



2025 BROKER ACHIEVEMENT AWARDS

MARYLAND
HEALTHBENEFIT
EXCHANGE

MarylandHBE.com
#BrokerAwardsMHBE25



Michele Eberle
Executive Director
Maryland Health Benefit Exchange

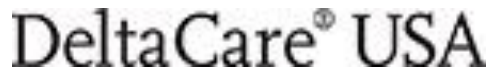
Welcome & Announcements

Thank you to our sponsor



Maryland
INSURANCE ADMINISTRATION

Thank you to our health, dental & vision insurance carriers



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Commissioner
Maryland Insurance Administration



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TidalHealth



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Global Health Partnerships Consulting

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Michele Eberle
Executive Director



Andy Ratner
Chief of Staff



Betsy Plunkett
Director
Marketing & Web Strategies



Johanna Fabian-Marks
Director
Policy & Plan Management

Achievements & Successes from 2024-2025

Nearly 250,000 - seventh consecutive year of enrollment increases in a row.

- 247,243 enrolled
- +16% from last year (213,895)
- Total enrollment is up 56% since the pandemic
- Young adults grew 21% from 73,858 to 89,642
- More than two-thirds, 64,820 were eligible for subsidies (40% of the uninsured population)
- Renewals 22% from 157,675 to 192,988
- New enrollments were down 4% from 56,220 a year ago to 54,255



Achievements & Successes from 2024-2025

- Enrollments with federal financial help increased by 15% from 163,796 to 188,904
- Unsubsidized enrollments grew by 16% from 50,099 to 58,339
- Dental plan enrollments rose 23% from 74,939 last year to 92,028
- Enrollment in vision plans, which were added to Maryland Health Connection last year, nearly tripled from roughly 200 last year to 850.
- Five carriers – the most since 2017 – offered plans on Maryland Health Connection for 2025: Aetna, CareFirst, Kaiser Permanente, UnitedHealthcare and Wellpoint.
- More than 15,000 enrolled through the Easy Enrollment Program (Check the Box on Maryland tax form) since 2020.
- More than 25,000 Marylanders who lost a job and filed for unemployment insurance through the Maryland Department of Labor have enrolled in MHC's Special Enrollment since it began in 2022.

Large Gain in Young Adult, Black and Hispanic Enrollments

- Young adults: 64,820 qualified for an additional subsidy offered by Maryland, the only one of its type in the country.
- Black consumers grew 23% from 41,611 to 51,086.
- Hispanic consumers grew 25% from 28,701 to 35,883.
- Deferred Action for Childhood Arrivals: 249 enrolled in Maryland.
- Young adult enrollment (18-37) grew 21% since one year ago. General Assembly extended the Young Adult Subsidy program through 2028.



Large Gain in Areas with High Uninsured Populations

	Prince George's	Caroline	Montgomery	Washington	Wicomico
Uninsured Rate	11%	7%	7%	6%	6%
MHC Enrollment Gain % '25	+21%	+8%	+13%	+14%	+19%

Source: 2023 American Community Survey / SHADAC

Source: Maryland Health Benefit Exchange 2025

MHC for Small Business



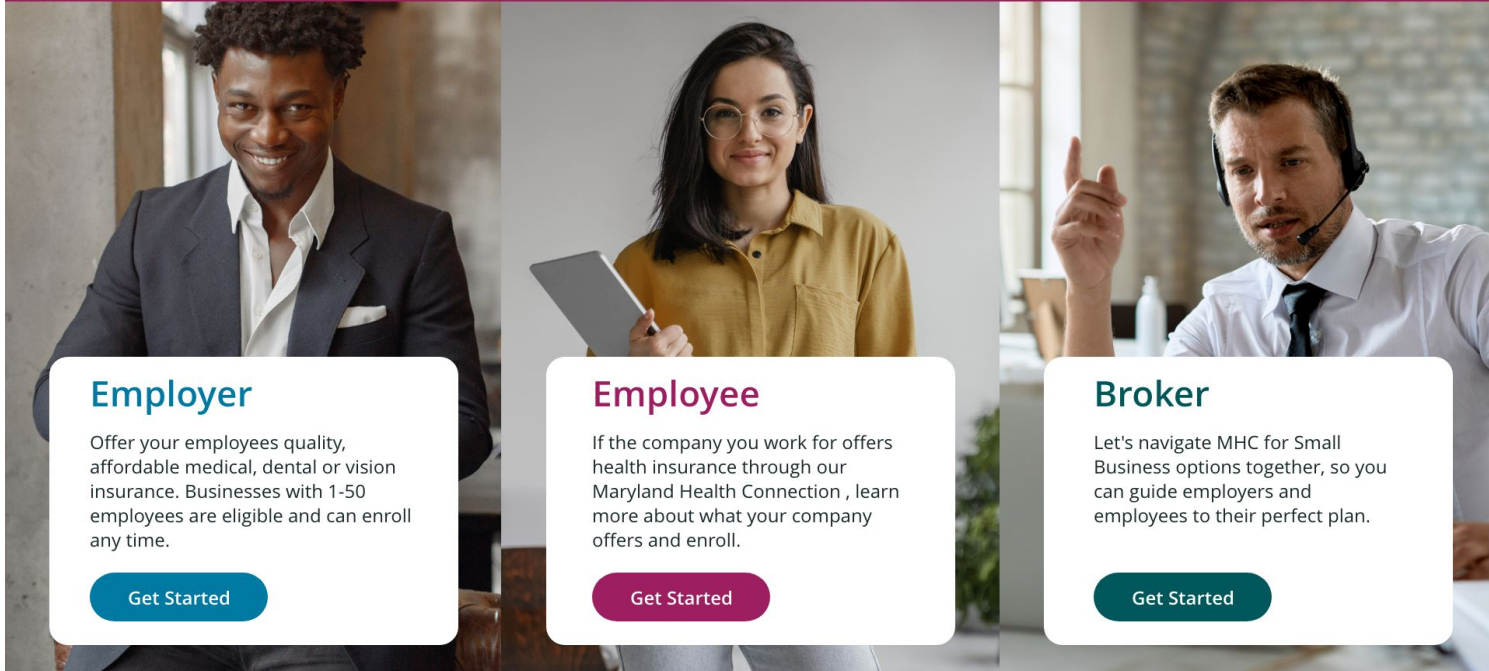
- **Small Business Enrollment** reached **131 groups** with **748** covered lives.
- **Small Business Outreach** attended approximately **50+** events, conferences, webinars and partnerships with **15+** state, local and federal agencies.
- **Outreach & Education Program:** House Bill 859 - Access to Health Insurance for Child Care Professionals - Outreach

In collaboration with the Maryland State Department of Education, MHBE will receive additional resources to promote access to health insurance for child care professionals, including child care employers, throughout the state, and conduct a survey to assess current levels of health care access across the child care community.

New Portal Launch - Fall 2025!

MarylandHealthConnection.gov/smallbusiness

Maryland Health Connection for Small Business



Employer

Offer your employees quality, affordable medical, dental or vision insurance. Businesses with 1-50 employees are eligible and can enroll any time.

[Get Started](#)

Employee

If the company you work for offers health insurance through our Maryland Health Connection, learn more about what your company offers and enroll.

[Get Started](#)

Broker

Let's navigate MHC for Small Business options together, so you can guide employers and employees to their perfect plan.

[Get Started](#)

Small Business, BIG Improvements

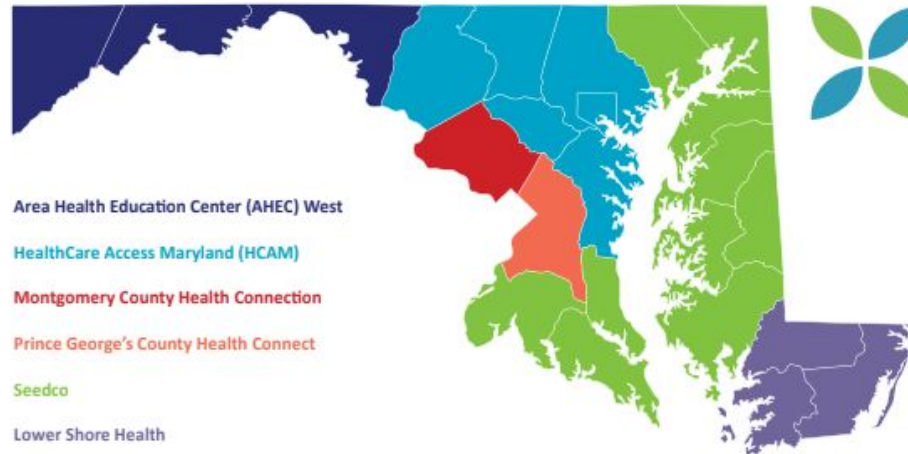


Broker Operations

- Achieved the highest number of authorized brokers for the second year in a row (nearly 2,000). That's a 600+ increase from the same time last year.
- BATPhone - 48 brokers participated & handled a total of 6,602 transfers, compared to 5,988 transfers in the previous OE period.
- Top Brokers Program
 - Access to MHBE-sponsored events
 - Top Broker profiles highlighted on MHC's Find Assistance
 - Recognition of top brokers

Consumer Enrollment Gains

- **Broker** assisted over **63,000** Medicaid and **99,000** private plan enrollments.
- **Navigators** assisted **24,000** Medicaid and **8,000** in private plan enrollments.
- **Call Center** assisted **170,000** Medicaid and **18,000** private plan enrollments.



The Road Ahead: Navigating the Future of the ACA

- Since 2014, the Affordable Care Act (ACA) has significantly expanded access to health insurance, reducing the number of uninsured Americans and introducing key reforms that have transformed the health care landscape.
- More than 60% of Americans have a favorable view of the ACA.
- 103M Americans (30%) are enrolled in Medicaid/Children's Health Insurance Program (79M) or through a marketplace (24M). That's more than the number enrolled in Medicare (67M)!
- Enhanced premium tax credits sunset at the end of 2025 absent congressional action.
- HB1082 authorized MHBE to establish a state premium subsidy for 2026 and 2027 using the state reinsurance fund.
- Congress is considering cuts to Medicaid funding.

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Enjoy Your Lunch!

Guest Speaker





Marie L. Grant **Commissioner** **Maryland Insurance Administration**

Marie Grant is an attorney and state and federal policy expert with over 20 years of experience in policy, strategy, and regulation in both the public and private sector, mainly in the fields of insurance and health care payment. Her previous roles include assistant secretary for health policy at the Maryland Department of Health and vice president of public policy at CareFirst BlueCross BlueShield. Marie started her career at the Maryland Department of Legislative Services as non-partisan committee counsel to the House Health and Government Operations Committee and the Senate Finance Committee.



2025 Top Brokers



Wonde Desalegn

Individual Market

Wonde Desalegn is a health insurance professional based in Silver Spring, MD. He is the CEO of Spring Financial Services (SFS), a multifaceted business with a robust concentration in insurance.

Wonde and his colleagues educate, enroll, and support clients in the individual and group health insurance market, focusing on underserved communities in the DMV area. SFS is licensed in Maryland and several other states, offering clients nationwide critical and meaningful access to affordable, quality health insurance options.

Mr. Desalegn has partnered with Maryland Health Connection and participated in open enrollments since 2014.





Amber Hyde

Small Business Market

Amber Hyde, Co-Founder of All About Benefits established in 2002, specializes in Group and Individual products. Amber sits on several committees and broker advisory boards. She also participates in legislative initiatives to help Maryland business owners and individuals receive the highest level of services. Amber, and others in the broker community, work effectively together and strive to offer the highest level of services our communities deserve. She has enjoyed participating in several pilot programs for MHBE over the years, as well. Amber supports All About Benefits' goal of building long term client relationships by focusing on client needs, client dedication, providing education and being open to change, while looking toward the future of health care.

Amber enjoys a very large family and lots of animals. She tries to live life to the fullest, and feels that every moment counts and every person she encounters matters. Amber believes that if we give everyone the best of ourselves, that's what we are remembered by.





Petra Morrow

Small Business Market

Petra Morrow and Amber Hyde are co-founders of *All About Benefits*. Petra began her career at the health insurance carrier level, which has proven invaluable in attracting and retaining long-term clients—some of whom have been with the company since day one. Her carrier-side experience provides key insights into claims handling, enrollment processes, and cost containment strategies. This comprehensive understanding of how departments work together enhances her ability to navigate the full insurance process with expertise and efficiency.

Petra is proud to have been invited to participate in the creation and development of MHC for Small Business, formerly known as SHOP (Small Business Health Options Program) and the Maryland Health Benefit Exchange Individual marketplace from their inception. It has been a privilege to contribute to the launch and continued evolution of these essential programs, and she remains committed to supporting their success in a constantly changing health care landscape.

MARYLAND
HEALTH BENEFIT
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Broker Achievement
Award

Petra Morrow

Top Broker:
Small Business Market

For outstanding commitment
and sales performance

2025



Amber Hyde

*Broker Assistance Transfer
BATPhone*

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**Broker Achievement
Award**

Amber Hyde

Top Broker:
BATPhone

For outstanding commitment
and sales performance

2025



Jon Levine

Broker Assistance Transfer BATPhone

Jon Levine graduated from the University of Maryland majoring in biological science. He started his career in sales and in 2000 founded his own company. During the 2009 credit crunch, the opportunity to provide liquidity to businesses led to a position as sales director at a niche business lending broker. While in this role and with the passage of the ACA, Jon recognized the unique opportunity to utilize his skills and experience in the insurance industry.

Jon joined New York Life in 2013, to focus on providing corporate benefits and financial products. With the growth of the ACA, Jon went independent and formed Viking Benefit Solutions to specialize in health insurance. Jon has been active with Maryland Health Connection since its launch, and has participated in BATPhone every year. He also has served as a member on various Maryland Health Benefit Exchange committees.



**Broker Achievement
Award**

Jon Levine

**Top Broker:
BATPhone**

**For outstanding commitment
and sales performance**

2025



Alejandro Martinez

New MHC Top Broker

Alejandro Martinez joined the insurance industry in November 2023 where he began his career. In May 2024, he and his wife founded Joined Insurance to better assist the Hispanic community with obtaining ACA and supplemental plans. The success in 2024 was unimaginable and Joined Insurance hopes to have an even better year in 2025.



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Top 100 MHC Brokers

Congratulations Top 100 Brokers!



A large, stylized graphic of a four-lobed leaf or flower shape, rendered in a lighter shade of yellow than the background, centered on the page. The text is overlaid on the upper portion of this graphic.

Top 100 MHC Brokers

Congratulations Top 100 Brokers!



Message from Governor Wes Moore



Congratulations Top 100 Brokers!



Congratulations to the Top 100 Brokers

[Governor Wes Moore:
Broker Achievement Awards](#)



Thank You!

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