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## MARYLAND HEALTH BENEFIT EXCHANGE

The Maryland Health Benefit Exchange (MHBE), a public corporation and independent unit of state government, was established in 2011 in accordance with the 2010 Patient Protection and Affordable Care Act (ACA). Working with the Maryland Department of Health, Maryland Department of Human Resources, and the Maryland Insurance Administration, the MHBE launched Maryland Health Connection, an insurance marketplace, in 2013. This marketplace offers Maryland residents a one-stop shop to explore health insurance plans, compare rates, and determine eligibility for tax credits, cost-sharing reductions and public assistance programs, such as Medicaid and the Maryland Children's Health Insurance Program.

It is the only place where Marylanders can access financial help to make coverage more affordable. Once an individual or family selects one of the many private health plans or programs that best meets their needs, they may enroll directly through Maryland Health Connection. Small businesses may use Maryland Health Connection for Small Business to connect with a broker to help them select plans that meet the needs of their employees and check eligibility for tax credits to reduce the cost of employer-sponsored coverage for qualifying businesses.

### **OUR MISSION**

We improve the health and well-being of Marylanders by connecting them with high quality, affordable health coverage through innovative programs, technology, and consumer assistance.

### **OUR VISION**

High quality, affordable health coverage for all Marylanders.

### **OUR VALUES**

Ethical | Diverse and Inclusive | Innovative | Collaborative

### **MHBE BOARD OF TRUSTEES**

A nine-member Board of Trustees oversees MHBE. It includes the secretary of the Maryland Department of Health, the Maryland insurance commissioner and the executive director of the Maryland Health Care Commission. The governor, with the advice and consent of the Senate, appoints three members representing employer and individual consumer interests, and three additional board members with health insurance or public health experience.

**Dr. Laura Herrera Scott** Secretary, Maryland Department of Health, Board Chair

Katherine Rodgers, MPH

Aika Aluc

Marie Grant Commissioner, Maryland Insurance Administration

Laura Crandon

Maria Pilar Rodriguez

**Ben Steffen** Executive Director, Maryland Health Care Commission

K. Singh Taneja

Dana Weckesser

#### Gov. Wes Moore

Lt. Gov. Aruna Miller

**Michele Eberle** Executive Director, Maryland Health Benefit Exchange

IN § 31-119(d) HB 228/Ch. 159, 2013 MSAR # 9717

### **EXECUTIVE DIRECTOR'S MESSAGE**

Maryland Health Connection celebrated its 11th year and the highest enrollment to date.

As I look back on 2024, I am so proud of the exceptional work performed by our staff that helped us achieve a record 17% growth in enrollments. Through creativity, innovation, and swift adaptability, we, in collaboration with our partners, were able to successfully transition out of the pandemic public health emergency.

We know that premium costs are often a barrier for people to get a health plan. While this is the third year that tax credits were expanded to provide more savings to more people, Maryland in particular has worked very hard to keep health coverage affordable. More than 14,000 people no longer eligible for Medicaid following the end of the pandemic public health emergency enrolled in private health insurance through Maryland Health Connection. Most qualified for federal tax credits that lowered their out-of-pocket costs. I'd like to thank the Department of Health for their partnership on that work.

Participation by young adults helps to lower the health insurance costs for all age groups. To attract even more of that group, the Maryland legislature extended the young adult subsidy program through 2025 to lower costs even further. Maryland Health Connection saw more than 50,000 young adults qualify for this additional financial help. Young adults engaged in their health and wellness can have a lifelong impact.

> Beyond financial help, the agency also continues to deliver high quality customer service. For instance, Flora, the chatbot to assist consumers on the Maryland Health Connection website and app, was updated with controlled artificial intelligence for the last open enrollment. Flora provided 3.8 million responses last year. MHBE uses an array of channels to support consumers so they may move seamlessly from one assistance channel to another.

> > As MHBE moves into its second decade, we will continue our focus on reducing health care costs, delivering equitable health coverage, and making sure we help Marylanders get insured. We will do this through collaboration with our partners and under the governance of our Board of Trustees. Undoubtedly, we will have new challenges to face in 2025, and I am certain that we will remain laser focused on delivering quality, affordable, health care options for Maryland.

Michele Eberle

MICHELE EBERLE Executive Director

# LEADERSHIP



Andrew Ratner Chief of Staff



**Tony Armiger** Chief Financial Officer



**Scott Brennan** Director, Compliance and Privacy



Johanna Fabian-Marks Director, Policy, Plan Management and Eligibility



**Tamara Gunter** Director, Consumer Assistance



**Venkat Koshanam** Chief Information Officer



**Betsy Plunkett** Director, Marketing and Web Strategies



**Tisha Payne** Director, Organizational Effectiveness and Human Resources

# **2024 HIGHLIGHTS**

### **213,895** A record number of Marylanders enrolled

Renewals grew by

**70/**0

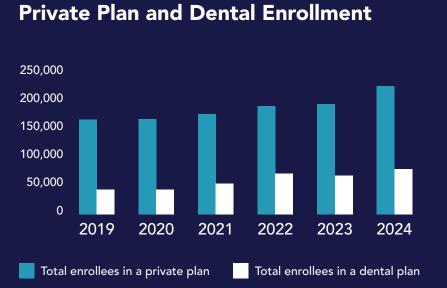
New enrollees grew by

Enrollment by Black residents grew by

33%

Enrollment by Hispanic residents grew by

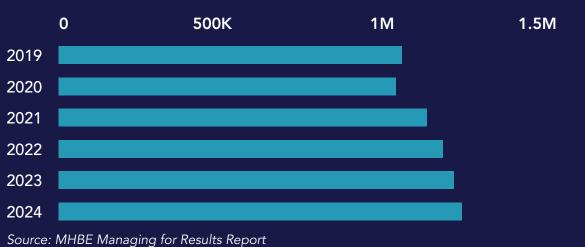
30%



45,000 people who were no longer eligible for Medicaid in 2024 enrolled in a private plan.

Source: MHBE Managing for Results Report

#### **Medicaid Enrollment**



Enrollment gains in areas with high uninsured populations

	Baltimore City	Montgomery County	Prince George's County	Washington County	Wicomico County
Uninsured Rate	<b>6%</b>	7%	11%	<b>8º/</b> 0	<b>6%</b>
Enrollment Gain in 2024	24%	<b>22%</b>	<b>19%</b>	14%	<b>28%</b>

Source: 2022 American Community Survey/SHADAC and Maryland Health Benefit Exchange 2024

## **EXPANDING ELIGIBILITY**

#### Access to Care Act

Maryland Health Connection is taking significant steps to ensure that more Marylanders, including our immigrant communities, have access to quality health coverage. With the passage of the Access to Care Act, MHC intends to make comprehensive health coverage a reality for all residents, regardless of immigration status.

If the Federal government approves, MHC anticipates launching the new eligibility rules by November 1, 2025, for enrollment in 2026 plans. The Access to Care Act addresses a critical gap in health coverage for undocumented immigrants in Maryland who currently are not eligible to purchase health plans through the marketplace.

Although the Access to Care Act does not allocate state funds to subsidize the cost of coverage for these individuals, allowing enrollment regardless of immigration status could promote health equity by enabling access to many other benefits available through the marketplace, including the simplified shopping experience that allows consumers to compare plans costs and coverage from all insurance companies one place; extensive consumer support through the call center; and the ability for mixed-status families to enroll in the same plan, allowing them to share plan deductibles and out-of-pocket maximums.

#### Eligibility for Deferred Action for Childhood Arrivals (DACA)

In May 2024, the U.S. Department of Health and Human Services released a rule adding Deferred Action for Childhood Arrivals (DACA) to the list of eligible immigration statuses for marketplace coverage. Beginning November 1, 2024, DACA recipients who meet all other eligibility requirements will be eligible to enroll in a private plan through the marketplace with financial help. Certain other noncitizen groups will also be newly eligible for a private plan and financial assistance.





# AFFORDABILITY

#### Reinsurance

The 1332 State Innovation Waiver, or the Reinsurance Program, provides state and Federal funds to reduce rates for Marylanders. Maryland has the lowest-cost Bronze and Gold plans and among the top three most affordable Silver plans in the country, according to an analysis of data from the U.S. Department of Health and Human Services. This program is currently set to continue through Dec. 31, 2028. For 2025, rates increased an average of 6.2%; according to the Maryland Insurance Administration, rates would be 30 to 35% higher without the Reinsurance Program.

### \$450 per year

The average savings a young adult receives from Maryland Health Connection

#### Large Gain in Young Adult Enrollments

The Young Adult Subsidy program launched in 2022 provides premium subsidies to ages 18-34. For plan year 2024, the program eligibility expanded to adults up to age 37. Due in part to its great success in attracting young adults to Maryland Health Connection, the General Assembly has extended the program through plan year 2025.

56,000+ young adults received an additional subsidy offered by Maryland, the only one of its type in the country.

As a percentage of total enrollment, young adult enrollment ages 18-34 increased from 26.4% in March 2023 to 29.4% in March 2024.

Plan Year	Average Individual Market Premium Change
2014	n/a
2015	10%
2016	18%
2017	21%
2018	28%
2019	-13%
2020	-10%
2021	-12%
2022	2.1%
2023	6.6%
2024	4.7%
2025	6.2%

### Enrollments with federal financial help +18% to nearly 165K



#### Easy Enrollment Programs Continue to Boost Private Plan Enrollment

Tax filers and unemployment insurance claimants can check a box on their respective paperwork to indicate that they need health insurance and would like help getting coverage. MHBE partners with the Comptroller's Office and the Department of Labor on these programs, which have helped insure thousands of Marylanders each year since their inception.

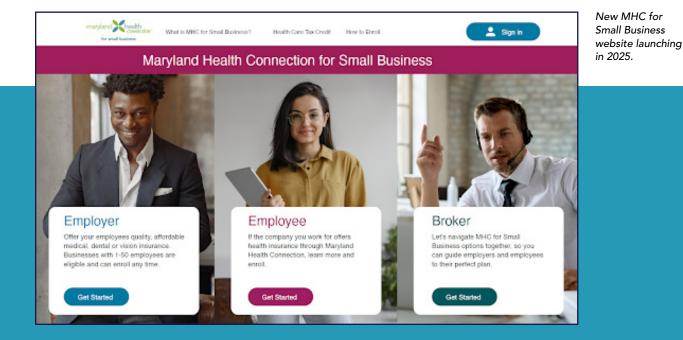
	2020	2021	2022	2023	2024*
Tax Time Easy Enrollment (open during state tax filing season and beyond for filers with an extension)*	5,382	4,234	2,020	2,594	2,566
Unemployment Insurance Easy Enrollment (open year-round for eligible UI filers)	N/A	N/A	3,250	16,337	18,879

\*Data through July 31 of the year

Source: MHBE Managing for Results

## MARYLAND HEALTH Connection for Small business

As part of our ongoing commitment to improve access to health care and streamline the enrollment process for small businesses, MHC for Small Business is building a dedicated enhanced enrollment portal, scheduled for launch in 2025. This new platform is designed to simplify and modernize the enrollment process for small business owners, making it easier for them to offer health insurance benefits to their employees. MHBE selected NFP Health, LLC, for premium billing and aggregation solution services. This will create a seamless experience for small business employers by simplifying the process of enrolling employees in health coverage, aggregating premium payments, and remitting payments to insurance companies. The solution will combine invoices from multiple insurance companies for small business owners and ensure accurate distribution of payments. For insurance companies, the integration will decrease the number of payments received from employers, as all enrollment and payment information will be consolidated and transmitted simultaneously.



#### MHC for Small Business Outreach and Education Program

To better serve small businesses and improve their understanding of available health insurance options, MHC for Small Business is enhancing outreach and education efforts. This program aims to raise awareness of the availability of health coverage for small employers and educate them on the pathways to coverage. They are:

- 1. Traditional Group Plans: conventional method for small businesses to offer health insurance to their employees.
- 2. Individual Coverage Health Reimbursement Arrangements (ICHRA): plans allow employers to give employees a set amount of money to buy their own coverage on the individual market, offering an alternative to traditional group plans.
- 3. MHC for Individuals: employees can access less expensive rates for private health plans, with or without subsidies.

#### **Small Business Policy Watch**

Effective Nov. 1, 2024, two significant regulation changes will come into effect for small business coverage. The first change pertains to the maximum waiting period for employee coverage. Under the new regulations, employers are limited to imposing a waiting period of no more than 60 days before employees become eligible for coverage.

The second change involves the minimum participation rate required for purchasing group plans through MHC for Small Business. Effective Nov. 1, 2024, employers must achieve a minimum participation rate of at least 60%, a decrease from the previous requirement of 75%. This new policy applies uniformly across all participating insurance companies and is consistent for both Employer Choice and Employee Choice coverage models.

#### Outreach, Collaboration, and Partnerships

Outreach and education marketing initiatives to target small businesses and nonprofit organizations were a top priority in the agency's 2024 strategic communication efforts. MHBE developed strong partnerships with state agencies and external stakeholders, who distributed brochures and resources to small business networks. MHC for Small Business collaborated with partners to provide awareness messaging through social media, webinars, emails, and newsletters. This coupled with a strong presence at conferences, community events, and networking opportunities built relationships among small businesses, nonprofits, and MHC authorized brokers.



Theresa Battaglia, small business outreach manager, attended the Hispanic Chamber of Commerce Montgomery County Minority Contractor Summit.

#### The 2024 Annual Broker Achievement Awards

On May 6, MHBE held its second broker achievement award ceremony to recognize the top 100 brokers during open enrollment 2024. The event was hosted by MHBE's Executive Director Michele Eberle, who congratulated the brokers for their outstanding achievements, dedication, and hard work helping Marylanders enroll in a private health plan. Gov. Wes Moore recognized the top four brokers with proclamations and a video message. Notable winners included Wonde Desalegn, Kimberly Dickerson, Amber Hyde, and Jon Levine. See the full list of top brokers at MarylandHBE.com/brokers.

#### Advantages of MHC for Small Business

Health insurance for employees is by far the single most expensive benefit offered by employers.

As business owners know, health insurance is extremely important to most employees and is a very powerful benefit in recruiting and retaining the best

Cost is often an issue for small businesses.



brokers authorized by th lealth Benefit Exchance



Mimi Hailegeberel, small business program manager, presents during the Maryland State Child Care Association annual conference in Ocean City.



MHBE Executive Director Michele Eberle celebrated the top four brokers during the Broker Achievement Awards. From left: Maria Pilar Rodriguez, guest speaker and MHBE board member; Jon Levine; Amber Hyde; Michele Eberle, Wonde Desalegn, and Kimberly Dickerson

# **BUSINESS UNITS**

#### **Policy and Plan Management**

This year, MHBE brought together a group of diverse stakeholders for a Value Plan Workgroup. Value Plans are meant to improve access to care by offering predeductible coverage of common services. MHC has offered these plans since 2020, with fully standardized cost-sharing since 2024.

Workgroup discussions focus on cost sharing, health equity, and other relevant topics so members could provide formal recommendations for benefit designs and other requirements for Value Plans. In 2024, the Workgroup held regular meetings June through August and provided recommendations for updates to implement for plan year 2026. The workgroup will continue to reconvene annually.

#### Technology

MHBE continues to support consumers and stakeholders with seamless and supportive digital experiences.



MHBE was honored with the CIO 100 award in 2024, marking the fifth time in the last six years. The International Data Group recognizes outstanding examples of IT innovation in delivering business value, showcasing the transformative power of technology in both the private and public sectors. MHBE's consistent recognition underscores its commitment to leveraging cutting-edge technology to enhance business processes and deliver value to Marylanders.

The integration of AI-powered chatbot Flora provides customized responses to consumer queries. Flora now offers more precise information to meet consumer expectations. The timely explanations empower consumers to seek health insurance coverage quickly without seeking secondary help.

New this year, Maryland Health Connection created a dedicated portal for hospitals to directly apply for Medicaid on behalf of newborns. Simplifying and streamlining the administrative process ensures access to essential health care during this critical time in a child's life. 2,000 newborn babies were enrolled through the portal over the past 4 months.

15

Consumers now have a convenient alternative log-in process to access their account. Over the past year, consumers used the alternative login option 320,000 times, enhancing their experience and reducing reliance on the call center for password resets.

The enrollment data dashboard on MarylandHBE.com has been enhanced with detailed analysis of regional enrollment patterns. This allows policymakers and stakeholders to gain insight into enrollment data and to better serve Marylanders' needs.

Several key technology solutions enhanced security and operational efficiency within our core Salesforce Customer Relationship Management platform. We implemented a robust integration of our processes with the Department of Health to automate consumer case escalations, improving operational efficiency and eliminating manual processes and redundancies.

MHBE implemented Robotic Process Automation to automate the verification of Social Security Numbers (SSN). This automation enhanced accuracy, reduced human errors, and improved operational efficiency and data integrity. Approximately 30 percent of SSN verifications are now automatically processed, relieving Medicaid workers from manual reviews.

#### **Customer Service and Operational Strength**

The call center now handles an average of 14,485 live chats per month.

In fiscal year 2024, the appeals and grievances team handled 3,228 escalated cases. Of these cases, 597 appeals were upheld by the Administrative Law Judge and none were reversed. There are currently 59 pending cases waiting on a decision and hearing date. The median time for handling these cases was within 7 days.

The application counselor program has 231 application counselors with a record number of 46 organizations in 2024.

In fiscal year 2024, 1,913 brokers are authorized to sell insurance, the most in the marketplace's history.

Novigotor	Navigator Assistance	2021	2022	2023	2024
Navigator assisted enrollment up 27%	Number of consumer encounters with navigators	87,022	62,481	90,000	84,110
	Call Center Assistance				
	Percent of first call resolution	94%	95%	93%	92%
	Average call handle time (minutes)	11.27	11.37	12.20	11.34
	Du state final war				

By state fiscal year

Source: MHBE Managing for Results



#### Marketing

Maryland Health Connection developed a comprehensive marketing campaign guided by an online survey to gain a greater understanding of health insurance decisionmaking, especially among Marylanders experiencing life changes that propel them to search for health coverage.

The online survey, conducted in English and Spanish, had 712 participants who have been in the cycle of health insurance decision-making within the past two years. For instance, they may have experienced a job loss, held a job as a gig worker, or started their own business. Within this group, we tested messages and also surveyed participants for the reasons they weren't currently covered or had previously gone without health coverage.

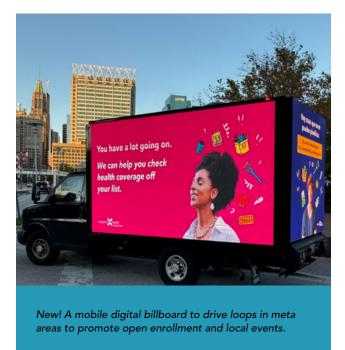


Open enrollment print ad for El Tiempo Latino.

The "Peace of Mind" marketing campaign grew out of this research and aimed to showcase the benefits of having health coverage as actors experienced everyday occurrences such as an ankle sprain, virus and pregnancy without worrying because they were covered. It aimed to raise awareness of the marketplace for those who recently lost a job, lost Medicaid coverage during the renewal process, or had other life transitions. The ads cemented Maryland Health Connection as a source of stability. In addition to a variety of digital, print, radio and out-of-home ads, we wanted to also show up for consumers and partners by having a meaningful outreach presence across the state. We targeted key communities with the highest uninsured population and collaborated with the consumer assistance organizations to host and participate in events.

MHBE hosted a Hispanic Health Access roundtable ahead of open enrollment to lead a discussion on coverage options and access to care for Maryland's Latino population to engage Hispanic media and promote open enrollment assistance.

To officially kickoff open enrollment and draw press coverage, Maryland Health Connection also hosted a Healthy at the Harbor Workout event.



#### **Compliance and Privacy**

The compliance department performed an external audit of consumer assistance organizations' compliance with contract and regulatory requirements. The privacy department, in collaboration with the IT department, performed a Privacy Impact Assessment and Minimum Acceptable Risk Safeguards for Exchange self-assessment, which were submitted to the Centers for Medicare and Medicaid Services for review, as required.

Additionally, MHBE tightened procurement parameters governing its federally and statefunded vendors and ensured that debarment and sanctions checks were performed timely for all vendors and employees.

The Civil Rights Coordinator did not receive any complaints.

The compliance hotline received 15 complaints: 13 were unsubstantiated and closed, another was unsubstantiated and forwarded to the Medicaid Fraud Control Unit for update, and one was substantiated and referred to the Medicaid Fraud Control Unit for further investigation.

Fraud, Waste and Abuse Hotline Calls	2022	2023	2024
Compliance Hotline	10	6	15
Civil Rights Coordinator	1	0	0

## MINORITY BUSINESS ENTERPRISE

We are dedicated to supporting small businesses led by women and minority owners.

In FY2024, MBE prime and subcontractors were paid \$27,680,361. Prime and subcontractor contracts were awarded to MBE firms during FY2024 totaling \$24,582,974. This represented 34.76% of all contracts awarded. The MBE classifications of current MHBE prime and subcontractor awardees are:

- African American
- African American Women
- Asian
- Asian Women
- Subcontinent Asian American
- Subcontinent Asian American Woman

- Hispanic
- Hispanic Women
- Native American
- Native American Woman
- Women
- Disabled

Fiscal Year	Prime Contract Awards	Prime Contract Payments
2021	\$12,745,409	\$12,396,844
2022	\$19,015,171	\$16,088,665
2023	\$21,382,014	\$18,537,668
2024	\$22,026,514	\$22,495,922



# FY24 Procurements

Solicitation Number	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM038319	Zoom Phone Subscription Renewal	AlxTel, Inc.	\$72,310.10	8/1/2023	7/31/2024
BPM038318	ServiceNow Renewal	AlxTel, Inc.	\$61,879.20	7/29/2023	7/28/2024
BPM038437	Adobe Learning Manager Renewal	Envolvemedia, LLC	\$116,925.00	8/20/2023	8/19/2024
BPM037277	Corticon Subscription Renewal	AlxTel, Inc.	\$438,356.00	8/1/2023	7/31/2024
BPM037394	Akamai Subscription Renewal	Carahsoft Technology Corporation	\$457,680.12	7/1/2023	6/30/2024
GS-35F-0119Y	Tableau License	Carahsoft Technology Corporation	\$177,863.94	9/8/2023	9/7/2024
BPM038528	Granicus Subscription Renewal	Olakitan, LLC	\$111,591.76	9/10/2023	9/9/2024
BPM037962	OwnBack Up Subscription Renewal	AlxTel, Inc.	\$31,885.84	7/17/2023	7/16/2024
BPM037995	Kong Konnect Enterprise Subscription Renewal	BullsEye Computing Solutions, Inc.	\$87,223.59	7/26/2023	7/25/2024
RFQ1579794S	Amazon Web Services Renewal	A & T Systems, Inc.	\$2,000,000.00	7/1/2023	6/30/2024
BPM037961	Verkada Badging Door Access Security Camera Monitoring System	Bytesncables, LLC	\$72,059.00	8/21/2023	8/20/2024
BPM036751	Oracle Java Subscription Renewal	Oracle America, Inc.	\$42,300.00	10/24/2023	10/23/2024
001B3600339	Microsoft Subscription Renewal	SHI International Corporation	\$81,328.95	10/1/2023	9/30/2024

Solicitation Number	Contract Name	Vendor Name	<b>Contract</b> Amount	Period of Performance Start Date	Period of Performance End Date
BPM038951	BlazeMeter Subscription Renewal	ASR Tech Group, Inc.	\$36,500.00	10/28/2023	10/27/2024
BPM038950	Tenable Subscription Renewal	AlxTel, Inc.	\$16,750.50	9/17/2023	9/16/2024
BPM038949	Orca Subscription Renewal	AlxTel, Inc.	\$110,925.00	10/19/2023	10/18/2024
BPM032331	Veracode Subscription Renewal	AlxTel, Inc.	\$58,148.24	1/31/2024	1/30/2025
GS-35F-0119Y	Salesforce Flex Licenses	Carahsoft Technology Corporation	\$37,560.57	11/1/2023	3/1/2024
BPM040002	Fortigate & Fortimanager Subscription	Accel Bi Corporation	\$63,107.82	12/6/2023	12/5/2024
BPM040222	Keeper Subscription	AlxTel, Inc.	\$21,232.08	12/12/2023	12/11/2024
BPM041979	Camunda Subscription	BP3 Global, Inc.	\$89,896.00	3/25/2024	3/24/2025
47QSWA18D008F	Salesforce Renewal	Carahsoft Technology Corporation	\$1,450,915.55	4/1/2024	3/31/2025
BPM041185	Databricks Subscription	TECBOMO Limited Liability Company	\$206,700.00	2/21/2024	2/20/2025
001B3600339	Microsoft Unified Support	SHI International Corporation	\$47,449.15	12/18/2023	12/17/2024
BPM042695	Splunk Subscription Renewal	CAS Severn, Inc.	\$132,250.00	4/22/2024	4/21/2025
BPM041333	iText Maintenance Renewal	AlxTel, Inc.	\$16,620.00	3/29/2024	3/28/2025
060B8400061	Gartner Renewal	Gartner, Inc.	\$193,341.66	12/1/2023	11/30/2024
BPM040726	Qlik Subscription Renewal	BullsEye Computing Solutions, Inc.	\$57,416.67	1/10/2024	1/09/2025
BPM040720	UiPath Subscription Renewal	AlxTel, Inc.	\$189,983.60	2/11/2024	2/10/2025

Solicitation Number	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM040746	Zscaler Subscription Renewal	ePlus Technology, Inc.	\$169,600.42	4/17/2024	4/16/2025
BPM029325	SailPoint IdentifylQ Annual Support Renewal	Salem Info Tech, Inc.	\$25,368.42	3/7/2024	3/6/2025
BPM043199	Entrust Security Certificate Management Service	AlxTel, Inc.	\$36,459.79	6/6/2024	6/5/2025
BPM028490	CSC Services FY24	Maximus US Services, Inc.	\$16,098,248.09	7/1/2023	6/30/2024
BPM028625	Fulfillment Services Contract Year 2 of Two-Year Base	Art & Negative Graphics, Inc.	\$8,881.383.00	7/1/2023	6/30/2024
BPM022780	Marketing Services FY24 - Option Year	GMMB, Inc.	\$3,798,343.81	7/1/2023	6/30/2024
BPM022855	Printing Services FY24 – Option Year	Art & Negative Graphics, Inc.	\$120,000.00	7/1/2023	6/30/2024
050B8400001	Interpretation Services for CSC and CES	Language Line Services	\$450,000.00	7/1/2023	6/30/2024
BPM028625	PHE Fulfillment Services	Art & Negative Graphics, Inc.	\$259,309.01	7/1/2023	6/30/2024
BPM028625	PHE Postage for Notices	Art & Negative Graphics, Inc.	\$429,400.00	7/1/2023	6/30/2024
050B8400001	Interpretation Services for Marketing	Ad Astra, Inc.	\$20,000.00	7/1/2023	6/30/2024
BPM028490	PHE Staffing & NY Team (MOD #7)	Maximus US Services, Inc.	\$1,273,504.85	91/2023	6/30/2024
D78P4600181	Replacement Air Handling Unit	Flo-Tron	\$91,247.00	10/16/2023	3/31/2024
D78P4600213	Auditor Services	Hamilton Enterprises, LLC	\$36,568.84	7/1/2023	12/31/2023

## 2024 STANDING Advisory Committee

Mark Meiselbach (Co-Chair) Johns Hopkins University Bloomberg School of Public Health Diana-Lynne Hsu (Co-Chair) Maryland Hospital Association Aika Aluc MHBE Board of Trustees Liaison Andrew Baum Andrew M. Baum, CLU ChFC Mukta Bain Consumer Advocate Marcquetta Carey Maryland NAACP Matthew Celentano League of Life & Health Insurers of Maryland Benjamin Fulgencio-Turner ecoAmerica UnitedHealthcare Maya Greifer Chase Brexton Health Care **Emily Hodson Catherine Johannesen** MedChi **Evelyn Johnson** NAACP Baltimore County Chapter Sophie Keen Keen Insurance Associates MD Health Care For All Stephanie Klapper Hispanic Chamber of Commerce Montgomery County Carmen Larsen Scott London London Eligibility, Inc. Allison Mangiaracino Kaiser Permanente James Mullen Delta Dental Retired Family Physician, Medical Director Yvette Oquendo-Berruz University of Maryland Eastern Shore Marie-Therese Oyalowo **Kimberly Robinson** CareFirst BlueCross BlueShield Seedco Mark Romaninsky Zach Peters Aetna Aryn Phillips University of Maryland School of Public Health **Douglas Spotts** Meritus Health JoAnn Volk Georgetown University Center on Health Insurance Reforms **Rick Weldon** Frederick County Chamber of Commerce



Past annual reports of the

### MARYLAND HEALTH BENEFIT EXCHANGE

are available online at MarylandHBE.com

















