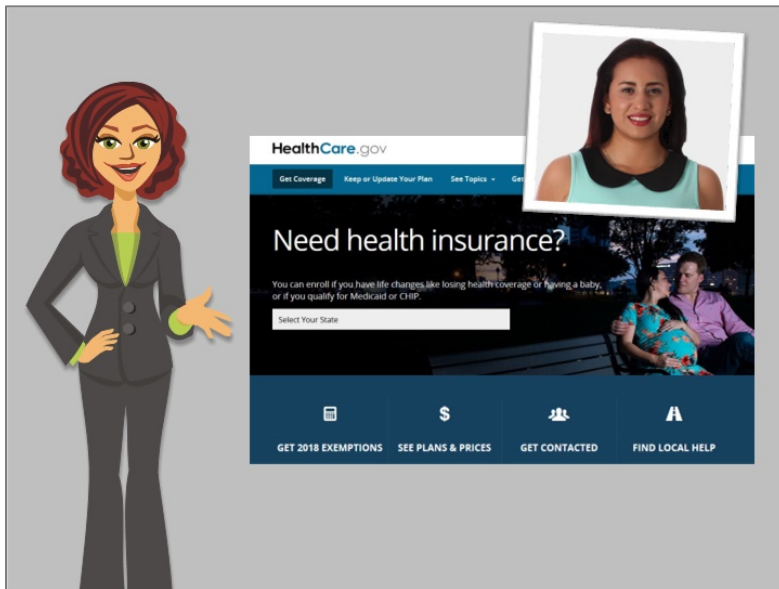


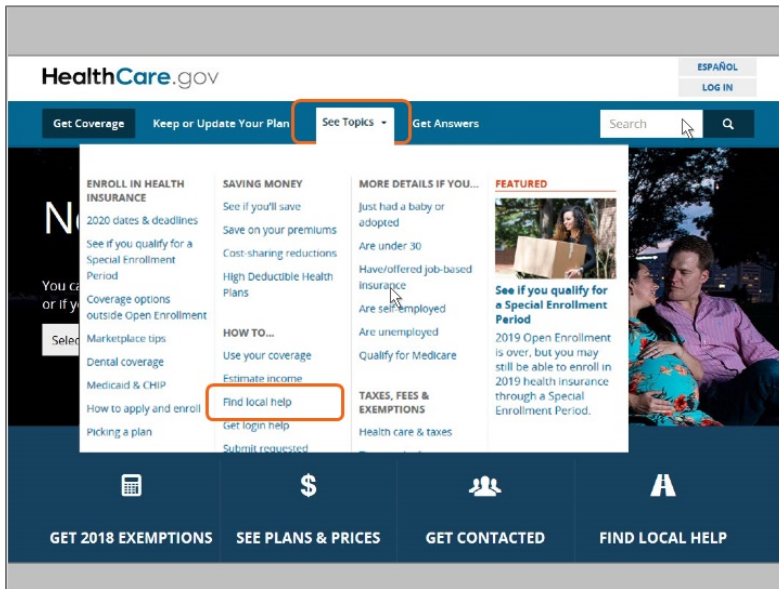
Finding Local Help to Enroll



In this lesson, we'll follow along with both Juanita and Harold as they find local help to enroll in a Health Care Marketplace plan.

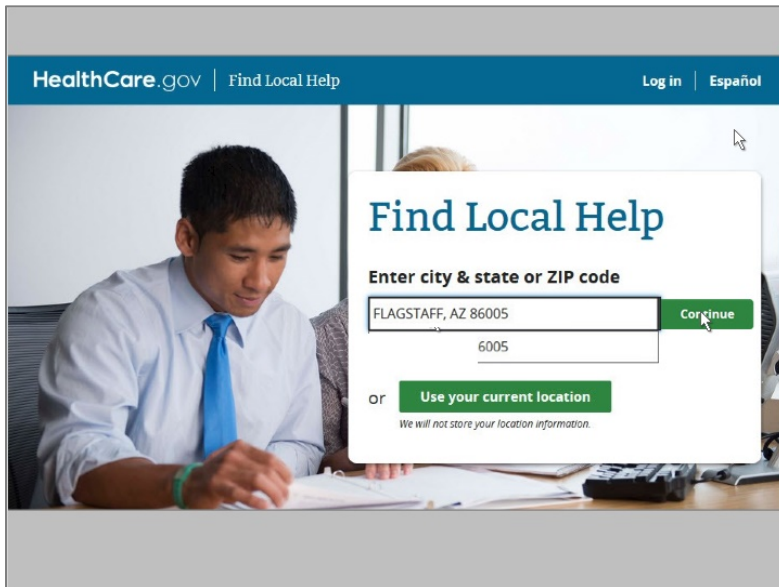


Juanita is prepared to enroll in health insurance, but she thinks that she'll need to spend some time comparing costs and benefits of different plan options; she's nervous about making a big decision. Her best option is to use the healthcare.gov site to connect to a local person who can help her.

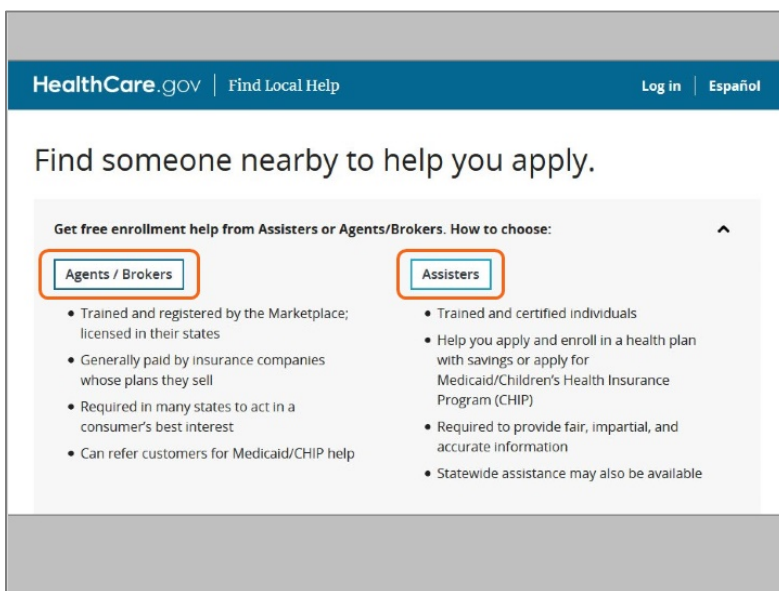


Juanita starts at the Healthcare.gov website. She clicks on “Find local help.”

Alternative: Juanita starts at the Healthcare.gov website. From there, she clicks on the “See Topics” menu. Under “How to . . .” Juanita sees “Find local help,” and clicks on it.



On the next screen, Juanita sees a box where she can enter her zip code. This brings up her city. She clicks on it, and then clicks “continue.”



First, Juanita sees that there are two main types of enrollment helpers – agents and brokers, or assistors. Let’s review the information that Juanita is seeing to help decide how she will proceed.

HealthCare.gov | Find Local Help Log in Español

Find someone nearby to help you apply.

Get free enrollment help from Assistors or Agents/Brokers. How to choose: ^

Agents / Brokers

- Trained and registered by the Marketplace; licensed in their states
- Generally 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

- ✓ Trained and licensed
- ✓ Most offer excellent help
- ✓ Will not charge a fee
- ✓ Typically paid for their services by insurance companies
- ✓ May only be able to sell plans from specific insurers
- ✓ Not required to help everyone

Agents and brokers are trained and licensed, and most offer excellent help. They will not charge you a fee, but they are typically paid for their services by insurance companies, and may only be able to sell plans from specific insurers. They are not required to help everyone who asks for help.

HealthCare.gov | Find Local Help Log in Español

Find someone nearby to help you apply.

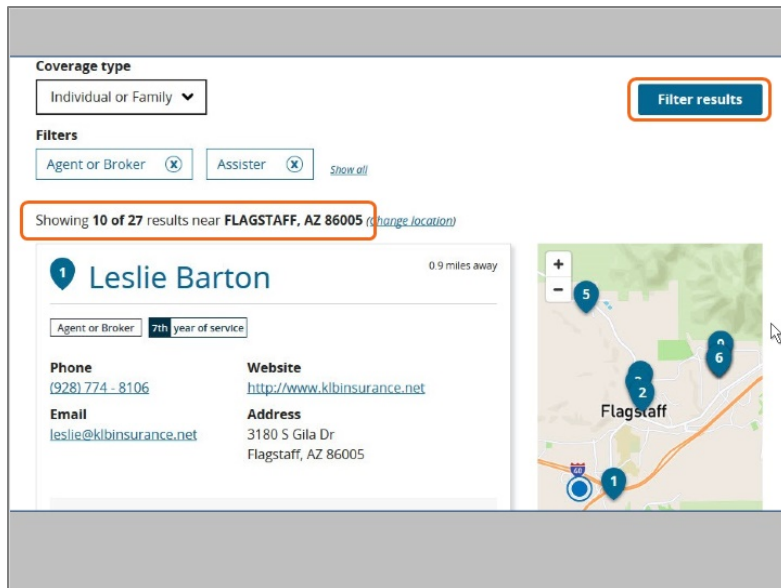
Get free enrollment help from Assisters or Agents/Brokers. How to choose: ^

- ✓ Trained and certified
- ✓ Will not charge a fee
- ✓ Prohibited from being paid by insurance companies
- ✓ Required to be fair and help everyone who asks
- ✓ Typically cannot recommend specific health plans

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

Assisters are also trained and certified, and will not charge you fees. They are prohibited from being paid by insurance companies, and are required to be fair and help everyone who asks. They typically cannot recommend specific health plans.



Juanita scrolls down the page, to the results of her zipcode search.

Juanita lives in a big city, so there are too many options for help on the list. She clicks “Filter Results,” so she can make different choices about the helpers she will see.

Coverage type
Individual or Family Filter results

Assistance type

Agent or Broker (22)
 Assister (5)
 Licensed in multiple states (3)
 Statewide service (0)

Hours of operation

Day of the week
 Weekdays Weekends

Time of day
 Before 9am 9am - 5pm After 5pm

Special services

Deaf/hearing impaired Ex-offenders
 HIV/AIDS Homebound
 Homeless LGBT
 Low-income Mental health

Minimum years of service
 Select number of years

Language or interpretive services
 (In addition to English)
 Select a language

Since her children are in school, she would prefer to get help during the day on weekdays, when her husband can join her.

To filter the results, she clicks to check “Weekdays”, and then “9am to 5pm” so her results will match these needs.

Coverage type
Individual or Family Filter results

Assistance type

Agent or Broker (22)
 Assister (5)
 Licensed in multiple states (3)
 Statewide service (0)

Hours of operation

Day of the week
 Weekdays Weekends

Time of day
 Before 9am 9am - 5pm After 5pm

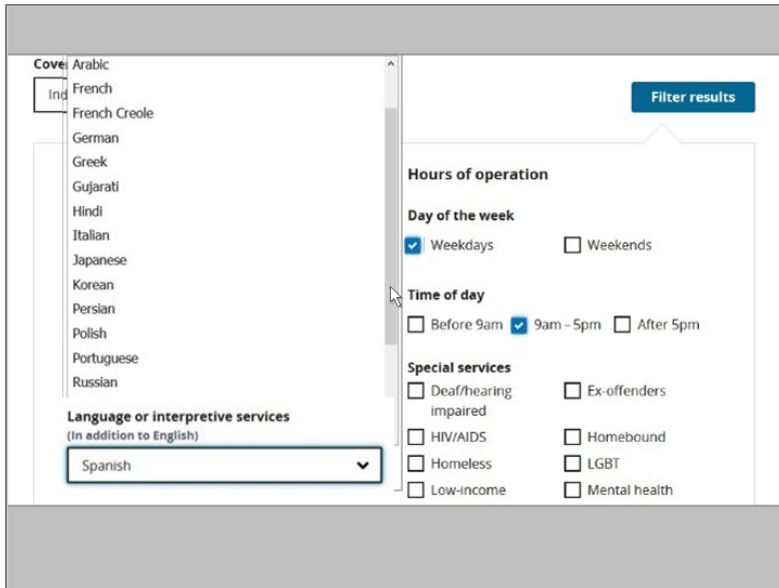
Special services

Deaf/hearing impaired Ex-offenders
 HIV/AIDS Homebound
 Homeless LGBT
 Low-income Mental health

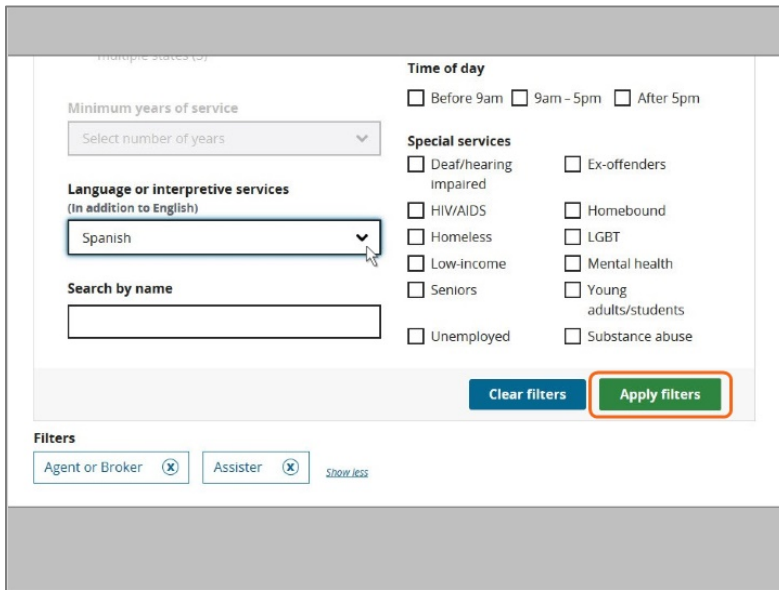
Minimum years of service
 Select number of years

Language or interpretive services
 (In addition to English)
 Select a language

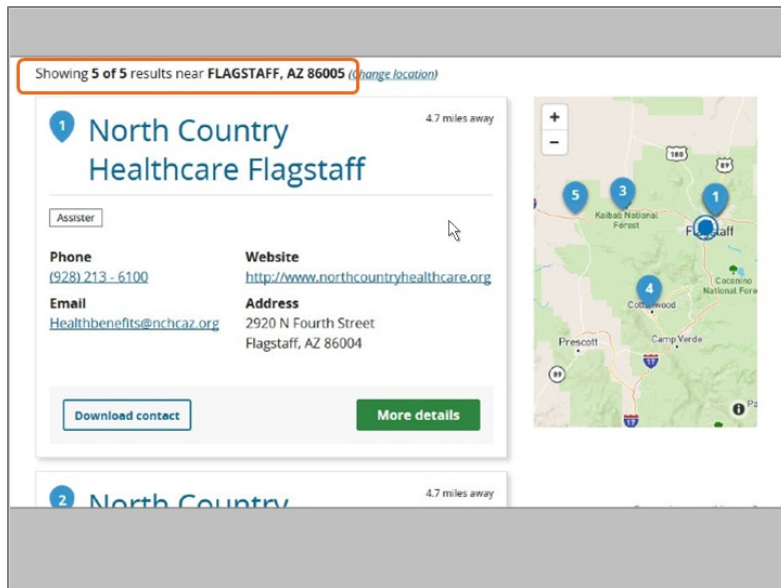
Juanita can also filter by the two groups of helpers—Agents and Brokers, or, Assistors. She decides she wants to start by looking at Assistors, so she clicks the X to uncheck “Agent or Broker.”



Juanita’s husband is most comfortable speaking Spanish, so she selects Spanish under “Language.”



Then she clicks on “Apply Filters.”



The filters have helped narrow the results down to 5 so Juanita can easily review them. Juanita recognizes that the first option is a clinic near her house, so she clicks on it.

◀ See all results

North Country Healthcare 4.7 miles away

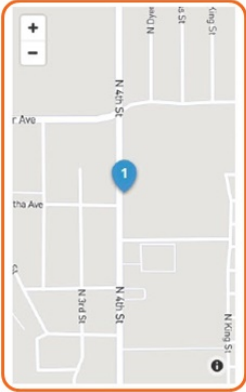
Flagstaff

Assister

Phone (928) 213-6100
Email Healthbenefits@nchca...
Website <http://www.northcoun...>
Address 2920 N Fourth Street
Flagstaff, AZ 86004

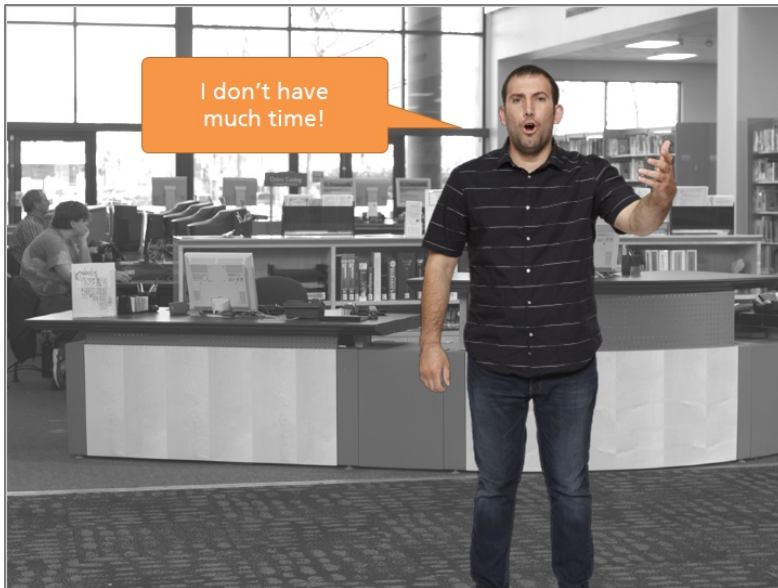
Mon	7:00am - 7:00pm
Tue	7:00am - 7:00pm
Wed	7:00am - 7:00pm
Thu	7:00am - 7:00pm
Fri	7:00am - 7:00pm

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

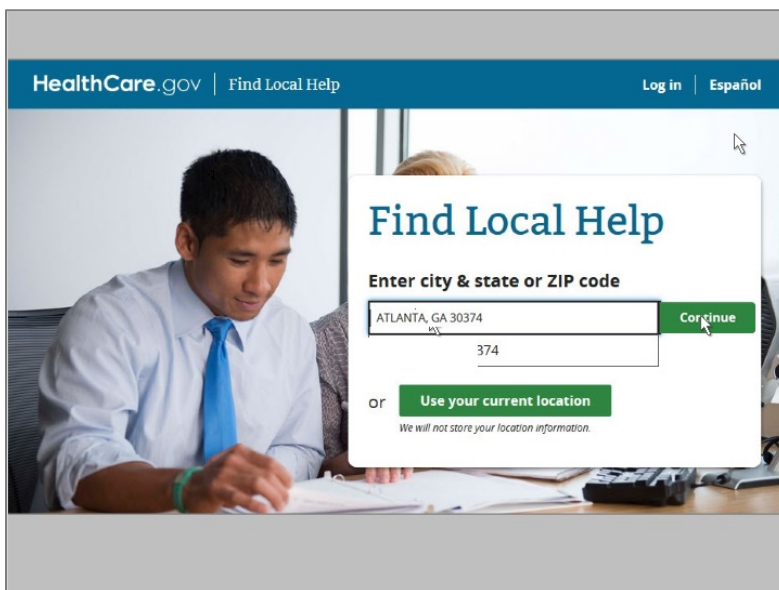


Juanita sees their address, a map of their location, their hours, and their contact information. She decides to print the information on the library computer so she can take it home and call the clinic later, to set up an appointment to get help.

She clicks the “Print” button and goes to the library printer to pick it up.



Unlike Juanita, Harold is in a hurry as it's near the closing date of the Open Enrollment period, and he wants to get information as soon as possible. For people like Harold, there's an option to have a broker or agent contact you right away.



Back on the “Find local help” screen, Harold enters his zip code in Atlanta “30374” and selects his city from the dropdown box. He then clicks on Continue.

Get free enrollment help from Assistors or Agents/Brokers. How to choose: ^

Agents / Brokers	Assistors
<ul style="list-style-type: none">• Trained and registered by the Marketplace; licensed in their states• Generally 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	<ul style="list-style-type: none">• 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

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](#)

Harold sees the blue box on the page that says “Want an agent or broker to contact you?” He does! He clicks on “Get Started.”

You're about to leave HealthCare.gov

To stay on HealthCare.gov, select “Go Back” below. If you don't, we'll automatically send you to the Help On Demand page after 20 seconds.

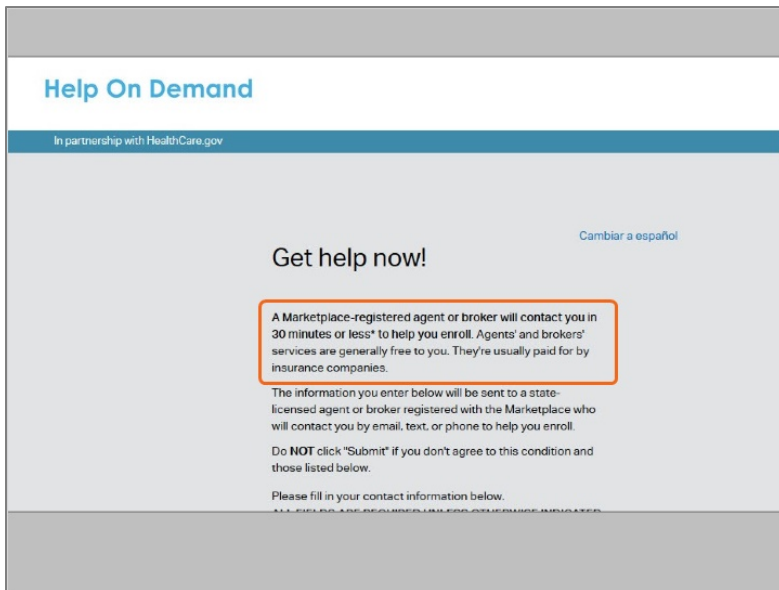
We offer this link to the Help On Demand service solely for your convenience. If you provide information on the following page, an insurance agent or broker will contact you to help with your application.

Once you leave HealthCare.gov, you're subject to the privacy and security policies of the Help On Demand site, operated by BigWave Systems.

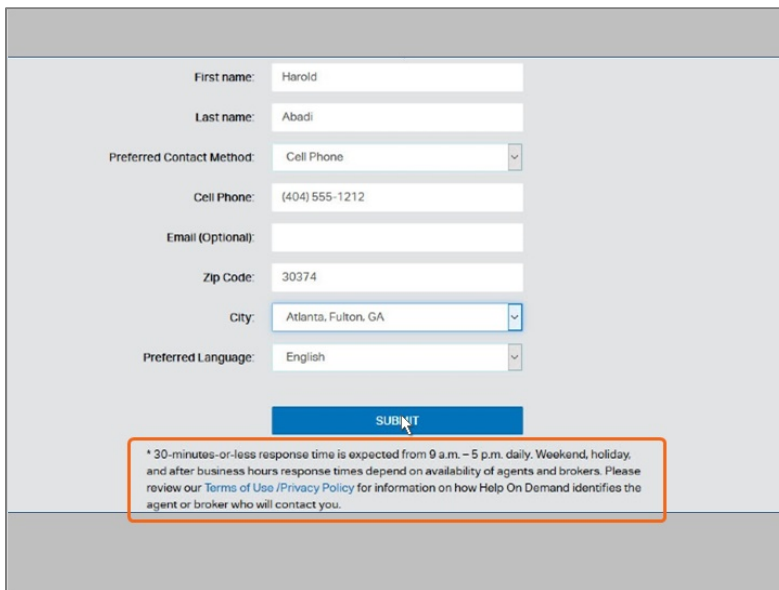
[GO NOW](#)

[Go Back](#)

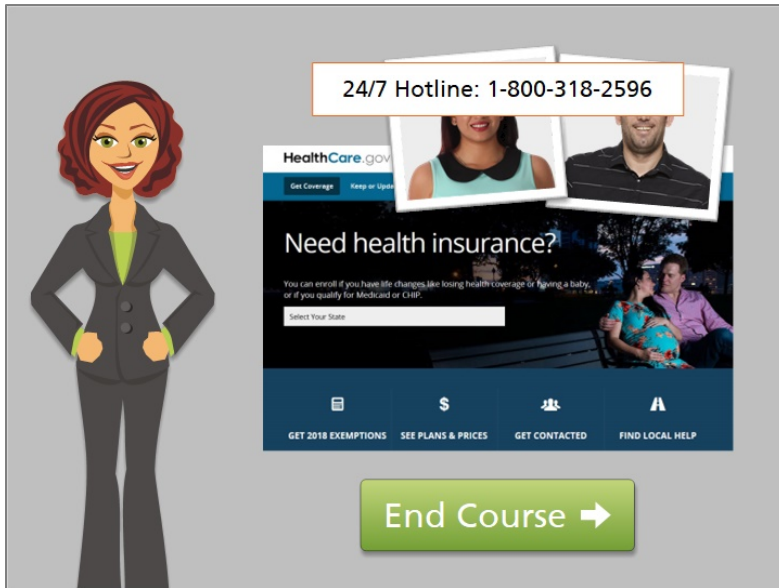
On the next screen, the web site tells Harold he's leaving the Healthcare.gov web site. He understands this means he will be using another web site that's not operated by the federal government. Harold clicks on the Go Now button to continue.



Harold now sees the Help on Demand web site. He reads that an agent or broker will contact him in 30 minutes or less to help him enroll. He understands that the agent or broker will be licensed or registered, and will be free, but may be paid by the insurance company.



Harold scrolls to the data entry fields, and enters his name, cell phone number, and other information. He also reads through the information at the bottom of the screen, about the conditions of using the site. He then clicks “Submit.”



Both Juanita and Harold used the Healthcare.gov site to find someone locally who could help them understand and enroll in health insurance during the Open Enrollment period, but in different ways.

If you need help navigating the Healthcare.gov website, or need help setting up your own Healthcare.gov account, the staff at your library are available to help. Or you can call the 24/7 hotline at 1-800-318-2596.

You've completed the final lesson in the course Using Healthcare.gov to Enroll in Health Insurance. Click on the green button to end the course.