



Help On Demand for Plan Year 2025

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

October 3, 2024

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.

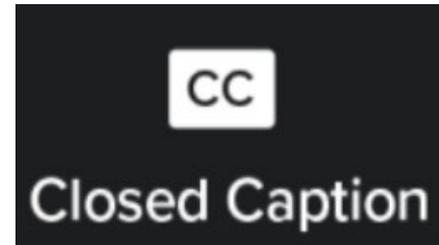
Unless indicated otherwise, the general references to "Marketplace" in the presentation only include Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).

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- To enable Closed Captioning, click the Closed Caption icon in your webinar controls.



Housekeeping Reminders



» If called upon during the Live Question & Answer session, please ask only one (1) question.



» To capture links posted in the Zoom Chat, please click on the desired link and bookmark it for future reference.

» Webinar and Audio Access Tips have been shared in the Zoom Chat and are listed in the email access details you received from [REGTAP Registration Support](#).



Discussion and Questions

At the end of today's webinar, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.



To ask a verbal question:

- If you are listening via the Zoom application, click "**Raise Hand**" in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to raise your hand.
 - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
 - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.



To submit a written question/view written responses:

- Type your question in the text box under the "**Q&A**" tab and click "**Send.**"
- Click on the "**My Questions**" tab to view written responses to your questions.
- Click on the "**All Questions**" tab to view all questions that received a public response since you've been logged into the webinar.

Please note: Due to time constraints, we may not be able to answer all questions posed during today's session either in writing, or during the live Q&A portion. CMS may use the context of your question to develop outreach materials in the future.

Agenda



- 1** Help On Demand Overview
- 2** Participate in Help On Demand
- 3** Working with Consumers Using Help On Demand
- 4** Help On Demand Reminders
- 5** Resources
- 6** Live Question/Answer Section & Agent and Broker Outreach Updates

Opening Remarks

REMINDER: Complete Marketplace Registration and Training



- » The Open Enrollment Period for Plan Year 2025 begins on **November 1, 2024**. Get ready for Open Enrollment by completing Plan Year 2025 Marketplace registration and training, now available through the CMS Enterprise Portal at <https://portal.cms.gov>.

NEW AGENTS AND BROKERS (those who did not complete Plan Year 2025 registration or training) must:

- » Take the full Individual Marketplace training for Plan Year 2025
- » Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the Marketplace Learning Management System (MLMS)

RETURNING AGENTS AND BROKERS (those who completed Plan Year 2024 registration and training) must:

- » Take either the condensed or full Individual Marketplace training for Plan Year 2025
- » Execute the Agent Broker General Agreement and the Individual Marketplace Privacy and Security Agreement via the MLMS
- » Complete registration by **October 23** to avoid having Marketplace system access revoked and so issuers may provide compensation for your Marketplace enrollments

To learn how to complete Marketplace registration and training, read this Frequently Asked Question here: <https://www.agentbrokerfaq.cms.gov/s/article/What-are-the-steps-for-completing-Marketplace-registration-and-training>.

Help On Demand Overview

What is Help On Demand?



Help On Demand is a consumer assistance referral system that quickly connects individuals on HealthCare.gov with Marketplace-registered, state-licensed agents and brokers in their area who can provide assistance with Marketplace plan selection and enrollment.

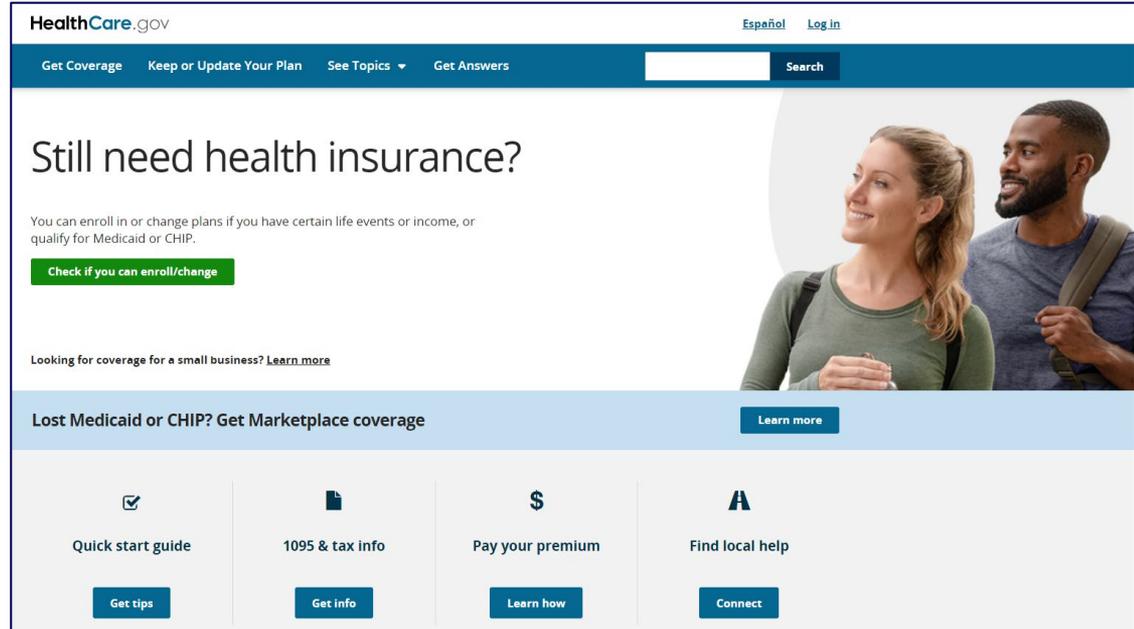


NOTE: Help On Demand is a CMS-contracted service developed and hosted by Help On Demand (formerly known as BigWave Systems). Help On Demand referrals are not provided by CMS or the Marketplace and they do not constitute an endorsement by the Department of Health & Human Services or the U.S. Government of the individual agents or brokers.

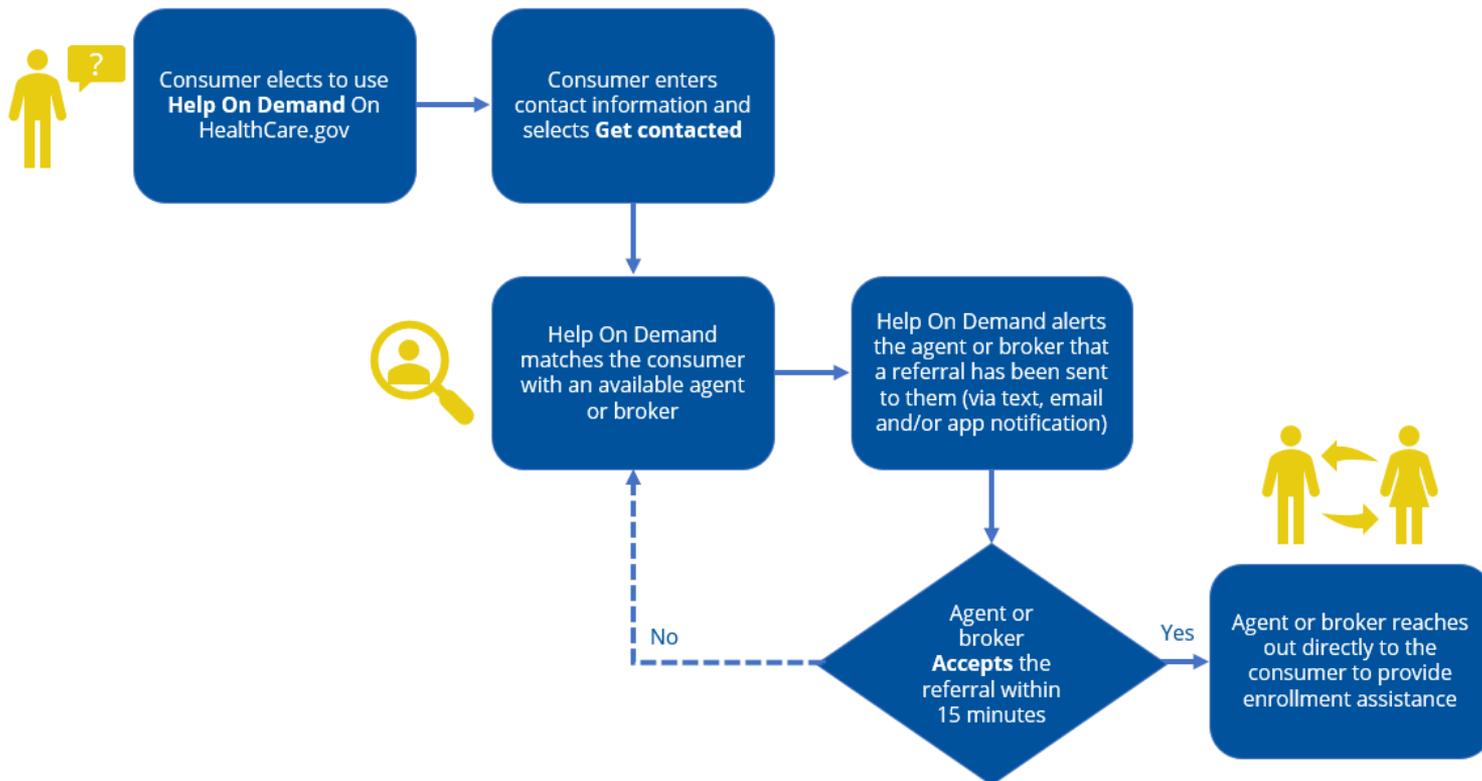
Consumers Access Help On Demand on HealthCare.gov



Consumers can request assistance from a Marketplace-registered agent or broker using the Help On Demand tool by selecting "Get contacted" after selecting "Connect" under "Find Local Help" on HealthCare.gov.



How Does it Work?



Success to Date



16,000+ agents and brokers participated in Help On Demand for Plan Year 2024 – nearly 20% of all Marketplace-registered agents and brokers.



87% of agents and brokers report that they are likely to participate in Help On Demand again for Plan Year 2025.



60% of agents and brokers said their business grew as a result of Help On Demand during Plan Year 2024.

Participate in Help On Demand

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 at: <https://portal.cms.gov>.
- » Ensure that you have an active state license and health-related line of authority 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.
 - **Note:** 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.

Complete Help On Demand Training



Once you register with the Marketplace, and complete the required Marketplace training, you are ready to complete Help On Demand training and to register for Help On Demand!

Simply complete these three steps:

1. Complete Help On Demand specific coursework on the MLMS, available one business day after signing the applicable CMS agreements at <https://portal.cms.gov>.
2. Ensure that your NPN has been validated.
3. Activate your Help On Demand account.
 - You will receive an email invitation from noreply@helpondemand.com to the email address listed in your MLMS profile.

NOTE: *You will receive an email to register and create your Help On Demand profile within approximately two (2) business days of completing the Help On Demand training. If you are brand new to the Marketplace, it may take five (5) to seven (7) business days to verify your state licensure information with the National Insurance Producer Registry (NIPR). If you are a returning Help On Demand user, you will **NOT** receive a new registration email, but you can continue to log into the Help On Demand system with your existing credentials. If you do not receive an email invitation after completing the Help On Demand training, check your spam folder. If you do not receive an email, please contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov for assistance.*

Do I Have to Register Every Year?



- » If you participated in Help On Demand during past years, you are not required to re-take Help On Demand training.
- » Your account is active and will remain active as long as you complete Marketplace training and registration with CMS for the current plan year.
- » **However**, if you consistently fail to respond to referrals in a timely manner, your Help On Demand account may be deactivated, and you may be required to retake Help On Demand training.

Getting Started with Help On Demand



Once you receive access to Help On Demand, you must complete this registration page. The required fields include: **Phone Number, Preferred Contact Method, Zip Code, Username and Password.**

- » Be sure to include your cell phone number, not a landline, since this number will be used to send you text messages.
- » Your email address will be linked to the email address provided in your MLMS profile; you will only receive email notifications to this email address.
- » Setting your **Preferred Contact Method** is crucial for receiving notifications from Help On Demand. We recommend choosing **Email, Text, and App Notification** to ensure you are notified for a consumer request.

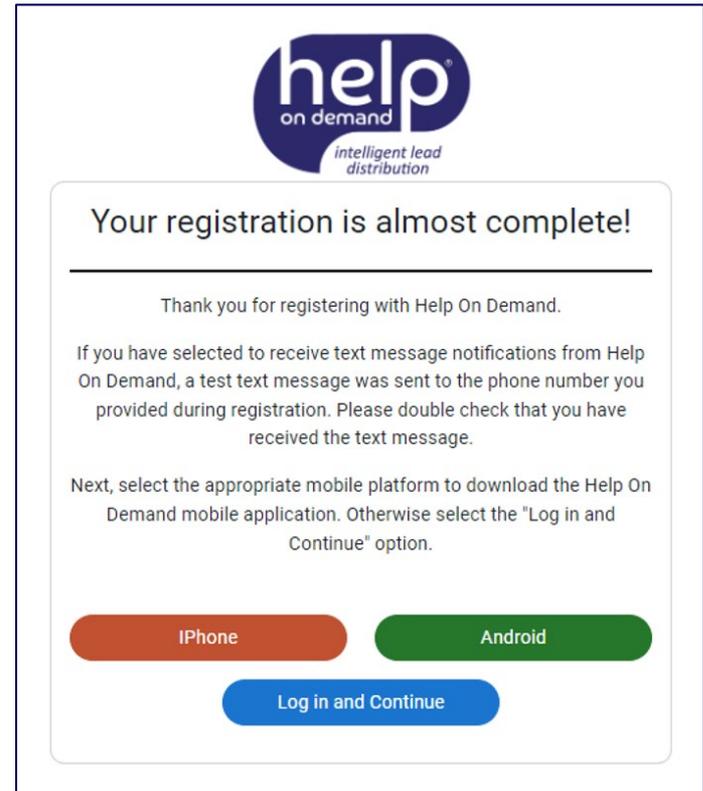
After completing the registration, review and agree to the Help On Demand Terms of Use, check the box, and select "Sign-Up."

NOTE: *You should never share this information. Please be sure you keep your credentials up to date and confidential.*

Complete Registration

- » Following successful registration, Help On Demand will display a notification that your registration is complete. You will also receive an email confirming your access to Help On Demand.
- » Be sure to save this email, which contains the link to log into Help On Demand:
<https://Marketplace.HelpOnDemand.com>.

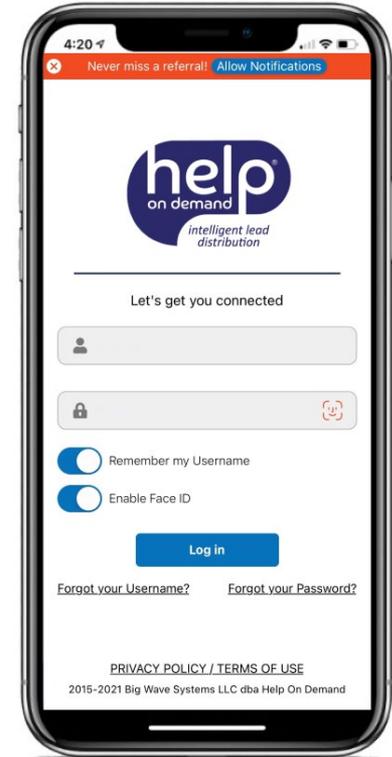
NOTE: *At this time, you will also have an opportunity to download and use the Help On Demand mobile app to your [iPhone](#) or [Android](#) device.*



Help On Demand Application

Logging into Help On Demand is fast and easy!

- » Use Face ID or Touch ID for fastest access to the Help On Demand mobile application.
- » Remember to download the most up-to-date version of the application on your phone to take advantage of this feature.



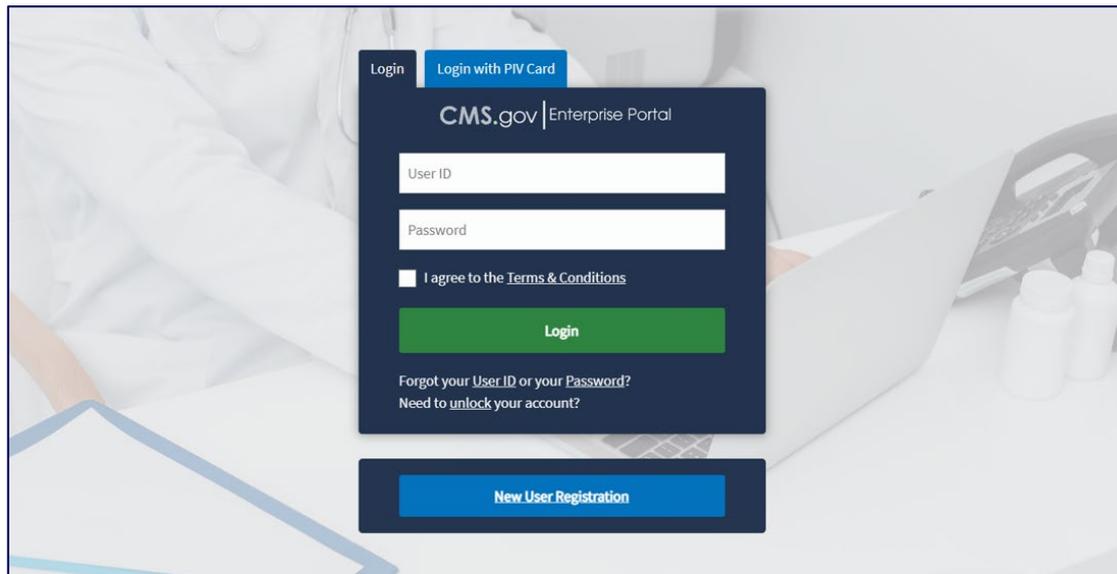
Log into Help On Demand



- » You are now ready to log into Help On Demand at <https://Marketplace.HelpOnDemand.com>.
- » To log in, enter the username and password that you created during the registration process.
- » Once you have logged into the Help On Demand website you must read and accept the CMS Terms of Use for Help On Demand for Agents and Brokers. As you register, be sure to accept both Help On Demand's Terms of Use and CMS' Terms of Use. Failure to do so will result in an incomplete registration, which means you will not receive any referral notifications.
- » After completing Help On Demand registration and accepting both Help On Demand's Terms of Use and CMS' Terms of Use, review your profile information provided by MLMS, including: contact information, languages you speak, and states where you would like to receive referrals to begin using Help On Demand!

Proficient Languages

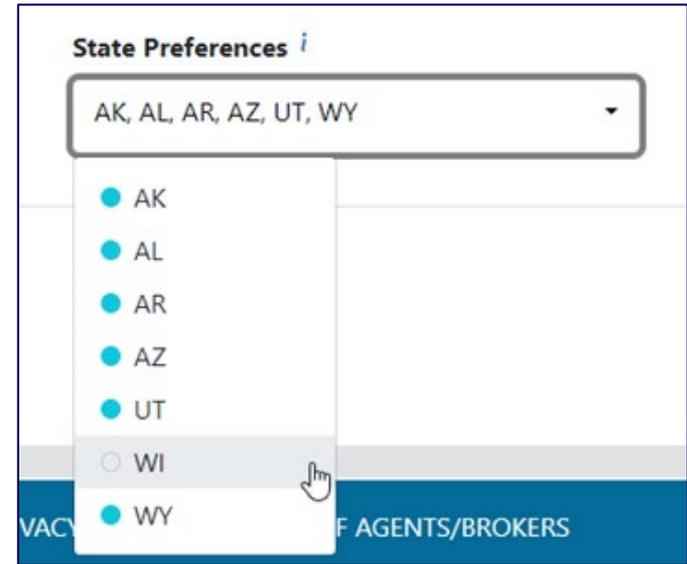
- » Help On Demand uses your MLMS profile information to populate your proficient language(s).
- » To edit the list of languages you speak in Help On Demand, you need to update your MLMS profile via the CMS Enterprise Portal at: <https://portal.cms.gov>.



The image shows a screenshot of the CMS.gov Enterprise Portal login interface. The page is dark-themed with white and green accents. At the top, there are two tabs: "Login" (selected) and "Login with PIV Card". Below the tabs is the CMS.gov logo and the text "Enterprise Portal". The main form contains a "User ID" input field, a "Password" input field, and a checkbox labeled "I agree to the Terms & Conditions". A green "Login" button is positioned below the form. At the bottom of the form, there are two links: "Forgot your User ID or your Password?" and "Need to unlock your account?". Below the main form is a separate blue button labeled "New User Registration". The background of the screenshot shows a blurred image of a person in a white lab coat working at a desk with a laptop and medical supplies.

State Preferences

- » If you choose to display your information in all states where you hold a valid license in your MLMS profile, you have the option of limiting your State Preferences in Help On Demand.
- » This field will default to every state where you are currently licensed and have a valid health line of authority. The states that appear in your State Preferences dropdown are limited to those validated by the National Insurance Producer Registry at <https://nipr.com/help/look-up-your-npn>.



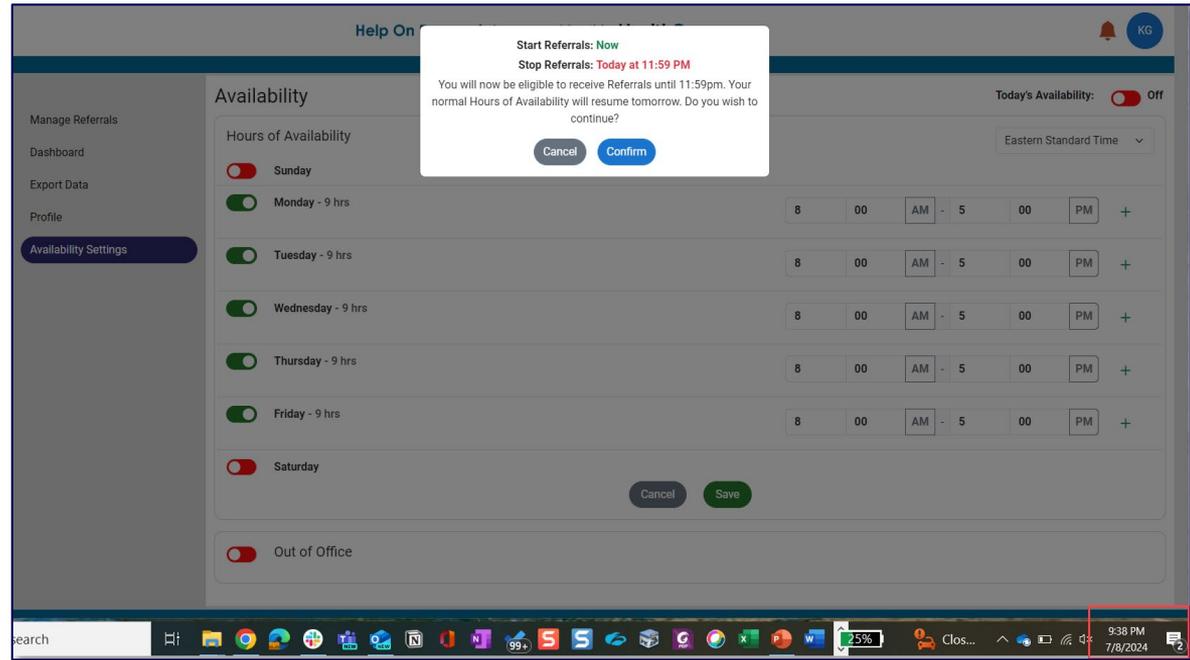
- » If you only want to receive referrals in certain states, update your State Preferences using the dropdown menu shown here by deselecting any states where you do not wish to receive such referrals.
- » Example: In the image above, the agent or broker is licensed in AK, AL, AR, AZ, UT, WI, and WY and wants to receive referrals for all states for which they are licensed, *except* WI.

Today's Availability

The **Today's Availability** toggle switch overrides your regular scheduled hours of availability only on a temporary basis.

To properly use the **Today's Availability** toggle switch, you will simply move the toggle switch button to Green or 'On' when you want to start receiving referrals **before or after your set standard hours of availability** within that day.

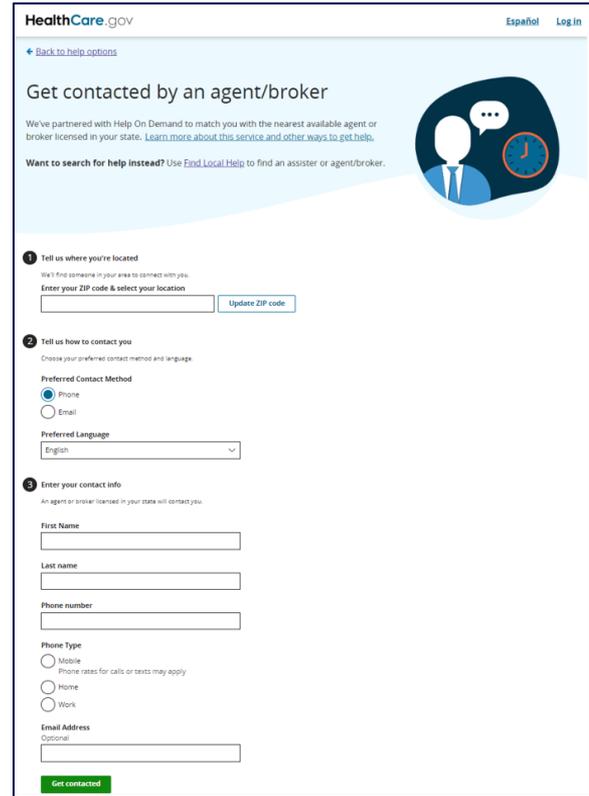
NOTE: You will stop receiving referrals based on the "Stop Referrals" timestamp indicated in red within the Today's Availability pop-up message.



Working with Consumers Using Help On Demand

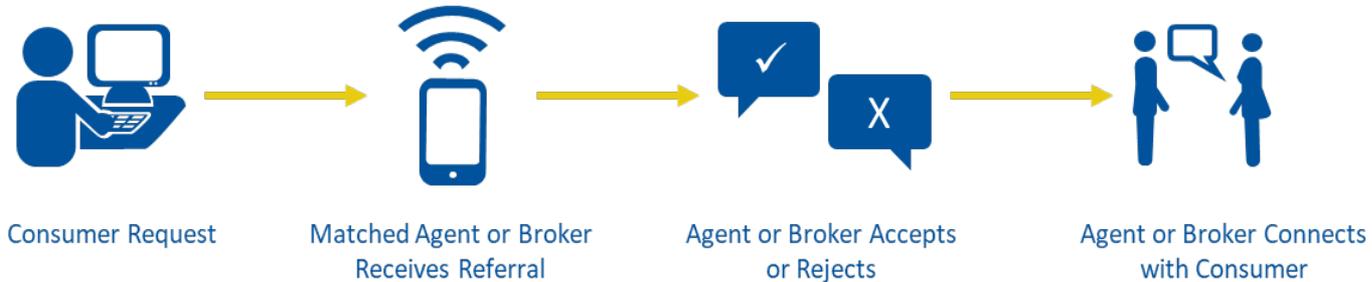
What Does the Consumer See?

- » Consumers can request assistance from a Marketplace-registered agent or broker through [HealthCare.gov](https://www.healthcare.gov).
- » On HealthCare.gov, consumers will be asked to enter:
 - ZIP code & select their location (City, State)
 - Preferred Contact Method (Phone or Email)
 - Preferred Language
 - First & Last Name
 - Phone Number
 - Phone Type (Mobile, Home or Work)
 - Email Address (Optional if “Phone” is selected for Preferred Contact Method)
- » After selecting Get contacted, they will receive a notification that an agent or broker will contact them directly.



The screenshot shows the HealthCare.gov website interface for requesting assistance. The page title is "Get contacted by an agent/broker". It includes a "Back to help options" link, a "Español" language selector, and a "Log in" link. The main heading is "Get contacted by an agent/broker". Below this, there 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. [Learn more about this service and other ways to get help.](#)" and a note "Want to search for help instead? Use [Find Local Help](#) to find an assister or agent/broker." There is an icon of two people talking with a clock. The form is divided into three numbered sections: 1. "Tell us where you're located" with a field for "Enter your ZIP code & select your location" and an "Update ZIP code" button. 2. "Tell us how to contact you" with a sub-heading "Choose your preferred contact method and language". It includes a "Preferred Contact Method" section with radio buttons for "Phone" (selected) and "Email". Below that is a "Preferred Language" dropdown menu set to "English". 3. "Enter your contact info" with a sub-heading "An agent or broker licensed in your state will contact you." It includes fields for "First Name", "Last name", and "Phone number". Below the phone number field is a "Phone Type" section with radio buttons for "Mobile", "Home", and "Work". There is a note "Phone rates for calls or texts may apply." Below that is an "Email Address" field with the label "Optional". At the bottom of the form is a green "Get contacted" button.

Getting Connected with Consumers



- » After the consumer enters their contact information, Help On Demand matches the consumer 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 based on proximity by center of zip code.
- » 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.

Working with Consumers Using Help On Demand



Receive Referral

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!

Accept or Reject

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.*

Connect with the Consumer

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:

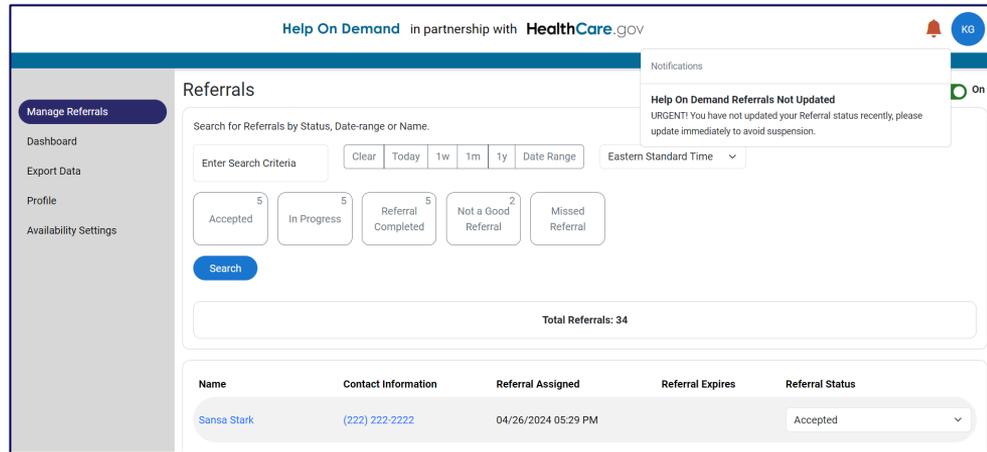
- **In Progress:** You left a message and are waiting to connect.
- **Referral Completed:** You enrolled the consumer in a qualified health plan (QHP) or referred them to another entity (e.g. a state Medicaid agency, or an assister) for assistance.
- **Not a Good Referral:** You were unable to assist the consumer (e.g., consumer gave the wrong contact information, was not interested, or already obtained health insurance coverage).

Accepted Referrals

After you accept the referral, CMS expects that you will contact the consumer as soon as possible, preferably within 15 minutes of accepting the consumer's request.

The Notification Center will remind you to update the consumer's referral status after you accept the referral and contact the consumer. Your Help On Demand account may be deactivated if you don't consistently update your consumers' Referral Status in Help On Demand.

After 24 hours of accepting a referral, you will be notified and reminded of referrals in an "Accepted" status within the Notification Center in Help On Demand.

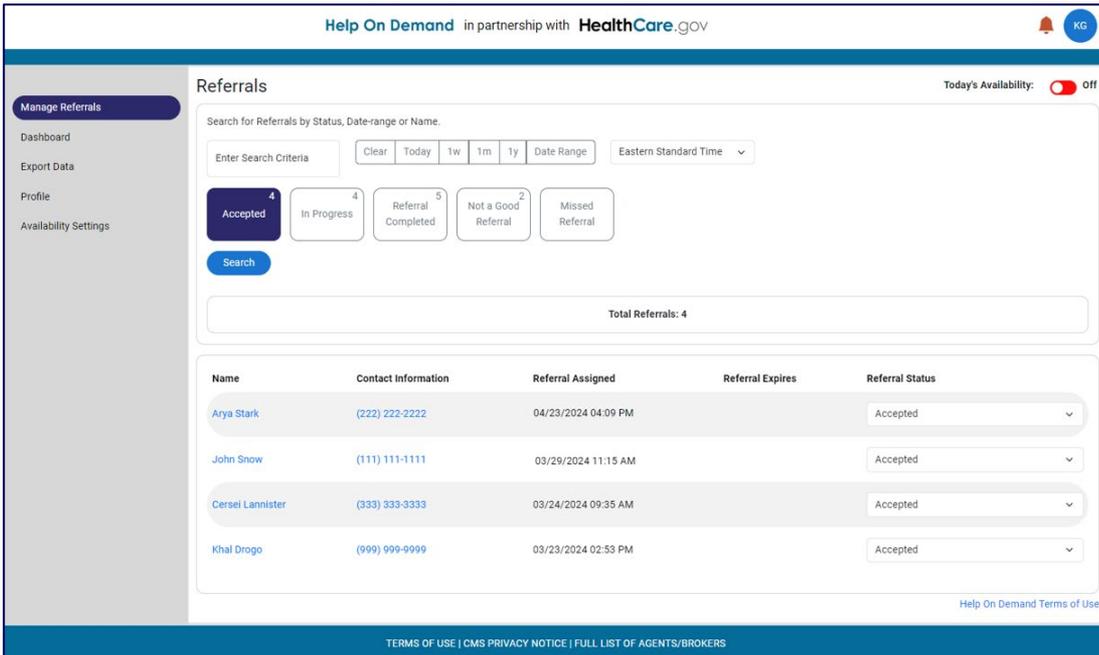


The screenshot shows the 'Referrals' management interface in Help On Demand. The header includes 'Help On Demand in partnership with HealthCare.gov' and a user profile 'KG'. A notification banner reads: 'Help On Demand Referrals Not Updated URGENT! You have not updated your Referral status recently, please update immediately to avoid suspension.' The main content area features a search bar and filters for 'Accepted' (5), 'In Progress' (5), 'Referral Completed' (5), 'Not a Good Referral' (2), and 'Missed Referral'. A 'Search' button is present. Below the filters, it states 'Total Referrals: 34'. A table lists a referral for 'Sansa Stark' with contact information '(222) 222-2222', assigned on '04/26/2024 05:29 PM', and a status of 'Accepted'.

Name	Contact Information	Referral Assigned	Referral Expires	Referral Status
Sansa Stark	(222) 222-2222	04/26/2024 05:29 PM		Accepted

Manage Accepted Referrals

To manage consumer requests, update their status using the Referral Status tiles on the **Manage Referrals** page.



Help On Demand in partnership with HealthCare.gov

Manage Referrals

Dashboard
Export Data
Profile
Availability Settings

Referrals

Today's Availability: Off

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

Enter Search Criteria Clear Today 1w 1m 1y Date Range Eastern Standard Time

Accepted 4 In Progress 4 Referral Completed 5 Not a Good Referral 2 Missed Referral

Search

Total Referrals: 4

Name	Contact Information	Referral Assigned	Referral Expires	Referral Status
Arya Stark	(222) 222-2222	04/23/2024 04:09 PM		Accepted
John Snow	(111) 111-1111	03/29/2024 11:15 AM		Accepted
Cersei Lannister	(333) 333-3333	03/24/2024 09:35 AM		Accepted
Khal Drogo	(999) 999-9999	03/23/2024 02:53 PM		Accepted

Help On Demand Terms of Use

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

Manage the progress of consumer requests within Help On Demand by using the status tiles: In Progress, Referral Completed, and Not a Good Referral.

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.

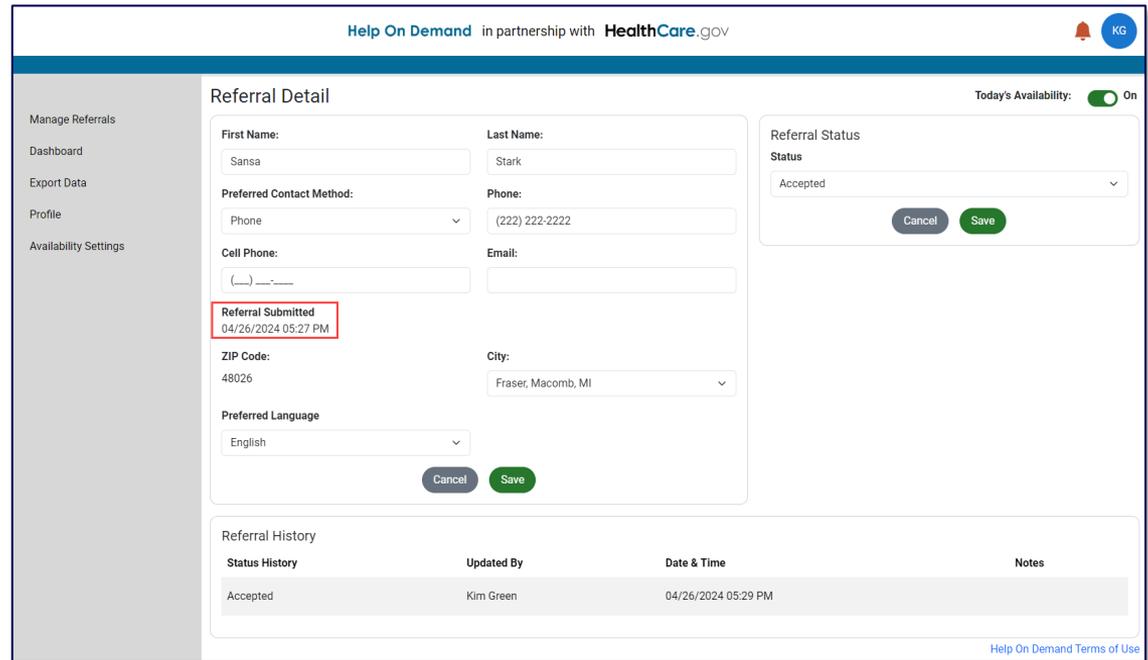
- » **Consumer Safety Net.** In these circumstances, Help On Demand will send an email to all Marketplace-registered agents and brokers licensed in the consumer's state who have registered to participate in Help On Demand, notifying them that a consumer needs assistance.
- » **First Come/First Serve.** 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.

Help On Demand will send this notification via email only, not by text message or an app notification. It doesn't 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.

Connecting with Safety Net Consumers

If you receive a consumer referral late at night and you aren't sure if you should reach out to the consumer right away, you can click on the referral to see the Referral Detail page which will inform you of when the consumer first submitted their request for assistance.

If the consumer's request was submitted recently, go ahead and reach out to the consumer. However, if the request was submitted more than 30 minutes ago, we'd suggest sending an email to the consumer to let them know you'll be reaching out to them in the morning.



Help On Demand in partnership with HealthCare.gov

Today's Availability: On

Referral Detail

Manage Referrals
Dashboard
Export Data
Profile
Availability Settings

First Name: Sansa
Last Name: Stark
Preferred Contact Method: Phone
Phone: (222) 222-2222
Cell Phone: () - - -
Email:
Referral Submitted: 04/26/2024 05:27 PM
ZIP Code: 48026
City: Fraser, Macomb, MI
Preferred Language: English

Referral Status
Status: Accepted

Cancel Save

Cancel Save

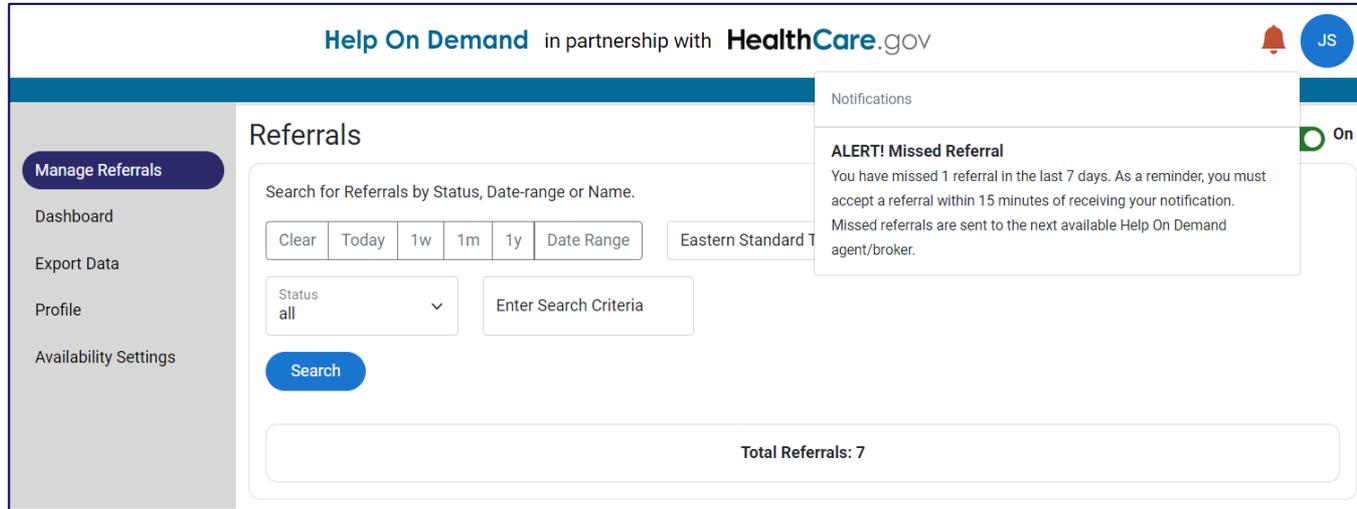
Referral History

Status History	Updated By	Date & Time	Notes
Accepted	Kim Green	04/26/2024 05:29 PM	

Help On Demand Terms of Use

Missed Referrals

If you miss the **15-minute window to accept or reject a referral**, the following notification will appear on your Help On Demand account when you login to inform you of this missed referral(s):



The screenshot shows the 'Help On Demand' interface in partnership with HealthCare.gov. The user is logged in as 'JS'. A notification pop-up is displayed, stating: '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.' The main interface shows the 'Referrals' section with search filters (Clear, Today, 1w, 1m, 1y, Date Range, Eastern Standard Time) and a status dropdown set to 'all'. A 'Search' button is visible, and the total number of referrals is shown as 7.

NOTE: *If you consistently fail to respond to referrals in a timely manner, your Help on Demand account may be deactivated, and you may be required to retake Help On Demand training.*

Help On Demand Reminders

Help On Demand Reminders



- » When you receive a referral notification, you should accept or reject it within **15 minutes**.
- » You won't be penalized for rejecting a referral. Rejecting the referral immediately sends the Marketplace consumer to the next available agent or broker in the queue. This allows another available agent or broker in the area to receive the referral and ensure the consumer can quickly get the help they need.
- » It is important that you respond to notifications as quickly as possible, so we recommend you select **Email, Text & App Notification** as your preferred contact method on your Help On Demand profile. Receiving notifications via **Email Only** can cause delays and lost referrals.
- » Maintain your Availability Settings in your Help On Demand profile so that you only receive referrals when you are ready to connect with Marketplace consumers.

Help On Demand Reminders



- » Contact the Marketplace consumer as soon as possible after accepting a referral, preferably within 15 minutes of accepting their request and no later than 30 minutes after accepting the 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.
- » If a consumer does not respond to your initial phone call or email, you are encouraged to make three (3) attempts to connect with that consumer. However, we understand that sometimes the consumer cannot be reached or may have provided incorrect contact information. In that instance, you should update the referral status in Help On Demand to "Not a Good Referral."

Help On Demand Reminders



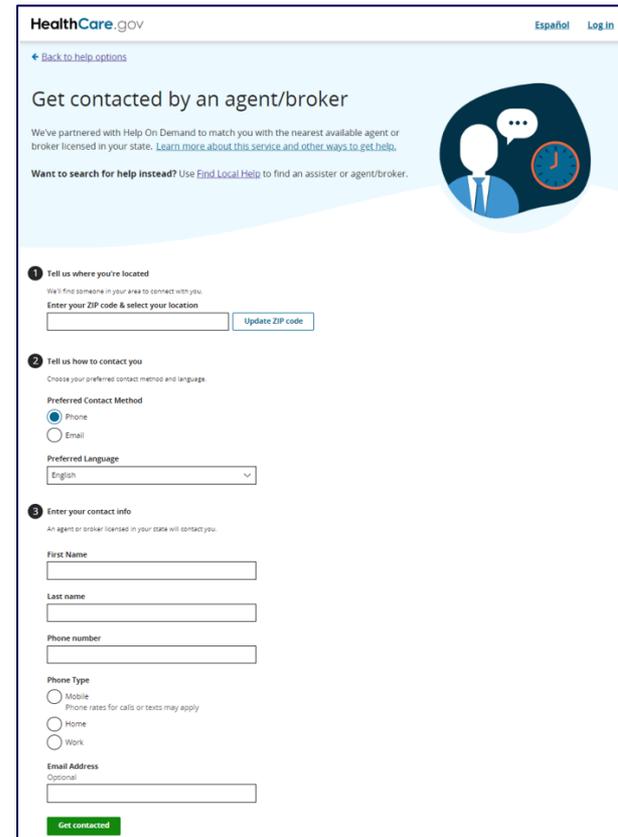
You are required to assist consumers with Marketplace eligibility determinations and enrollments as a participating Help On Demand agent or broker.

- » Consumers who are referred through 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 the 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.**
- » If consumers are potentially eligible for state Medicaid or CHIP, you are expected to help them connect with the appropriate state agency to apply for this coverage.

Following these best practices will not only help you make the most of your participation in Help On Demand but will ensure that Marketplace consumers are quickly matched with an agent or broker who can help them enroll in coverage.

Help On Demand Reminders

- » Consumers enter their information and are matched with the 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 based on proximity by center of zip code.
- » Requests for support by consumers are collected on HealthCare.gov and individual referral volumes to agents and brokers are not controlled by CMS.



The screenshot shows the 'Get contacted by an agent/broker' form on HealthCare.gov. The form is titled 'Get contacted by an agent/broker' and includes a sub-header 'We've partnered with Help On Demand to match you with the nearest available agent or broker licensed in your state. [Learn more about this service and other ways to get help.](#)' and a note: 'Want to search for help instead? Use [Find Local Help](#) to find an assister or agent/broker.' The form is divided into three numbered sections: 1. 'Tell us where you're located' with a field 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' (Phone selected, Email unselected) and 'Preferred Language' (English selected). 3. 'Enter your contact info' with fields for 'First Name', 'Last name', and 'Phone number', and 'Phone Type' (Mobile, Home, Work) with a note 'Phone rates for calls or texts may apply'. There is also an 'Email Address' field labeled 'Optional'. A green 'Get contacted' button is at the bottom.

Resources

For further resources, visit the Help On Demand resource page located here:

**[Help On Demand
Resources Page](#)**

<https://www.cms.gov/marketplace/agents-brokers/help-on-demand>

You may also use the side bar on the Agents and Brokers Resources page (<http://go.cms.gov/CCIIOAB>) to navigate to the Help On Demand resources page. For questions about Help On Demand, email the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Live Question/Answer Session & Agent and Broker Outreach Updates

Discussion and Questions

At the end of today's webinar, we will have a live discussion and question and answer session. You will be able to ask your questions verbally or by written submission in the Q&A tab.



To ask a verbal question:

- If you are listening via the Zoom application, click "**Raise Hand**" in the webinar controls.
- If you are listening via phone, dial **star (*) nine (9)** to raise your hand.
 - Once your hand is raised, the facilitator will call on the **last three (3)** digits of your phone number.
 - When you hear the **last three (3)** digits of your phone number please dial **star (*) six (6)** to unmute your line and state your name.



To submit a written question/view written responses:

- Type your question in the text box under the "**Q&A**" tab and click "**Send**."
- Click on the "**My Questions**" tab to view written responses to your questions.
- Click on the "**All Questions**" tab to view all questions that received a public response since you've been logged into the webinar.

Please note: Due to time constraints, we may not be able to answer all questions posed during today's session either in writing, or during the live Q&A portion. CMS may use the context of your question to develop outreach materials in the future.

Webinar Session Survey



CMS welcomes your feedback regarding this webinar and values any suggestions that will allow us to enhance this experience for you.



Shortly after this call, we will send a link to you for a convenient way to submit any ideas or suggestions you wish to provide that you believe would be valuable during these sessions.

Please take time to complete the survey and provide CMS with any feedback.



Agents and brokers are valued partners to all of us at CMS for the vital role you play in enrolling consumers in qualified health coverage.

We thank you for the trusted advice, support, and assistance you provide throughout the year and wish you continued success during this OEP and beyond!