Help On Demand: Managing Referrals

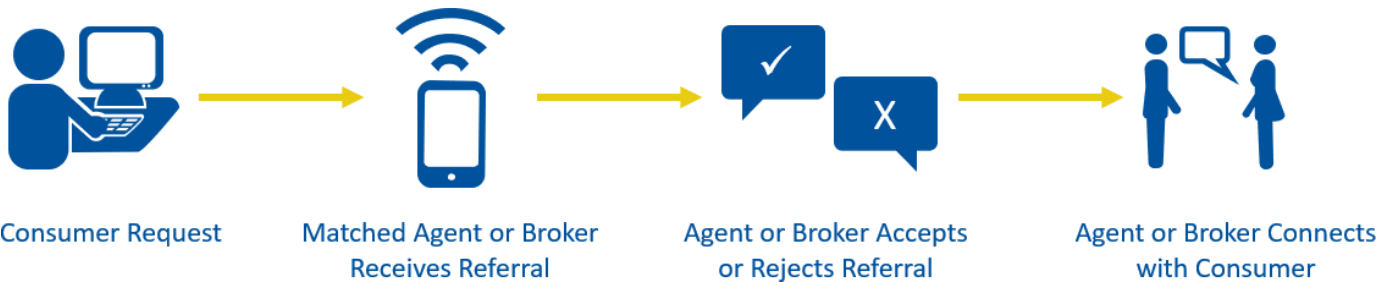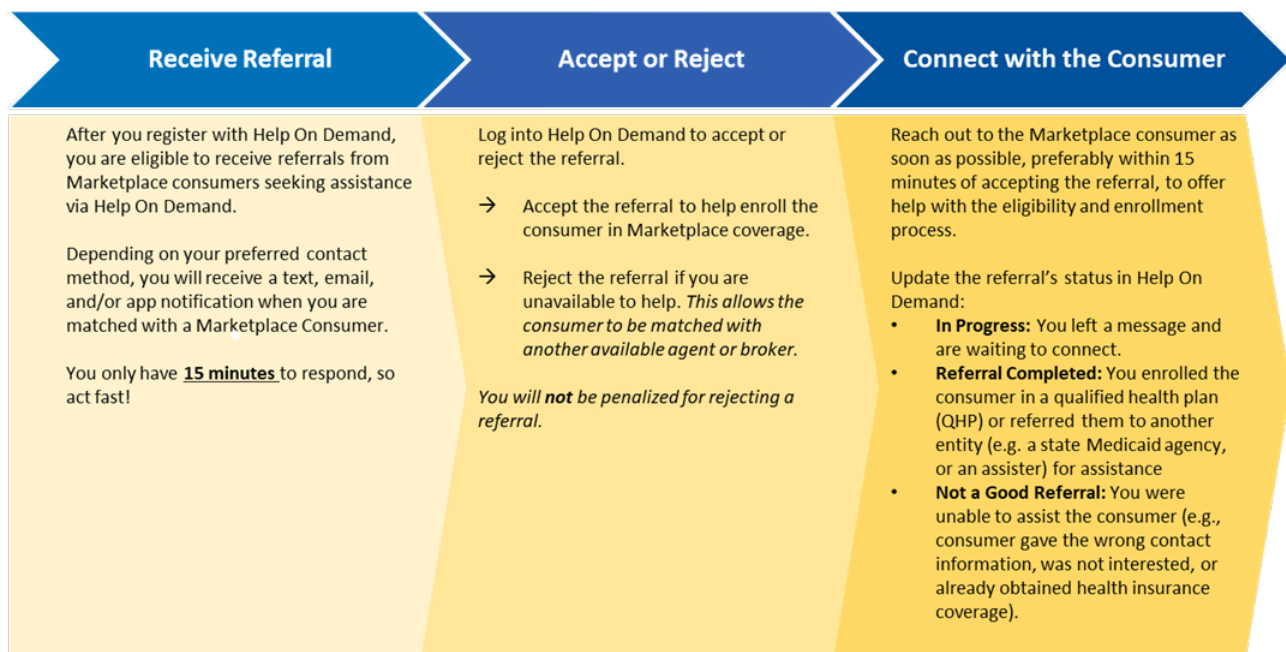| Consumer Request | Matched Agent or Broker Receives Referral | Agent or Broker Accepts or Rejects Referral | Agent or Broker Connects with Consumer |

What is Help On Demand?

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. Only agents and brokers who have completed Marketplace training and registration for the current plan year are eligible to participate in Help On Demand.

💡 **Note:** This is a Centers for Medicare & Medicaid Services (CMS)-contracted service developed and hosted by Help On Demand Help On Demand referrals are not provided by CMS or the Marketplace and they do not constitute an endorsement by the Department of Health & Human Services or the U.S. Government of the individual agents or brokers.

Manage Help On Demand Referrals

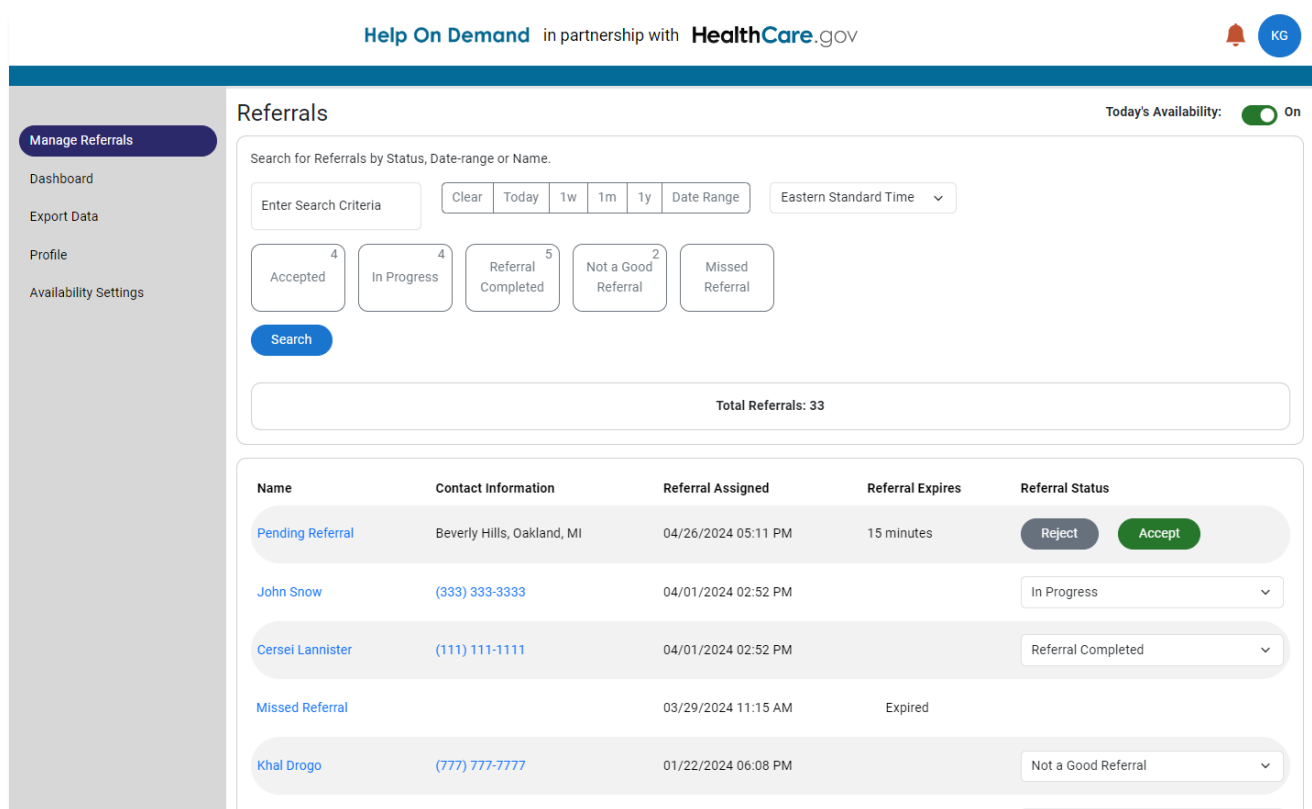| Receive Referral	Accept or Reject	Connect with the Consumer
After you register with Help On Demand, you are eligible to receive referrals from Marketplace consumers seeking assistance via Help On Demand. Depending on your preferred contact method, you will receive a text, email, and/or app notification when you are matched with a Marketplace Consumer. You only have **15 minutes** to respond, so act fast!	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.*	Reach out to the Marketplace consumer as soon as possible, preferably within 15 minutes of accepting the referral, to offer help with the eligibility and enrollment process. Update the referral's status in Help On Demand: • **In Progress:** 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 another entity (e.g. a state Medicaid agency, or an assister) for assistance • **Not a Good Referral:** You were unable to assist the consumer (e.g., consumer gave the wrong contact information, was not interested, or already obtained health insurance coverage).

Accept or Reject Help On Demand Referrals

To accept or reject Help On Demand referrals, log into Help On Demand at https://Marketplace.HelpOnDemand.com with your username and password. If you are using the Help On Demand mobile application, you may use Face ID or Touch ID for easy access. Once you log in, the **Manage Referrals** page will be displayed.

- You can view the consumer's city and state before accepting or rejecting the referral.
- To accept the referral, select **Accept** in the Referral Status column.
- Once you accept the referral, you will receive the consumer's name and contact information.

When you receive a referral notification, **you must accept or reject it within 15 minutes.** You will **not** be penalized for rejecting a referral if you are unavailable to provide assistance.

- Rejecting referrals when you are not able to assist ensures that consumers can quickly get the help they need.
- By selecting **Reject**, you are sending the referral to the next available agent or broker in the queue.
- This allows another available agent or broker to accept the referral and quickly connect with the consumer.

*It is important that you respond to notifications as quickly as possible, so we recommend that you select **Email, Text & App Notification** as your preferred contact method in your Help On Demand profile. Receiving notifications via **Email Only** can cause delays and lost referrals.*

If you have any questions or concerns, please contact the Agent/Broker Email Help Desk at:
FFMProducer-AssisterHelpDesk@cms.hhs.gov

Last Updated: 5/1/2024

Accept or Reject Help On Demand Referrals: Missed Referrals

If you miss the **15-minute window to accept or reject a referral**, the following notification will appear in your **Notification Center** to inform you of the missed referral(s).

You will also be able to see your missed referrals in the **Manage Referrals** section of your account. When you log into Help On Demand, you will see your missed referrals in the **Manage Referrals** section of your account. Within the **Referral Assigned** column, you will have the ability to see your missed referral(s) listed with the assigned date and time the referral was sent to you. Please note, you won't be able to see the consumers' contact information, and instead, under **Name,** you will see **Missed Referral**.

Manage Help On Demand Referrals: Update Referral Status

As you assist the consumer, be sure to update the status in the **Referral Status** column on the **Manage Referrals** page. Help On Demand has the following, simplified referral statuses for reporting and tracking:

- **Pending:** You have a referral that is ready to be accepted or rejected in Help On Demand.
- **Accepted**: You have accepted the referral in Help On Demand.
    - Please note, we expect all agents and brokers to contact the consumer preferably within 15 minutes of accepting the Help On Demand referral.
- **Rejected**: You have rejected the referral because you were not available to assist.
- **In Progress**: You are experiencing delays helping the consumer (e.g., left a message, waiting on eligibility determination).
- **Not a Good Referral**: You are unable to assist the consumer (e.g., the consumer provided incorrect contact information or is working with another broker).

- **Referral Completed:** You enrolled the consumer in a qualified health plan or referred them to a state Medicaid agency.

Once you have successfully assisted a consumer, it is important that you assign the **Referral Completed** status in Help On Demand. This indicates you have successfully completed your interaction with the consumer, who has either selected a Qualified Health Plan (QHP) or has been referred to another entity for assistance. Please also include the subcategory for the referral. Subcategories are:

- Selected a Marketplace QHP
- Referred to Medicaid
- Referred to Navigator/Assister
- Other

💡 **Note:** 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 or who are coming to you for Marketplace enrollment assistance are looking for Marketplace QHPs and/or other insurance affordability coverage, **including Medicaid and Children's Health Insurance Program (CHIP). As a condition of your participation in Help On Demand, you must help enroll consumers or direct them to these coverage options whenever possible.**

Receive Help On Demand Referrals: Consumer Safety Net

In addition to direct referrals, there is a very important Help On Demand feature that acts as a safety net for consumers so that their requests do not go unanswered, even after hours. If, for example, a consumer is on HealthCare.gov at 1:30 a.m. and requests assistance from an agent or broker via Help On Demand, it is possible that no agents or brokers in their area are currently set to **Available** in the system to answer their request.

- **Consumer Safety Net.** In these circumstances, Help On Demand will send an email to all Marketplace-registered agents and brokers licensed in the consumer's state who have registered to participate in Help On Demand, notifying them that a consumer is in need of assistance.
- **First Come/First Serve.** The first agent or broker to accept will receive the referral, and the referral will no longer be available to other agents or brokers in the state. If you receive one of these safety net emails, but you are not the first agent or broker to accept the referral in Help On Demand, you will not be able to access the consumer's information when you log into your Help On Demand account, due to privacy protocols.

💡 **Note:** Help On Demand will send this notification **via email, not a text message or an app notification**. It does NOT mean that there is a problem with your availability settings, and you will not be penalized for failing to respond in a timely manner to safety net referrals sent outside of your designated availability.

Best Practices

Here are some useful guidelines to help you successfully manage Help On Demand referrals. **Please note that your Help On Demand account may be deactivated if you consistently fail to respond to consumer referrals in a timely manner.**

- **Respond Quickly.** Contact the consumer as soon as possible after accepting a referral. 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.
- **Reach out to the Consumer.** If a consumer does not respond to your initial phone call or email, CMS encourages you to make three (3) attempts to connect with that consumer.
- **Update Referral Status.** We understand that sometimes the consumer cannot be reached or may have provided incorrect contact information. In that instance, you should select the **Not a Good Referral** status in Help On Demand.

To learn more about Help On Demand, how to register, and what you need to know to receive consumer referrals, visit the Help On Demand section of the Agents and Brokers Resources webpage.