

# ANNUAL REPORT

2022



**Get protected from  
the unexpected.**



# TABLE OF CONTENTS

<b>1. ABOUT MARYLAND HEALTH BENEFIT EXCHANGE</b>	<b>5</b>
<b>2. BOARD OF TRUSTEES</b>	<b>6</b>
<b>3. EXECUTIVE DIRECTOR'S MESSAGE</b>	<b>7</b>
<b>4. LEADERSHIP</b>	<b>8</b>
<b>5. 2022 HIGHLIGHTS</b>	<b>9</b>
<b>6. MARYLAND HEALTH CONNECTION FOR SMALL BUSINESS</b>	<b>16</b>
<b>7. STRATEGIC PLAN</b>	<b>18</b>
<b>8. BUSINESS UNITS</b>	<b>19</b>
<b>9. STANDING ADVISORY COMMITTEE</b>	<b>24</b>
<b>10. STAFF PILLAR AWARDS</b>	<b>26</b>
<b>11. PROCUREMENT</b>	<b>29</b>
<b>12. MINORITY BUSINESS REPORT</b>	<b>33</b>



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 appoints, with the advice and consent of the Senate, three members representing employer and individual consumer interests, and three additional board members with health insurance or public health experience.

## **DENNIS R. SCHRADER**

Secretary, Maryland Department of Health, Board Chair

## **S. ANTHONY (TONY) MCCANN**

Board Vice Chair

## **DR. RONDALL ALLEN**

## **KATHLEEN A. BIRrane**

Commissioner, Maryland Insurance Administration

## **MARY JEAN HERRON**

## **MARIA PILAR RODRIGUEZ**

## **BEN STEFFEN**

Executive Director, Maryland Health Care Commission

## **K. SINGH TANEJA**

## **DANA WECKESSER**

---

## **GOV. LARRY HOGAN**

## **LT. GOV. BOYD K. RUTHERFORD**

## **MICHELE EBERLE**

Executive Director, Maryland Health Benefit Exchange

IN § 31-119(d)

HB 228/Ch. 159, 2013

MSAR # 9717

# EXECUTIVE DIRECTOR'S MESSAGE

2022 started out with a bang. A record number of Marylanders, more than 180,000, enrolled through Maryland Health Connection in its ninth year operating as the state's marketplace for people who buy their own health insurance. More people new to the marketplace enrolled and more young adults than ever. Communities of color that have historically disproportionately lacked health coverage also saw enrollments grow by more than 10 percent in 2022.

And as 2022 ends, things are looking up again. The passage of the Inflation Reduction Act means that everyone who enrolls through Maryland Health Connection will be eligible for savings. On Memorial Day, we launched an Easy Enrollment Program with the Department of Labor that has already resulted in more than 1,500 people gaining health coverage after a job loss. This Easy Enrollment Program was modeled on another MHBE program, which began a few years ago with the state comptroller, that has enrolled nearly 10,000 people who checked a box on their state tax return to say they needed health insurance. Again, this year, thousands of young adults will be eligible for additional financial help through a state program to reduce premiums for 18- to 34-year-olds in Maryland.

The pandemic drove home the importance of good health and affordable health coverage. The past few years have been very difficult for all of us, especially for families who lost loved ones and friends. We are proud that along with our partner insurance companies, sister agencies, and stakeholders, we responded within days of Gov. Larry Hogan's Public Health Emergency declaration in March 2020 with a special open enrollment that eventually ran nearly a year and a half — one of the longest in the nation. When the Omicron variant rose sharply last winter, Maryland was one of four states to specially extend open enrollment again in response. Maryland in recent years has offered some of the most affordable plans in the nation and enrollment growth has exceeded most of our peers.

Maryland Health Connection has processed more than 13 million health insurance enrollment transactions since its launch nearly a decade ago. We greatly appreciate all the support we have received during that time. We are committed to providing high quality, affordable health coverage to all Marylanders.



A handwritten signature in black ink that reads "Michele Eberle".

**MICHELE EBERLE**

Executive Director

# LEADERSHIP



**ANDREW RATNER**  
Chief of Staff



**TONY ARMIGER**  
Chief Financial Officer



**JOHANNA FABIAN-MARKS**  
Director, Policy, Plan  
Management and Eligibility



**TAMARA GUNTER**  
Director, Consumer Assistance



**VENKAT KOSHANAM**  
Chief Information Officer



**CATERINA PAÑGILINAN**  
Chief Compliance Officer and  
Chief Privacy Officer



**BETSY PLUNKETT**  
Director, Marketing  
& Web Strategies



**JASCIEL STAMP**  
Director, Organizational  
Effectiveness and Human  
Resources

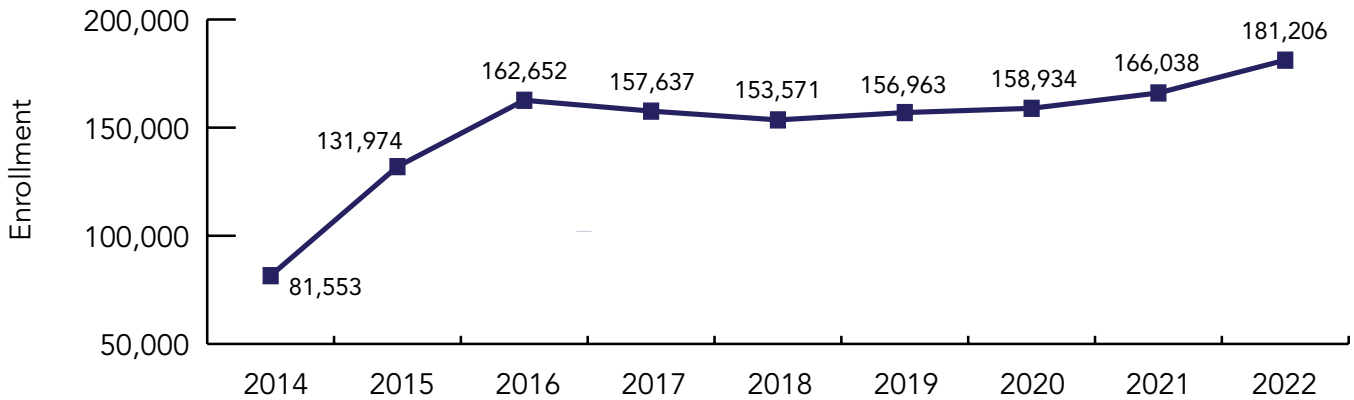


# 2022 HIGHLIGHTS

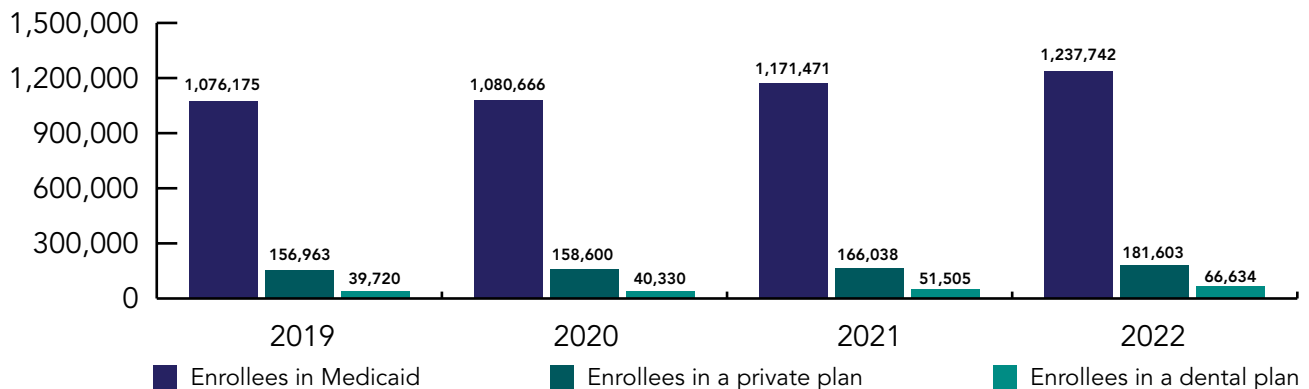
## Maryland Health Connection enrollment reached an all-time high

- 2022 enrollment was the largest in the 10-year history of Maryland Health Connection.
- New enrollees also set a record for 2022: 47,315, 70% more than the 26,497 Marylanders who were newly enrolled in 2021.
- Enrollments in dental plans, also available on Maryland Health Connection, exceeded 65,000 in 2022, which is a 30% increase from 2021.
- Enrollments by young adults ages 18-34 surpassed 50,000 — 7% more than a year earlier. The gain was propelled by additional financial help from a \$20-million fund that Maryland established in a two-year pilot program. Its goal is to encourage more young adults to enroll — for their own health and to help improve the risk pool and lower the cost of coverage for all ages. Monthly premiums dropped by about \$40 on average for more than 33,000 young adults who qualified.

### Private Plan Enrollment



### Medicaid, Private Plan and Dental Enrollment



Source: MHBE Managing for Results Report

Enrollment as of Jan. 1 each year

## Underserved communities of color made significant gains in enrolling in health insurance

Private plan enrollments by applicants who self-identified as Black grew by 11% to 30,776 on Maryland Health Connection in 2022. That total was 8th highest in the country. Enrollment by applicants who self-identified as Hispanic grew by 14% to 20,396. That total was 10th highest in the country.

## Maryland responded rapidly during the pandemic

Maryland was one of only four state marketplaces, along with Colorado, New York, and the District of Columbia, to extend its original open enrollment deadline in response to the hospitalization surge driven by the Omicron variant of Covid-19 last winter. Maryland's open enrollment, originally scheduled to run from Nov. 1, 2021, to Jan. 15, 2022, was extended through February.

"We were proud to be one of just four marketplaces that extended open enrollment in response to the Omicron surge. Among the many lessons of the pandemic is the importance of having affordable reliable coverage, and Marylanders are getting covered in record numbers," said Governor Larry Hogan.



# Maryland's plans are still among the least expensive in the nation

A Reinsurance Program, initiated by Gov. Hogan and the General Assembly in 2018, helped lower consumer prices since 2019. The American Rescue Plan Act of 2021 further reduced costs for all enrollees in the state marketplace. And those reductions were sustained by the Inflation Reduction Act of 2022.

In 2021, Maryland's average monthly premium was \$439, the third lowest behind Utah and Massachusetts. After federal tax credits were applied, eligible consumers paid on average \$182 a month for their coverage.

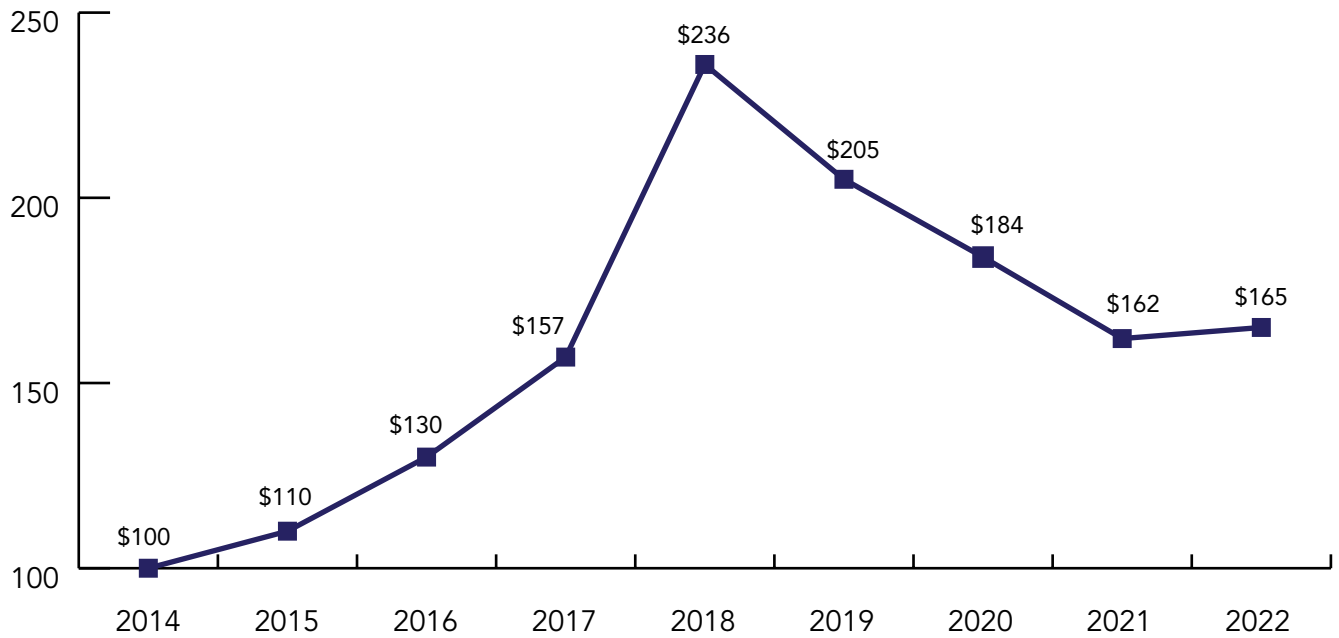
In 2022, Maryland's average monthly premium of \$447 was second lowest in the nation, behind Utah. After federal tax credits were applied, eligible consumers paid on average \$99 a month for their coverage.

Lowest Average Monthly Premium by State Marketplace 2022	
1. Utah	\$408
2. Maryland	\$447
3. New Hampshire	\$447
4. Colorado	\$466
5. Massachusetts	\$470
6. Rhode Island	\$477
7. Minnesota	\$481
8. Washington state	\$485
9. Michigan	\$503

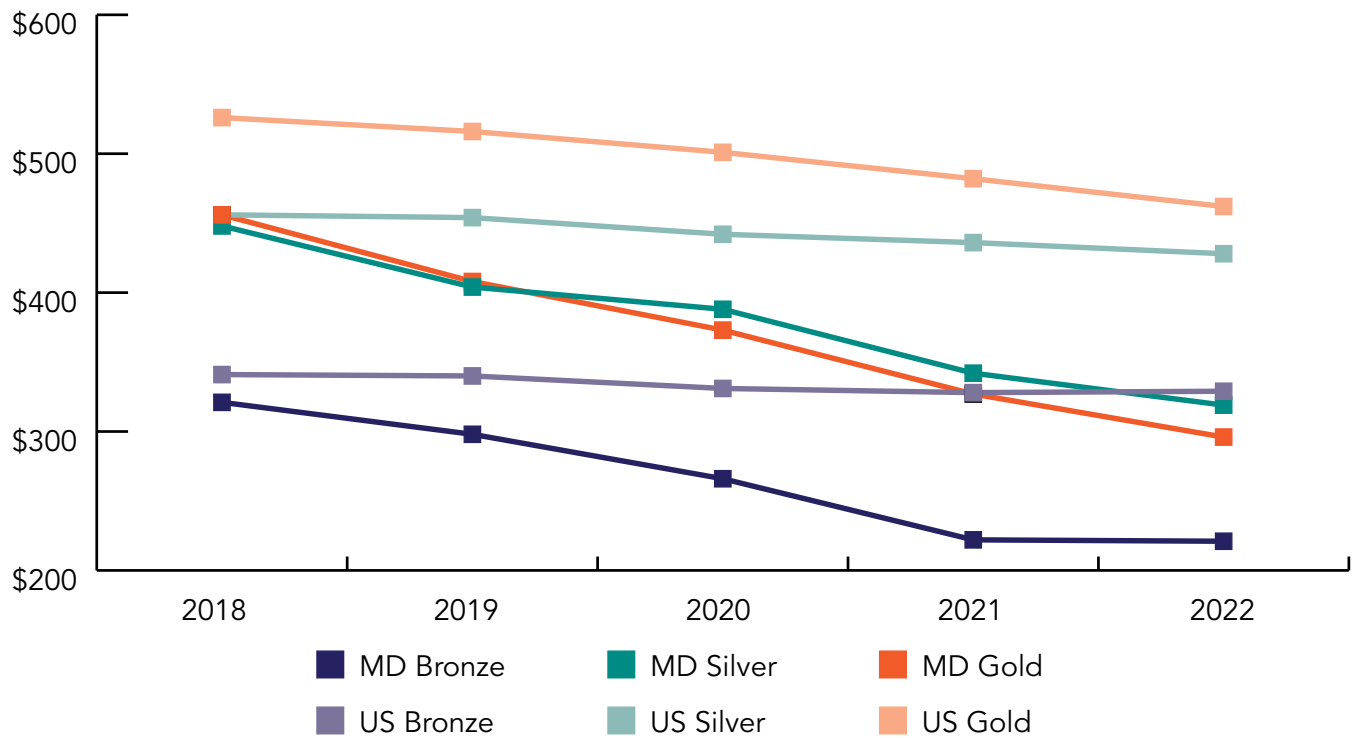
Source: CMS



### Change in Average Monthly Premium by Year



### Average Marketplace Premiums by Metal Level



Source: KFF analysis of data from Healthcare.gov, state rate review websites, state plan finder tools and CMS analysis of rate changes in the benchmark silver plan, October 2021.

Financial Help for Private Plans	2019	2020	2021	2022
Total federal Advance Premium Tax Credits (APTC) in millions	\$690	\$678	\$619	\$602
Total cost-sharing reductions in millions	\$75	\$68	\$59	\$54
Average cost-sharing reduction per household among enrollees	\$1,779	\$1,694	\$1,650	\$1,611
Average APTC per household among enrollees	\$7,998	\$7,268	\$6,515	\$6,125

Based on calendar year

Source: MHBE Managing for Results

## High value Gold plans were also more affordable

Lower premium costs allowed Marylanders to choose Gold plans, which offer lower deductibles.

2022 Gold Plan Enrollments by State Marketplace	
1. California	178,460
2. Texas	173,467
3. Pennsylvania	131,570
4. Maryland	82,823
5. Florida	72,696
6. Virginia	70,948
7. North Carolina	66,363
8. Georgia	63,013
9. Washington state	32,897
10. Oklahoma	31,772

Source: CMS



## For 2023, rates increased by an average of 6.6%

Since the introduction of Reinsurance in 2019, rates have dropped by a total of 26.3%.

Plan Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Average Individual Market Premium Change	N/A	10%	18%	21%	28%	-13%	-10%	-12%	2.1%	6.6%

## The Easy Enrollment Program has expanded to those who file for unemployment

This summer, the Maryland Health Benefit Exchange joined with the Maryland Department of Labor to launch an Easy Enrollment Program for people out of work who file for unemployment insurance. They can check a box when they file their claim to report if they need health insurance and would like help getting coverage, which is typically free or at low cost.

It's similar to a program that MHBE launched three years ago with the Comptroller's Office and the Maryland Department of Health when people file their annual state income tax return. More than 10,000 people have gained coverage through the Easy Enrollment Program in the three years since Gov. Larry Hogan signed it into law following the 2019 legislative session (HB 814, SB 802).

The new checkoff program with Labor (HB 1002, signed into law in 2021) has been just as successful: More than 1,000 people who needed coverage enrolled in its first summer in 2022.

Seven other states (Massachusetts, Colorado, New Mexico, Rhode Island, Pennsylvania, Virginia, and California) have already followed Maryland's lead on this low-cost, data-sharing solution to find families in need of help with health insurance.

In total, more than 120,000 Marylanders during the past three years have checked the box to get help finding free or low-cost coverage.

Easy Enrollment Program Enrollments	2020	2021	2022
Tax Time Easy Enrollment (open during state tax filing season)	4,015	2,962	1,477
Unemployment Insurance Easy Enrollment (open year-round for eligible UI filers)	N/A	N/A	1,035

Source: MHBE Managing for Results



## Once again, making healthcare affordable for young adults

For the second year in a row, MHBE is running a pilot program to reduce the cost of health coverage for young adults. People aged 18 to 34, who are significantly more likely to be uninsured, will be eligible for additional discounts on top of other savings available through the marketplace. They make up the largest group of the uninsured, which is about 43% of all uninsured adults. The subsidy works on a sliding scale for those with incomes below 400% of the Federal Poverty Level (FPL).

### Goals:

Reduce the maximum expected contribution by **2.5%** between ages **18** and **30**

For ages **31** to **35**, reduce the **2.5%** reduction by **0.5%** each year

Scenario	Projected Young Adult Enrollment Receiving Subsidies	Projected Young Adult Subsidy Program Cost	Projected Subsidy Per Member Per Month
2022 (as of June)	31,231	\$13,169,030	\$41.13
2023	48,095	\$17,945,995	\$43.04

Source: Lewis and Ellis Inc., June 2022

Example of Young Adult Premium Assistance for 2023 Lowest-Cost Gold Plan				
Age	Location	Income	Monthly Payment	New Monthly Payment with Premium Assistance
25	Allegany County	\$25,000	\$10	\$0
28	Baltimore City	\$32,000	\$84	\$17
30	Prince George's County	\$38,000	\$158	\$78

## Maryland's overall uninsured rate held steady since the pandemic, nearly 370,000 remain without health insurance

**93.9%** of Marylanders have health insurance

**6.1%—369,000**—do not

Source: U.S. Census Bureau

Maryland's uninsured rate ticked up from 6% prior to Covid-19 to 6.1% in 2021, a change considered statistically insignificant by the U.S. Census Bureau which released the estimates in September 2022. Maryland and Idaho were the only two states that had an increase in uninsured children between 2019 and 2021. Maryland had a 0.9% increase.

# MHC FOR SMALL BUSINESS

## Maryland Health Connection has expanded outreach to small businesses seeking to provide insurance for their employees

Of the roughly 369,000 uninsured adults in Maryland, more than half are employed but remain uninsured.

Small businesses can create accounts, receive determinations of their eligibility to enroll in a plan certified by MHC for Small Business, generate and save quotes and compare small business plans, as well as connect to health insurance producers for assistance. Enrollment in coverage continues to occur directly with insurance companies.







# A STRATEGIC PLAN THROUGH FY2025

“Maryland’s Health Benefit Exchange, if successful, will make health care coverage accessible to thousands of Marylanders who have never before been able to obtain the insurance necessary for financial security, health, and well-being.”

– Maryland Health Benefit Exchange Act of 2012

That pledge was part of a trilogy of laws between 2011 and 2013 that created the state health exchange to fulfill Maryland’s commitment to the federal Patient Protection and Affordable Care Act.

To launch its second decade, the Maryland Health Benefit Exchange crafted a strategic plan to carry it through FY2025. The plan provides a framework to meet new challenges:

1. Keep plans affordable.
2. Close the equity gap that harms people of color who disproportionately lack health insurance.
3. Find better ways to serve small businesses and rural residents who have fewer choices in affordable plans and providers.
4. Attract more healthy young adults.

Organizational Strength	Telling Our Story	Product Growth
<p>This priority recognizes the importance of our technology platform to maintain security, privacy, and business value. MHBE recognizes that its employees are strategic assets who must be developed, engaged, and motivated. Finally, MHBE will continue to be a good steward of its financial resources, managing them in an ethical, transparent, and efficient manner.</p>	<p>This priority recognizes the need to extend our outreach to ensure that we are communicating with Marylanders and community partners about our purpose and value. Our story will be supported by data that speaks to our results, impact, and accomplishments.</p>	<p>This priority will ensure that MHBE continues to address community needs with relevant products that are accessible and affordable to all Marylanders.</p>
<ul style="list-style-type: none"> <li>• Ensure a comprehensive approach to risk</li> <li>• Invest in our team’s development and capabilities</li> <li>• Ensure continuation of a secure and stable financial position</li> <li>• Strengthen the organization through data</li> <li>• Cultivate strong Board leadership and governance practices</li> </ul>	<ul style="list-style-type: none"> <li>• Expand our outreach</li> <li>• Build and leverage partnerships and collaborations</li> <li>• Support our storytelling with data</li> </ul>	<ul style="list-style-type: none"> <li>• Expand to serve the small group market</li> <li>• Ensure availability and accessibility of products</li> <li>• Maintain product affordability</li> </ul>

# BUSINESS UNITS

## Technology

### Maryland Health Connection won a CIO100 award for four years straight

MHBE and its Chief Information Officer Venkat Koshanam won a CIO100 award in 2022 for the fourth year in a row. The award recognizes technological innovation in business processes. It has been given to private and public sector organizations around the world for the past 35 years by International Data Group, a media and research firm.



In all, Maryland Health Connection handled more than 2.3 million accounts and 50 million documents. MHBE uses automation processes to accurately match 90% of Medicaid transactions with 100% accuracy. That has cut the time it takes to complete enrollments to just a few hours compared to a manual-handling process that formerly took several days or longer. A tightly integrated Customer Relationship Management system handles 4 million consumer inquiries each year.

**In a study released Sept. 1, 2022, from the Center for Medicaid and Children’s Health Insurance Program Services (CMCS) that assessed each state’s ability to process modified adjusted gross income (MAGI) applications within Medicaid and CHIP, Maryland processed nearly all applications in less than 24 hours—the second fastest in the nation behind Oklahoma.** States continue to prepare for the unwinding of the federal public health emergency and subsequent Medicaid eligibility redeterminations.

A redesign of the award-winning Enroll MHC mobile app, available on both Apple iOS and Google Play stores, was released in September 2022. The app has been downloaded nearly 700,000 times and has been used to complete half of all enrollments of young adults aged 18 to 34.

## New Uses of Technology to Enhance the Consumer Experience



Flora, an artificial intelligence chatbot, answers common questions in chat format and helps reset passwords. More than 400,000 questions have been answered to date.



Live Chat was introduced in 2021 to allow consumers to get answers to account specific questions from a representative. More than 40,000 live chats have been accommodated.



Broker Connect was created in 2022 to allow consumers to request callback from an authorized broker within 30 minutes.



Consumers can now get duplicate or replacement Medicaid ID cards via MarylandHealthConnection.gov or through the “Enroll MHC” mobile app.

## Customer Service and Operational Strength

### Working to enroll anyone in need of health insurance

For open enrollment that begins Nov. 1, 2022, satellite offices of trained health insurance navigators have been placed in areas with the highest rates of remaining uninsured. Outreach workers have been hired from within communities of need.

MarylandHealthConnection.gov now provides more information about the expertise of a broker, languages they speak, and whether they belong to the Maryland Association of Health Underwriters.

Navigator Assistance	2019	2020	2021	2022
Number of consumer encounters with Connector Entity staff	114,846	90,555	87,022	62,481
Call Center Assistance				
Percent of first call resolution	98%	93%	94%	95%
Average call handle time (minutes)	10.49	11.25	11.27	11.37

By state fiscal year

Source: MHBE Managing for Results



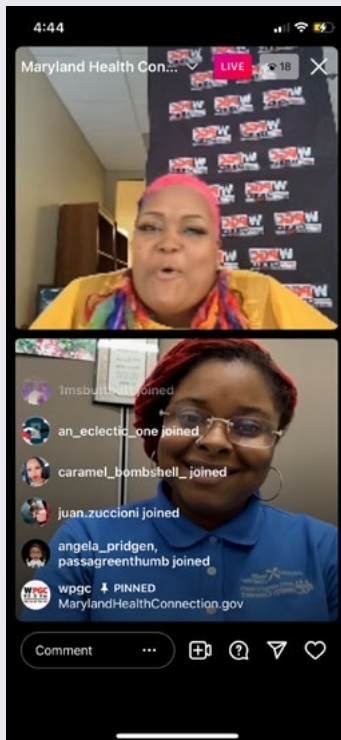
# Marketing and Outreach

## Honored for social media campaign in the Baltimore region for 2022

Maryland Health Benefit Exchange won the Best Social Media Campaign award for 2022 at the 37th annual MX Awards of the American Marketing Association, Baltimore chapter in May. The social campaign helped attract a record number of young adults.

In helping reach record enrollment this year, the marketing and outreach program:

- Teamed with state vaccine and testing sites to place 40,000 fliers at mobile units.
- Partnered with social media influencers with a total of a half-million followers.
- Hosted virtual conversations, such as a LinkedIn live with Executive Director Michele Eberle.



# Policy and Plan Management

## **Stakeholder workgroups provided valuable insight into making insurance more affordable and helping small businesses and their employees**

In 2022, MHBE's policy team supported an Affordability Workgroup, charged with developing recommendations to improve offerings on Maryland Health Connection. Consumer cost-sharing, such as deductibles and copays, continues to be a challenge for some enrollees even as premium increases have been held in check by the Reinsurance Program.

The Workgroup proposed ways that MHBE can improve affordability and promote health equity, including:

1. Implementing Standardized Plans to help consumers more easily select high-value plans with affordable, first-dollar coverage of critical benefits such as primary care and generic drugs
2. Eliminating cost-sharing for diabetes care management services

MHBE also organized a Small Business and Nonprofit Health Insurance Subsidies Program Workgroup in response to Senate Bill 632 (2022). Its recommendations were submitted in October to the Governor, Senate Finance Committee, and House Health and Government Operations Committee. Group members included individuals from the small business and nonprofit community, health insurance carrier representatives, licensed health insurance producers, and representatives of business, nonprofit, consumer advocacy, and other organizations.

Recommendations included:

1. Maryland should postpone implementation of a small business and nonprofit subsidy until after the expiration of enhanced premium tax credits in the individual market. Those are set to expire by 2026 if Congress does not extend them again. Offering a small employer subsidy would risk creating adverse incentives that could result in low-income employees paying more for coverage in a small group plan than they would pay for individual market coverage.
2. The General Assembly should allocate \$2-4 million per year to MHBE to invest in training, marketing, and outreach to educate small employers and their employees on their health insurance options for a minimum of three years.
3. MHBE and/or the General Assembly should re-engage stakeholders in summer 2024 to discuss the possibility of a small business premium subsidy if it appears likely that the enhanced premium tax credits in the individual market will expire.

# STANDING ADVISORY COMMITTEE

We are thankful for the advice and support in shaping policy from a broad array of consumer, businesses, and health-care stakeholders

The Standing Advisory Committee (SAC) functions as an advisory group to MHBE’s Board of Trustees. Members are appointed by the Board in consultation with MHBE staff for a term of no more than three years. The commission meets approximately quarterly. A meeting schedule and past meeting minutes are posted at [marylandhbe.com/standing-advisory-committee](http://marylandhbe.com/standing-advisory-committee).

<b>NAME</b>	<b>AFFILIATION</b>
Ken Brannan (Co-Chair)	Special Olympics MD
Jon Frank (Co-Chair)	Insurance Solutions
Evalyne Bryant Ward	Charles County NAACP
Yolanda Carter	Community Liaison
Matthew Celentano	League of Life & Health Insurers of Maryland
Benjamin Fulgencio-Turner	ecoAmerica
Bryan Gere	University of Maryland Eastern Shore
Cathy Grason	CareFirst BlueCross BlueShield
Emily Hodson	Chase Brexton Health Care
Diana-Lynne Hsu	Maryland Hospital Association
Sophie Keen	Keen Insurance Associates
Stephanie Klapper	MD Health Care For All
Michelle LaRue	CASA of Maryland
Scott London	London Eligibility, Inc.
Allison Mangiaracino	Kaiser Permanente
Jonathan McKinney	JAM Unlimited
Karen Nelson	Planned Parenthood of MD
Marietherese Oyalowo	University of Maryland Eastern Shore
Ligia Peralta	Casa Ruben, Inc.
Dylan Roby	University of Maryland School of Public Health
Jacqueline Roche	Johnson & Johnson
Alyssa Sinagra	Avery Hall Benefit Solutions, Inc
Dana Weckesser	MHBE Board of Trustees Liaison
Kathlyn Wee	UnitedHealthcare



# Compliance

## Protecting the privacy of our customers and the integrity of the state is essential

The compliance department performed internal control reviews of all MHBE departments, external audits of the call center and connector entities compliance with their contracts and regulations, and a privacy impact analysis, which was part of a triennial audit required for MHBE to maintain its authority to connect to the federal hub. Additionally, MHBE increased surveillance of its federally and state funded vendors' performance of mandated debarment and sanctions checks and acquired a third-party vendor to automate MHBE's screening of its own vendors and employees.

The civil rights coordinator received one complaint and resolved it to the consumer's satisfaction.

The MHBE Hotline received 10 complaints: four not substantiated; one substantiated; one partially substantiated, and three were referred to the Medicaid Fraud Control Unit. One remains open.

Fraud, Waste, and Abuse Hotline Calls	2020	2021	2022
Compliance Hotline	6	7	10
Civil Rights Coordinator	6	2	1



# THE FIVE PILLARS

TELLING OUR STORY

ORGANIZATIONAL STRENGTH

Customer Service

ACCOUNTABILITY

Agency Engagement

# PILLAR AWARDS

Our monthly awards recognize staff members whose efforts go above and beyond to propel the agency's mission

August 2021		
Mary Ruland	Telling Our Story	Coronavirus social media engagement
Sharnnetta Wilson	Customer Service	Responding to complex insurance issue
Siva Prasad Koganti	Accountability	Leading the system batch processing
Balakrishnan Venkatesan	Organizational Strength	Leading the system batch processing
Sacchidanand Girde	Agency Engagement	Successful implementation of online consumer payment tool
September 2021		
Paola Soto Salinas	Organizational Strength	Major savings integrating vendor system operations
Elvina Moras	Customer Service	Launch revision of consumer notices to improve clarity
Sanju Arappoyil	Organizational Strength	Led responsive design of consumer portal and live agent
Dawn Fairburn	Customer Service	Launch revision of consumer notices to improve clarity
Anthony Guzman	Customer Service	Attentive consumer support
October 2021		
Jason Richard	Customer Service	Smooth IT onboarding of new staff
Junaid Jalaluddin	Customer Service	Smooth IT onboarding of new staff
Isaac Asante	Accountability	Improved security
Pranav Yerramreddy	Organizational Strength	Preparing for AWS cloud environment
Maggie Church	Telling Our Story	Coordinating annual report
November 2021		

Barbara Elliott Presley	Customer Service	Superb training material design
Bakthav Radhakrishnan	Accountability	Managing contractor time through Salesforce
Madhukar Thangada	Organizational Strength	Small business, live chat, marketing application developments
<b>December 2021</b>		
Tara Black-Hussain	Organizational Strength	Tackling deadline projects
<b>January 2022</b>		
Joshua Powell	Agency Engagement	Upgrading in-house e-newsletter
Hadassa Thadigiri	Customer Service	Ensuring continued coverage during public health emergency
<b>February 2022</b>		
Tammy Austin	Agency Engagement	Improving recruitment and onboarding
Geetha Krishnamurti	Organizational Strength	Leading efforts on critical producer and call center initiatives
Sivaraman Sivamani	Accountability	Improving remote IT desktop support
<b>March 2022</b>		
Becca Lane	Agency Engagement	Leading completion of regulations for Young Adult subsidy and launch of Health Equity Workgroup
<b>April 2022</b>		
Daniela Nocar	Accountability	Supporting procurement
<b>June 2022</b>		
Eliot Burkom	Agency Engagement	Audit prep
Tasha Woodberry	Organizational Strength	Support for call center and fulfillment solicitations

*Fiscal Year 2022*

# PROCUREMENTS

Solicitation No.	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
MDHBE31044457	Actuarial Services for 1332 Waiver FY22 - Year 2	Lewis & Ellis, Inc.	\$129,150	7/1/2021	6/30/2022
050B8400001	Interpretation Services	Language Line	\$350,000	7/1/2021	6/30/2022
BPM021914	FY22 Audit Services	Hamilton Enterprises, LLC	\$56,338	7/1/2021	6/30/2022
BPM022780	Marketing Services FY22	GMMB	\$4,293,000	7/1/2021	6/30/2022
BPM023495	Akamai Software - Year 1 of a Two-Year Contract	Carahsoft Technology Corporation	\$457,516	7/1/2021	6/30/2022
BPM022855	Printing Services FY22	Art & Negative	\$120,000	7/1/2021	6/30/2022
060B8400061	Gartner IT Services	Gartner, Inc.	\$111,200	7/15/2021	7/14/2022
RFQ1486239S	Amazon Web Services Cloud Services	A & T Systems, Inc.	\$170,000	7/20/2021	7/19/2022
BPM024703	Adobe Captivate Prime Learning Management System (LMS)	SHI International	\$82,500	8/19/2021	8/18/2022
BPM024907	Dell Precision 5560 Workstations	Applied Technology Services, Inc.	\$158,925	8/24/2021	8/23/2022
050B8400001	Translation Services	AD Astra, Inc.	\$25,000	8/24/2021	8/23/2022
BPM02488	Cisco Next Generation Firewall	DISYS Solutions, Inc.	\$138,833	8/26/2021	8/25/2022
BPM024982	Granicus Communications Cloud Advanced Package, Targeted Messaging & Services	Victory Global Solutions, Inc	\$151,584	8/30/2021	8/29/2022

BPM025176	Corticon Maintenance Renewal	vCloud Tech, Inc.	\$333,907	9/1/2021	8/31/2022
BPM024902	Tenable Subscription	AlxTel, Inc.	\$17,163	9/2/2021	9/1/2022
BPM025457	Synopsys Seeker and Customer Success Package	ASR Tech Group, Inc.	\$35,375	9/27/2021	9/26/2022
BPM022780	ARPA Communications/ Outreach	GMMB	\$503,568	9/28/2021	9/27/2022
060B2490024	MS Volume Licensing	SHI International	\$81,752	9/29/2021	9/28/2022
BPM025560	Strategic Planning Consultant	Quinn Strategy Group, Inc.	\$18,500	9/30/2021	9/29/2022
BPM025455	BlazeMeter Software as a Service (SaaS)	AlxTel, Inc.	\$34,732	10/5/2021	10/4/2022
MDM0031030513	OE9 BATPhone Service and Support	Maximus US Services, Inc.	\$76,471	11/15/2021	11/14/2022
BPM026112	Policy & Procedure Technical Writer	Neil Hoosier & Associates	\$151,500	12/1/2021	11/30/2022
060B2490024	MS 365 Additional Licenses	SHI International	\$15,889	12/3/2021	12/2/2022
BPM026833	Fortinet Renewal	Applied Technology Services, Inc.	\$43,226	1/12/2022	1/11/2023
BPM026357	Independent Assessor for Security Review	Radiant Innovative, Inc.	\$187,200	1/14/2022	1/13/2023
SOLE SOURCE	Microblink BlinkID Annual License	New Fields Technologies, LLC	\$15,000	1/20/2022	1/19/2023
BPM026859	Veracode Subscription Renewal	ASR Tech Group, Inc.	\$39,900	1/28/2022	1/27/2023
BPM026846	UiPath Robotic Process Automation Solution	Solai & Cameron, Inc.	\$141,152	2/4/2022	2/3/2023
060B6400007	Salesforce Subscription Renewal Option	Carahsoft Technology Corporation	\$1,166,995	3/1/2022	2/28/2023

BPM027365	iText 7 Java Core Instance Perpetual Licenses - 2 Year Support Services	ASR Tech Group, Inc.	\$41,692	3/4/2022	3/3/2023
BPM027645	Cisco Switches	GCOM Software, LLC	\$48,469	3/15/2022	3/14/2023
BPM027831	Qlik Sense Subscription Renewal - 2 Year Contract	Copley Consulting Group	\$53,720	3/15/2022	3/14/2023
BPM027644	Corticon Maintenance Renewal	Compu-Vision Consulting, Inc.	\$36,987	3/15/2022	3/14/2023
BPM027637	Cisco Wireless Controllers	Compu-Vision Consulting, Inc.	\$52,183	3/15/2022	3/14/2023
BPM027629	55 - Dell Mobile Workstation 5560	Applied Technology Services, Inc.	\$160,870	3/15/2022	3/14/2023
Small Procurement	SmartSheet Business Plan	SHI International	\$14,544	3/25/2022	3/24/2023
Small Procurement	Adobe Creative Cloud for Teams Subscription	Zones, LLC	\$14,044	4/5/2022	4/4/2023
060B8400061	Gartner for IT Leadership Team Plus and HR Team	Gartner, Inc.	\$192,700	4/19/2022	4/18/2023
BPM027620	Splunk Cloud Subscription	CAS Severn	\$169,780	4/29/2022	4/28/2023
060B2490021	Oracle Java SE Subscription 2nd Year COTS BPO #060B2490021	Mythics, Inc.	\$67,184	5/16/2022	5/15/2023
BPM023880	AgileBlue SOCaaS Devices, Network & Cloud - Year 2	ASR Tech Group, Inc.	\$75,096	5/23/2022	5/22/2023
BPM029210	Apple MAC Computers and Accessories	MVS, Inc.	\$69,996	5/24/2022	5/23/2023
BPM029324	MongoDB Enterprise Advanced Subscription	AlxTel, Inc.	\$99,992	6/6/2022	6/5/2023

BPM029325	IdentityIQ Annual Support for Additional Production Instance - Year 1 of 3 Year Contract	Salem Info Tech, Inc.	\$25,368	6/14/2022	6/13/2023
BPM029329	Red Hat Subscription for MHBE's Disaster Recovery DR Environment	Optimoz, Inc.	\$158,644	6/14/2022	6/13/2023
BPM029366	EDBPostgres Subscription for MHBE's Disaster Recovery DR Environment	AlxTel, Inc.	\$53,874	6/14/2022	6/13/2023
BPM029244	Scanbot SDK for React Native	AlxTel, Inc.	\$70,890	6/17/2022	6/16/2023
BPM029668	Dell Precision 5570 Computers and Accessories	Applied Technology Services, Inc.	\$179,230	6/23/2022	6/22/2023
BPM029373	Informatica PowerCenter Subscription	AlxTel, Inc.	\$135,730	6/28/2022	6/27/2023
BPM029405	Corticon Server+ Perpetual License	AlxTel, Inc.	\$149,547	6/29/2022	6/28/2023
BPM029234	Informatica IDQ Subscription	AlxTel, Inc.	\$58,954	6/29/2022	6/28/2023

Fiscal Year 2022



# MINORITY BUSINESS ENTERPRISE

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

MHBE is committed to maintaining our Minority Business Enterprise (MBE) efforts. The agency participates in the annual Meet the Primes event and posts all solicitations on the eMaryland Marketplace to stimulate interest and participation.

In FY2022, MBE prime and subcontractors were paid \$3,482,948 prime contracts were awarded to MBE firms during FY 2022 totaling \$4,413,000. This represented 31% of all prime contracts awarded. The MBE classifications of current MHBE prime and subcontractor awardees are:

- African American
- African American Women
- Asian
- Asian Women
- Hispanic
- Hispanic Women
- Women

Fiscal Year	Prime Contract Awards	Prime Contract Payments
2020	\$4,671,351	\$3,943,540
2021	\$5,363,918	\$3,931,230
2022	\$4,413,000	\$3,482,948



MHBE staff at the Fall Fest in October 2022.



Past annual reports of the  
**Maryland Health Benefit Exchange**

are available online at [Marylandhbe.com](http://Marylandhbe.com)

