



Help On Demand Frequently Asked Questions for Certified Enrollers

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Getting Started with Help On Demand

1. How are Certified Enrollers invited to participate?

Participation in the program is limited and not all Certified Enrollers are selected to participate. When there is a need to fill positions within specific counties, Covered California runs a detailed report. This report assigns points based on a variety of factors, with a significant emphasis on the enrollment and performance of Certified Enrollers within a county, ranked in relation to each other. These factors include, but are not limited to:

- Enrollment numbers from the previous Open Enrollment and the current Special Enrollment Period
- Consumer effectuation percentage
- Member retention
- Participation in the Covered California Storefront program
- Consumer language assistance need

2. How do Certified Enrollers get started?

Selected Certified Enrollers will receive an email HelpOnDemand@covered.ca.gov inviting them to participate in the Help On Demand program. The email includes an overview of the program and an invitation to undertake the onboarding training.

Upon completing the onboarding training, Certified Enrollers will receive an email invitation from noreply@helppondemand.com with a link to complete the registration process. Certified Enrollers must then register and fill out their account profile. During registration, Certified Enrollers can select preferred methods of contact, including downloading the App onto their compatible mobile device (iOS or Android) or desktop. They will also need to create a unique username and password to access the system. Certified Enrollers should complete their registration within 48 hours, and they will then be ready to receive referrals from Covered California.



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3. What happens if I did not receive the registration email?

If you did not receive your registration email, you should first check your spam or junk email folder. If the email is not found there, you can email HelpOnDemand@covered.ca.gov for assistance.

4. I received an email invitation, but when I click on the embedded URL, I get the message “Expired Password Reset Token.” What do I do?

The email invitation is valid for 48 hours and if you do not respond within 48 hours, the link will expire. To avoid this issue, please complete the registration within 24 hours of receiving the invitation. If the link has already expired, please email HelpOnDemand@covered.ca.gov for a valid link.

Responding to Referrals and Communicating with Consumers

1. Once I register and select a preferred method of contact, can I receive referrals at any time? Or do I have to login to receive referrals?

Once you have registered and created your profile, you can indeed accept consumer requests for assistance (also known as "referrals"). To begin receiving these referrals, you must log into your Help On Demand account and indicate that you are available to receive referrals. Additionally, you have the option to set specific "office hours" in the system. By setting these office hours, you are automatically marked as "available" during these times, thus enabling you to receive referrals according to the schedule you have set without needing to manually change your availability status each day. This feature ensures that you can efficiently manage your availability and seamlessly receive referrals during your designated office hours.

2. What is the best way to determine my availability time?

Your availability time should align with the hours you are most comfortable to respond to calls to accurately represent your availability to the consumer. Missing a referral will effectively place a consumer in an eight-minute hold before being re-assigned to another available Certified Enroller.

3. Can consumers use Help On Demand after normal business hours?

Consumers can request a callback outside of normal business hours (9:00 a.m. to 5:00 p.m. PT). After normal business hours, and on weekends and holidays, callbacks are based on Certified Enroller availability, and may occur the next business day; however, most Certified Enrollers may call back after regular business hours and on the weekends.



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4. What should happen after a Certified Enroller accepts the referral?

Certified Enrollers have eight (8) minutes to accept a referral. Once a referral is accepted, the consumer must be contacted within ten (10) minutes.

Following the first attempt to contact the consumer, Certified Enrollers need to update the referral status to “In Progress” in the Help On Demand app. If the consumer does not respond to the phone call, then Certified Enrollers must leave a voice message whenever possible. Covered California encourages making three (3) attempts to connect with the consumer. However, should the consumer be unreachable or have provided incorrect contact details, Certified Enrollers have the option to mark the referral as “Not a Good Referral” in Help On Demand.

5. Can the Certified Enroller communicate with the referral via email or text messaging?

No, Certified Enrollers must call the consumer for the initial contact.

6. Are Certified Enrollers required to report back to Covered California once they have followed up on a referral?

Yes, after the communication with the consumer, Certified Enrollers must update the referral status in the Help On Demand App. If a follow-up communication is necessary, the status should be updated to “In Progress.” If no further contact needs to be made with the consumer, the status should be updated to “Not a Good Referral” or “Referral Completed,” depending on the situation.

What are the two types of referrals (recently introduced as of October 7, 2024)?

7. What is the difference between a CCIFP Referral and CCSB Marketing Referrals.

1. **CCIFP Web Referral (*Existing*)**: This type originates from consumers who visit the Covered California website and seek enrollment assistance via the [Help On Demand](#) tool. These will make up most of the referrals you receive.
2. **CCSB Marketing Referral (*New*)**: This type originates from consumers initially aiming to apply for small business insurance coverage through Covered California for Small Business (CCSB). However, it becomes evident through discussions that these individuals are better suited for Covered California Individual and Family plans.

8. Why were CCSB Marketing Referral introduced?

CCSB Marketing Referrals complement the referrals you currently receive, offering an expanded scope of potential consumers. The new referrals will come from consumers who



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initially sought to apply for Covered California for Small Business (CCSB). However, upon review, it was determined that these individuals would be better served by Covered California Individual and Family plans.

9. Where do I look to see what type of referral I receive?

To determine the type of referral you have received, access the "Manage Referrals" tab in your Help On Demand (HOD) app. Under the "Referral Detail" page, scroll to the "Referral Source" section, where you can identify the referral as either a CCIFP Web Referral (*Existing*) or a CCSB Marketing Referral (*New*).

10. What is important to know when engaging a CCSB Marketing referrals?

Expect CCSB Marketing referrals to be assigned within one business day. Upon acceptance, it's crucial to attempt contact with the consumer within ten (10) minutes. When initially contacting the consumer, we recommend you customize your introduction. Additionally, the consumer has consented for a callback.

As a reminder: Following the first attempt to contact the consumer, Certified Enrollers need to update the referral status to "In Progress" in the Help On Demand app. If the consumer does not respond to the phone call, then Certified Enrollers must leave a voice message whenever possible. Covered California encourages making three (3) attempts to connect with the consumer. However, should the consumer be unreachable or have provided incorrect contact details, Certified Enrollers have the option to mark the referral as "Not a Good Referral" in Help On Demand.

Understanding and Avoiding Suspension

1. What are the guidelines for suspension from the Help On Demand program for Certified Enrollers?

Certified Enrollers have eight (8) minutes to either accept or reject a referral from Help On Demand before it is reassigned to the next available Certified Enroller. If a Certified Enroller consistently fails to accept and respond to consumer referrals in a timely manner, their Help On Demand account will be suspended. To avoid suspension, Certified Enrollers need to maintain an acceptance ratio of at least 80%.

If suspended, Certified Enrollers are required to complete the LMS training in order to be reinstated into the program. However, once Certified Enrollers are suspended three (3) times within an 18-month period, they will be suspended for one year. As per our [Terms of Use](#), we retain final discretion regarding a Certified Enroller's participation in the program.



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Additionally, Certified Enrollers are given thirty (30) days to apply a close-out status to accepted referrals. Failure to maintain a close-out ratio of at least 80%, calculated from the last day of the previous month, will lead to a temporary suspension of ten (10) days. During this suspension, Certified Enrollers can close out all referrals going back 3 months to be reinstated into the program. However, once Certified Enrollers are suspended three (3) times within an 18-month period, they will be suspended indefinitely until they close out all referrals going back three (3) months.

Suspensions may also occur for technical issues (e.g., being placed on the AWS Suppression List for reported spam or blocking emails from the Help On Demand no reply email address), loss of certification with Covered California, or failing to complete the mandatory annual LMS training.

2. Why are Certified Enrollers evaluated?

We monitor the on-time acceptance of referrals to maintain our advertised callback time of 15 minutes or less between 9:00 a.m. and 5:00 p.m. PT, Monday through Friday, excluding State holidays, to guarantee a positive consumer experience. A longer advertised callback time could discourage consumers from using Help On Demand.

3. How frequently does Covered California evaluate the performance of Certified Enrollers?

We evaluate the performance of Certified Enrollers based on their customer service of accepting consumer referrals on a monthly basis.

4. How far back does Covered California review for a one-year suspension?

Per our [Terms of Use](#), "Once a Certified Insurance Agent and/or Certified Enrollment Counselor is suspended three times, they will be terminated from the program for a one-year period." Our review process goes back 18 months. Any previous suspensions that occurred beyond 18 months are not counted.

5. Are there any other factors being considered in the decision-making process for a suspension?

Covered California reserves the right to deactivate Certified Enrollers based on other factors such as consumer complaints regarding customer service, including issues like rudeness or failure to return calls to the consumer.



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6. Does Covered California send monthly statistics that shows my acceptance and close-out ratio?

Certified Enrollers receive a monthly referral statistics report sent typically by the second workday of each month.

Troubleshooting Technical Issues

1. When I try to login, my username is not recognized. What do I do?

The Certified Enrollers establish their username during the registration process. Should you forget your username, we recommend utilizing the "Forgot Username" feature available on the main login page of the Help On Demand App.

2. I do not remember my password. What do I do?

Should you forget your password, we suggest using the "Forgot Password" feature found on the primary login page of the Help On Demand App at <https://app.bigwavesystems.com/login>. Please ensure you input the correct email address, enabling the system to send you a password reset email. Within this email, you'll find a link which will allow you to reset your credentials.

3. I receive an email, but I am not receiving text notification of the referrals. What do I do?

If you haven't been receiving referral notifications via text, we highly recommend using the "Test Text Message" feature in your Help On Demand profile. To use the "Test Text Message" feature, please follow these steps:

1. Navigate to the Profile tab.
2. Verify or update the phone number listed in your profile to ensure that it is your mobile phone number.
3. Save any changes.
4. Click on the "Test Text Message Notification" button. This will send a test text message to your number.

If you do not receive a text message from Help On Demand, there may be an issue with your mobile service provider. In such a case, we recommend contacting your provider and requesting them to whitelist the number 1-877-672-3041. This will ensure you can receive text messages from Help On Demand.



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4. I am receiving an email notification, but I am not receiving App notifications. What do I do?

If you have not yet done so, please follow the instructions below to download the Help On Demand App on your phone.

For an Apple device:

1. From the Home screen, tap on the App Store.
2. Tap on the Search icon located in the bottom right corner.
3. Type 'Help On Demand' into the Search bar and hit enter.
4. Tap on the "Get" button to download the Help On Demand application.

For an Android device:

1. From the Home screen, tap on the Google Play Store.
2. Type 'Help On Demand' into the Search bar and hit enter.
3. Tap on the "Install" button to download the Help On Demand application.

To ensure that you are receiving App notifications, navigate to your mobile device's "Settings," select "Notifications," and confirm that you have enabled notifications for the Help On Demand app. We strongly recommend Certified Enrollers to set their Preferred Contact Method to "Email, Text, & App Notification" in their Help On Demand profile.

5. Why does Help On Demand log me off after 15 minutes?

Due to federal security requirements, the Help On Demand tool has an inactivity period of 15 minutes. Please be aware that if there is no system activity for 15 minutes, you will be automatically signed out of the Help On Demand App.

6. Why does my acceptance ratio differ between the monthly referral statistics report and the dashboard in the HOD app?

The acceptance ratio calculated in the monthly referral statistics report is a more accurate calculation used for suspension purposes. Any missed referrals outside of our normal business hours (9:00 a.m. – 5:00 p.m. PT, Monday – Friday) and on State holidays are not included in the acceptance ratio on this report. However, the acceptance ratio on the Help On Demand App dashboard represents a straightforward calculation of accepted referrals out of the total referrals received during a specified period. Certified Enrollers can access it at any time to monitor their performance.