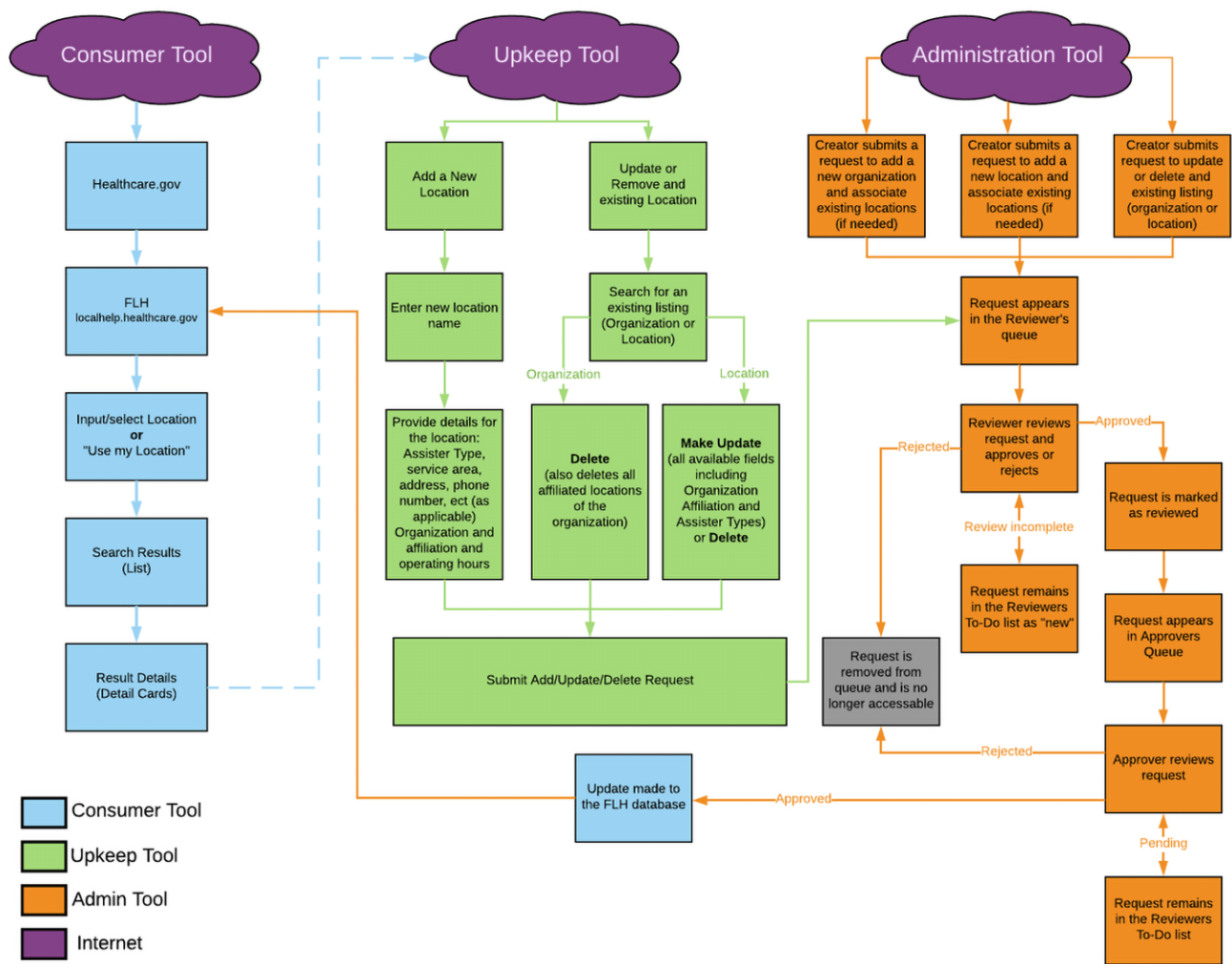


Figure 1: Find Local Help User Flow Diagram

# Background

---

HealthCare.gov helps Americans understand their private healthcare choices and select the coverage that best suits their needs. Spanish speaking consumers can use the parallel [CuidadoDeSalud.gov](http://CuidadoDeSalud.gov) for the same services. Key features of both websites include social media integration, content that can be easily shared, and collaborative resource links for consumers to get more information. The sites are built with a responsive design to enable access via a multitude of platforms including desktops, smart-phones, and other mobile devices.

The Find Local Help application resides on [localhelp.healthcare.gov](http://localhelp.healthcare.gov) and it allows the public to search for local resources that can provide them assistance with the Health Insurance Marketplace. Consumers can search by city and state, state, ZIP code or current location to see a list of local organizations with contact information, office hours, and types of help offered, such as non-English language support, Medicaid or Children's Health Insurance Program (CHIP), and Small Business Health Options Program (SHOP).

**Note:** FLH resources are only provided to visitors in Federally Facilitated Marketplace (FFM), State Partnership Marketplace (SPM) states, and for some State-based Marketplaces that use a Federal Platform (SBM-FP) for certain coverage type(s). Consumers in State-Based Marketplace (SBM) states are directed to their state Websites.

Assistance available in the FLH directory can be one of two types:

- **Assisters:** Trained and certified individuals who can help consumers apply for coverage and enroll in a health plan with savings based on their income, or in Medicaid or the Children's Health Insurance Program (CHIP). Assisters provide information that's fair, impartial, and accurate, and their services for free. The various types of Assisters include: Navigators, Certified Application Counselors (CACs), and Medicaid or CHIP Specialists.
- **Agents & Brokers:** Trained, licensed and registered professionals who can help consumers apply for coverage and enroll in a health plan with savings based on their income. Agents & Brokers provide their services to consumers for free – they're paid by insurance companies whose plans they sell. Some agents may sell only certain plans. Only agents and brokers that have a valid National Producer Number and are licensed in the state will appear in the search results. However, this listing should not be used as a primary source of information.

Assisters can access the Upkeep tool through the FLH application to submit a request to add, update or delete a listing in the directory.

Agents and brokers can make changes on the MLMS (Marketplace Learning Management System) by accessing the CMS Enterprise Portal (<https://portal.cms.gov/>) to change any information displayed. Agents and Brokers can opt out, or in with partial information or full information with the Find Local Help Preference options on the MLMS profile.

CMS Center for Consumer Information and Insurance Oversight (CCIIO) and Center for Medicaid and CHIP Services (CMCS) users with appropriate privileges can add, update, or remove listings for help providers to publish in the FLH directory of Healthcare.gov.

# Consumer Tool

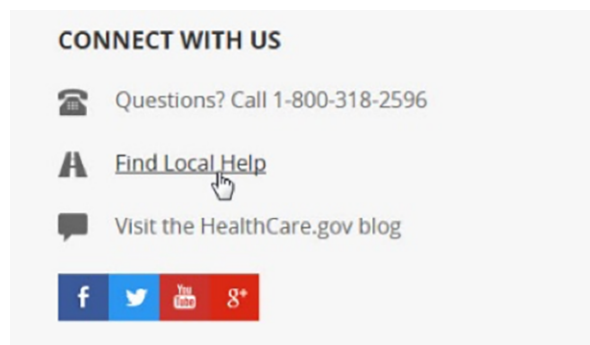
---

The FLH Consumer tool is a public-facing search application that allows for users to search for local resources.

## Access Consumer Tool

There are two ways to access the Consumer tool.

1. Click the **Find Local Help** link under Connect with Us on [HealthCare.gov](https://www.healthcare.gov). The figure below shows the Find Local Help link under Connect With Us in the footer.



*Figure 2: Find Local Help link on the Connect with Us footer*

2. Use the direct URL: <https://localhelp.healthcare.gov>.

**NOTE:** Find Local Help may occasionally be promoted on Healthcare.gov landing pages.

The figure below shows the Find Local Help landing page.



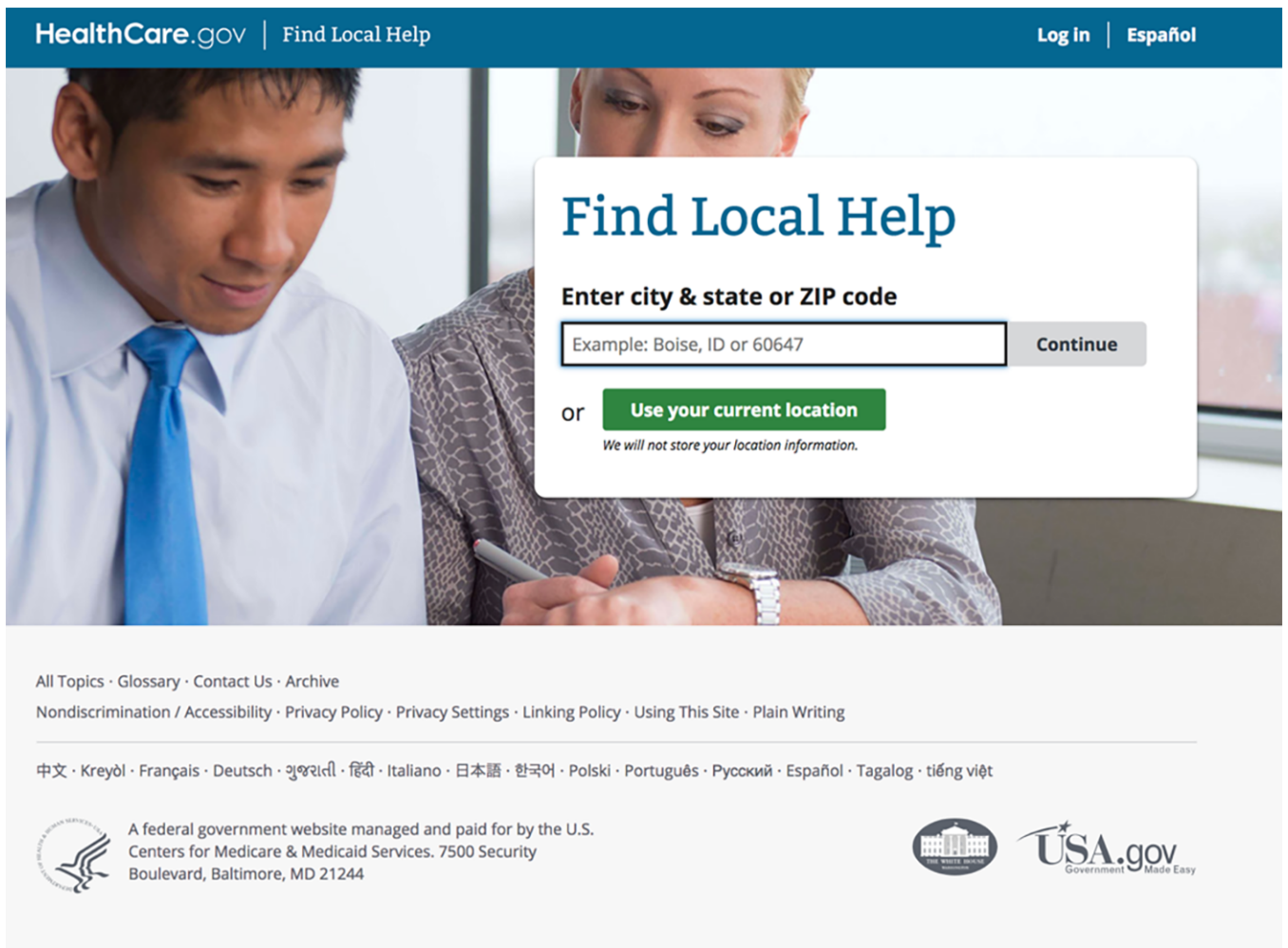


Figure 3: Find Local Help Landing page

## Search for Help

Users can search for local assistance with their health insurance application by entering their location.

## Select Location

Users can enter one of the following and select their location from the dropdown menu:

- Zip code
- City
- City and state
- State

Or select the **Use your current location** button to use the browser location services. The figure below shows the suggested lists available for selection when entering zip code, city, or state.

# Find Local Help

## Enter city & state or ZIP code

15213	<b>Continue</b>
PITTSBURGH, PA 15213	
OAKLAND, PA 15213	

Figure 4a: Search by ZIP Code

# Find Local Help

## Enter city & state or ZIP code

Pittsburgh	<b>Continue</b>
PITTSBURGH, PA 15233	
PITTSBURGH, PA 15224	
PITTSBURGH, PA 15270	
PITTSBURGH, PA 15240	
PITTSBURGH, PA 15268	
PITTSBURGH, PA 15277	
PITTSBURGH, PA 15225	
PITTSBURGH, PA 15278	
kir	PITTSBURGH, PA 15210

Figure 4b: Search by City

# Find Local Help

## Enter city & state or ZIP code

Pennsylvania	<b>Continue</b>
PENNSYLVANIA FURNACE, PA 16865	
PENNSYLVANIA	

Figure 4c: Search by State

Users must select an option from the suggested list in order to proceed.

**NOTE:** If you live in a State that has its own State Based Marketplace (SBM), then you will be directed to the State Marketplace to search for help providers.

# Find Local Help

## Enter city & state or ZIP code

MARYLAND	<b>Continue</b>
----------	-----------------

If you live in Maryland, you will use the Maryland Health Connection website to find assistance.

**Go to state marketplace**

Figure 5: Directed to State Marketplace

# Display Search Results

Find someone nearby to help you apply.

**1** 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

**2** 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 3 Filter results

**Filters**

Agent or Broker  Assister  [Show all](#)

Showing **10 of 421** results near **PITTSBURGH, PA 15213** ([Change location](#)) **4**

**5**

**1** **Community Human Services** 0.4 miles away

**Assister**

**Phone**  
[\(412\) 246 - 1615](tel:(412)246-1615)

**Email**  
[tsmith@chscorp.org](mailto:tsmith@chscorp.org)

**Website**  
<http://www.chscorp.org>

**Address**  
374 Lawn St  
Pittsburgh, PA 15213

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

**2** **Gust Economos** 0.8 miles away

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

**Phone**  
[\(412\) 915 - 0100](tel:(412)915-0100)

**Email**  
[Deanje@verizon.net](mailto:Deanje@verizon.net)

**Address**  
128 N Craig St Suite 307  
Pittsburgh, PA 15213

**7** **PA Mental Health Consumers Association**

**Statewide service**

**Phone**  
[\(855\) 274 - 5626](tel:(855)274-5626)

Figure 6: Search Results

The left navigation pane provides the following filters, links, and option:

1. **Help Panel:** Describes the difference between the two types of assistance available on Find Local Help. NOTE: The help panel will be hidden the next time the user interacts with Find Local Help on the same browser.
2. **Help On Demand:** Clicking Get Started links the user to a page within FLH that gives the user the option to AGREE AND CONTINUE on to the third-party tool called Help on Demand that allows users who want to enroll in a Marketplace plan to receive a phone call directly from an Agent or Broker in their area, or Return to previous page. After 20 seconds of inactivity, the user is automatically directed to the Help on Demand site. (Figure 7, below)

## You're about to leave HealthCare.gov and use a website operated by a third party.

HealthCare.gov provides this link to the Help On Demand site solely for your convenience. Once you leave HealthCare.gov, you're subject to the privacy and security policies of the site, which is operated by BigWave Systems. The Centers for Medicare & Medicaid Services and HealthCare.gov generally do not receive or maintain consumer information submitted to the Help On Demand site. Limited consumer information may be provided by BigWave Systems to the Centers for Medicare & Medicaid Services for Special Enrollment Period eligibility determination. The provision of a link to the site does not constitute an endorsement of the individual agents and brokers with whom you may connect through the site.

[Agree and continue](#)

[Return to previous page](#)

Figure 7: Help on Demand Interstitial Page

3. **Filters:** This area allows the user to narrow down their results, by adding, removing or changing the filters. If a user selects "Show all" or "Filter results". They are presented with the filter panel.
4. **Results Description:** Provides user with the number of results and location of search query. Allows user to Change Location and return to the Find Local Help landing page.
5. **Results List (Maximum of 10 per page):** List of Assistors and Agents and Brokers in order of closest to furthest within a radius of 50 miles, those with only their city and state listed can be found at the end of the list.
6. **Map:** A location indicator with the 10 listed results. Mapped search results will only include listings that have an address, city and state listed.
7. **Statewide Assistors:** Assistors that serve the entire state are listed beneath the map.

Ten results (listings) are displayed per page by default. To go to the next page, use the 'Next' arrow at the bottom of the page.

# Detail Cards

---

The detail card may include information such as phone, email, address, website, hours of operation.

Users can download, email or print the information from the contact cards.

The **More details** button in the Results List or on the map will direct the user to the detail card.

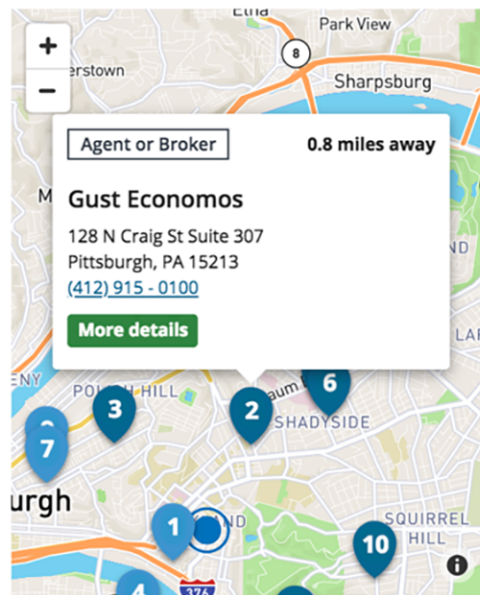


Figure 8: See More Details button on a Listing on the Map

# Assister Detail Cards

The Assister Detail cards display the following additional items:

- Languages or Interpretive Services: Indicates if the Assister offers this service.
- Special Services: An indication of any additional services that may be offered by the Assister.
- The **Request corrections** link allows an Assister to submit a request to add, edit, or delete a listing via the upkeep tool.

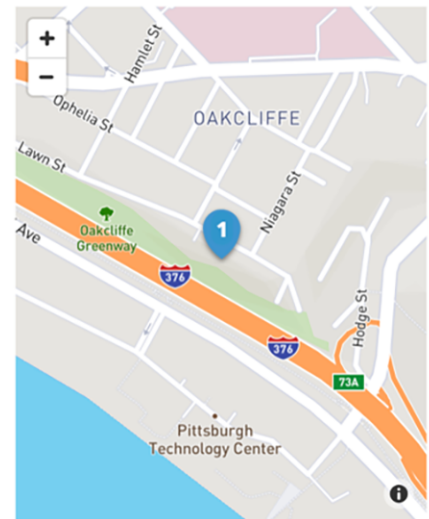
◀ [See all results](#)

## Community Human Services 0.4 miles away

Assister

<b>Phone</b>	<a href="tel:(412)246-1615">(412) 246 - 1615</a>	<b>Mon</b>	9:00am – 4:00pm
<b>Email</b>	<a href="mailto:tsmith@chscorp.org">tsmith@chscorp.org</a>	<b>Tue</b>	9:00am – 4:00pm
<b>Website</b>	<a href="http://www.chscorp.org">http://www.chscorp.org</a>	<b>Wed</b>	9:00am – 4:00pm
<b>Address</b>	374 Lawn St Pittsburgh, PA 15213	<b>Thu</b>	9:00am – 4:00pm
		<b>Fri</b>	9:00am – 4:00pm

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



[Problem with your organization's listing?](#)  
[Request corrections](#)

Figure 9: Assister Detail Card

# Agent and Broker Detail Cards

The Agent/Broker Detail cards may display the following additional items:

- LICENSED IN MULTIPLE STATES: This designation indicates if an Agent/Broker is licensed in multiple states.
- LICENSED IN: This indicates which states the Agent/Broker has an active license.
- # Number of YEARS OF SERVICE: This service recognition badge indicates the number of years an Agent/Broker has been working with the marketplace.

[See all results](#)

## Ervin Bauman 5.5 miles away

Agent or Broker   Licensed in multiple states   **5th** year of service

<b>Phone</b>	<a href="tel:(412)780-4707">(412) 780 - 4707</a>	<b>Mon</b>	9:00am – 7:00pm EST
<b>Email</b>	<a href="mailto:erv.bauman@gmail.com">erv.bauman@gmail.com</a>	<b>Tue</b>	9:00am – 7:00pm EST
<b>Website</b>	<a href="http://www.NationalHealth...">http://www.NationalHealth...</a>	<b>Wed</b>	9:00am – 7:00pm EST
<b>Address</b>	11 Aldred Ln Pittsburgh, PA 15227	<b>Thu</b>	9:00am – 7:00pm EST
		<b>Fri</b>	9:00am – 7:00pm EST
		<b>Sat</b>	9:00am – 7:00pm EST

**Licensed In**  
Pennsylvania, Arizona, West Virginia, Virginia, Ohio, Florida, North Carolina

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

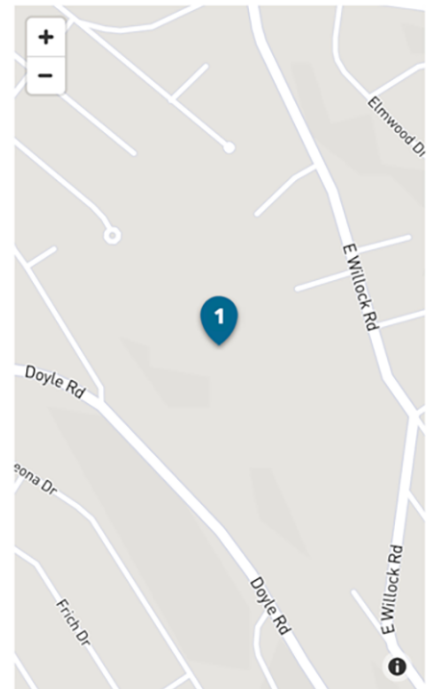


Figure 10: Agent or Broker Detail Card



# Search Filters

---

When a user clicks **Filter results**, the filter panel opens and users can narrow down their results based on the criteria in the table below.

**NOTE:** Refer to table below for which filters are applicable to Assistors, Agent/Brokers or both. Not all filters are available at all time.

*Table 1: Filters available for search results for Assistors and Agents & Brokers*

Filter Menu Options	Assistors or Agents & Brokers
Coverage type	Both
Assistance Type	Both
Statewide service	Assistors
Minimum Years of Service	Agents and Brokers
Search by Name	Both
Language or Interpretive Services	Assistors
Special Services	Assistors
Hours of Operation (Day of the Week/Time of Day)	Both
Search by Name	Both

**Coverage type**

- Individual or Family
- Medicaid or CHIP
- Small business

Filter results

**Assistance type**

- Agent or Broker (372)
- Licensed in multiple states (64)
- Assister (51)
- Statewide service (2)

**Minimum years of service**

Select number of years
▼

**Language or interpretive services**  
(In addition to English)

Select a language
▼

**Search by name**

**Hours of operation**

**Day of the week**

- Weekdays
- Weekends

**Time of day**

- Before 9am
- 9am – 5pm
- After 5pm

**Special services**

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

Clear filters

Apply filters

**Filters**

Agent or Broker
X

Assister
X

[Show less](#)

Figure 11: All Filters/Filter Panel

## By Coverage Type

Users can change the **Coverage type** by interacting with the drop-down located in the filter bar.

**NOTE:** Selecting **Medicaid or CHIP** will only yield Assistors in the results list. Agent/Brokers do not service that coverage type.

## By Assistance Type

Users can use the “x” or un-check the box next to the **Assister** and **Agent or Broker** filters to remove the filter and exclude that helper type.

## By Statewide Service Designation

The **Statewide service** filter allows the user to search for Assistors serving the entire state.

## By Minimum Years of Service

The **Minimum Years of Service** filter allows the user to search for Agents and Brokers based on how long they have been providing Marketplace service.

## By Licensing in Multiple States

The **Licensed in Multiple States** filter allows the user to search for Agents and Brokers that are licensed in several states.

## By Language or Interpretation Service

The **Select a Language** filter allows users to find Assistants that offer language services. Users choose one of the following drop-down options:

Select one of the following languages:

### *List 1: Options available for Languages filter*

- American Sign Language
- Arabic
- Cantonese
- English (default)
- French
- French Creole
- German
- Greek
- Gujarati
- Hindi
- Italian
- Japanese
- Korean
- Mandarin
- Persian
- Polish
- Portuguese
- Russian
- Spanish
- Tagalog
- Urdu
- Vietnamese
- Interpretation services available for other languages

## By Special Services

The **Special Services** filters allow users to find Assistants offering special support. Users can select multiple special services from the options below:

### *List 2: Options available for Special Services filter*

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

## By Hours of Operation

The **Hours of Operation** filter allows users to search for help providers available on certain days/times..

## By Name

The **Search by Name** box allows users to search by the helper's name.

# Glossary

Acronym	Term	Description
--	Assister Types	<p>The following Assister types are available in the Upkeep and Admin tool.</p> <ul style="list-style-type: none"> <li>• Certified Application Counselor (CAC)</li> <li>• Navigator (NAV)</li> <li>• CHIP</li> <li>• Medicaid</li> </ul>
ABA	Agent/Broker Associations	<p>To the extent permitted by a state and if all Marketplace requirements are met, licensed health insurance agents and brokers may enroll individuals, small employers, and employees in coverage through the Marketplace. Federal and state training and certification requirements apply to agents and brokers who enroll or assist consumers in the Marketplace. Agent and Broker Industry Trade Associations include:</p> <ul style="list-style-type: none"> <li>• National Association of Health Underwriters (NAHU)</li> <li>• Council on Insurance Agents and Brokers (CIAB)</li> <li>• National Association of Insurance and Financial Advisors (NAIFA)</li> <li>• Independent Insurance Agents and Brokers of America (IIABA)</li> <li>• National Association of Professional Insurance Agents (NAPIA)</li> </ul>
CCIIO	Center for Consumer Information and Insurance Oversight	
CHIP	Children’s Health Insurance Program	
CMS	Centers for Medicare & Medicaid Services	
FFM	Federally-facilitated Marketplace	
FLH	Find Local Help	
I&F	Individuals and Families	

Acronym	Term	Description
M/C	Medicaid/CHIP	
NAV	Navigators	<p>Navigators have a vital role in helping consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplace. This includes steps to help consumers find out if they qualify for insurance affordability programs (including a premium tax credit, cost sharing reductions, Medicaid and the Children’s Health Insurance Program), and if they’re eligible, to get enrolled. Navigators also provide outreach and education to consumers to raise awareness about the Marketplace, and refer consumers to ombudsmen and other consumer assistance programs when necessary. Navigators can play a role in all types of marketplaces. They must complete comprehensive training. NAV organizations receive funding through a cooperative agreement to support enrollment assistance.</p>
SBM	State-Based Marketplace	
SBM-FP	State-Based Marketplace on the Federal Platform	
SHOP	Small Business Health Options Programs	
SPM	State Partnership Marketplace	