

2025 Annual Report





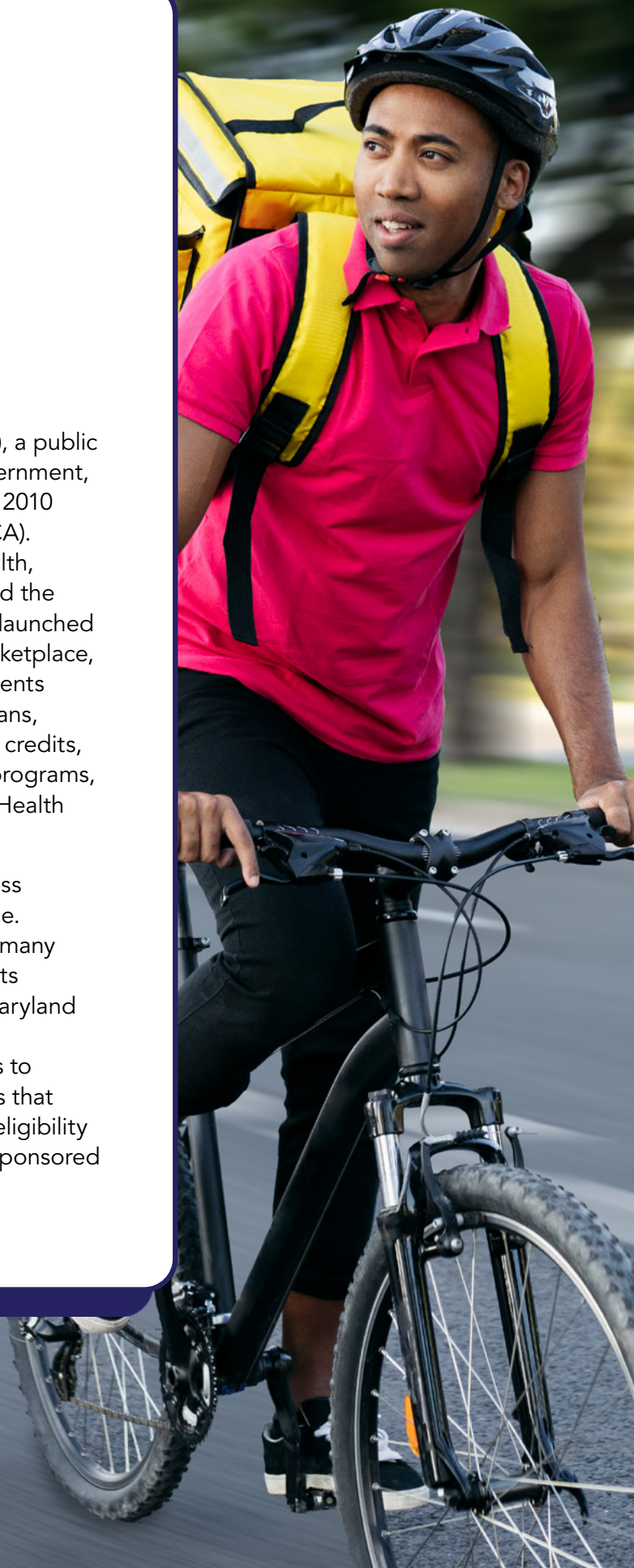
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MARYLAND HEALTH BENEFIT EXCHANGE

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. Meena Seshamani

*Secretary, Maryland Department of Health,
Board Chair*

Aika Aluc

Katherine Rodgers, MPH

Marie Grant

Commissioner, Maryland Insurance Administration

Maria Pilar Rodriguez

Dr. Douglas Jacobs

*Executive Director,
Maryland Health Care Commission*

Ken Brannan

Dr. Yvette Oquendo-Berruz

JoAnn Volk

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 had a remarkable year in 2025 with nearly a quarter-million Marylanders enrolled in the marketplace, the seventh consecutive year of enrollment increases.

Enrollments by young adults aged 18-37 grew 21% and more than two-thirds of them were eligible for this subsidy unique to Maryland. We remain deeply committed to Marylanders, even amid the uncertainty surrounding the future of federal enhanced tax credits as we approach 2026. While challenges lie ahead, MHBE remains nimble and resourceful in navigating change to ensure consumers continue to have access to quality, affordable health coverage.

Our mission has shaped our work for the first decade of the ACA in Maryland. A strategic plan has provided a framework to meet new challenges in the last few years. As we look forward and with the support and guidance from our Board of Trustees, MHBE will outline a new strategic plan to address the next few years that will surely require innovation and fiscal responsibility.

Increased healthcare and prescription drug costs, economic inflation and changes in laws at the Federal level will make buying a health plan more difficult for Marylanders. At the state level, Maryland is working to improve affordability and access.

A State-Based Subsidy Program was created to replace as much of the lost federal help as possible. Under the new program, Maryland will replace some or all of the expired federal financial help for those under 400% of the federal poverty level, with those under 200% of FPL receiving the most help. And again this year, Maryland Health Connection will provide extra financial help to those 18-37 years old.

Access to health care is another key component to keeping Maryland insured. Maryland Health Connection for Small Business launched a new enrollment website in September. Building awareness among small businesses and providing a streamlined enrollment experience is a priority for the agency and key to reducing the uninsured rate in Maryland.

As we look to the future, we carry forward the lessons of the past decade and the momentum of a record year. Challenges lie ahead, but our mission hasn't changed. With a focus on our consumers, support from our partners and the continued dedication of our mission driven staff we are ready to adapt, innovate, and lead — keeping Maryland a national leader in expanding health care access.



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

Michele Eberle
Executive Director

LEADERSHIP



Andrew Ratner
Chief of Staff



Johanna Fabian-Marks
Deputy Executive Director



Scott Brennan
*Director,
Compliance
and Privacy*



Tony Armiger
Chief Financial Officer



Tamara Gunter
*Director,
Consumer Assistance*



Venkat Koshanam
Chief Information Officer



Maggie Church
*Director,
Marketing and
Web Strategies*



Tisha Payne
*Director,
Organizational
Effectiveness and
Human Resources*

2025 HIGHLIGHTS



247,243 enrolled

Renewals grew by

22%

16%

increase in enrollment

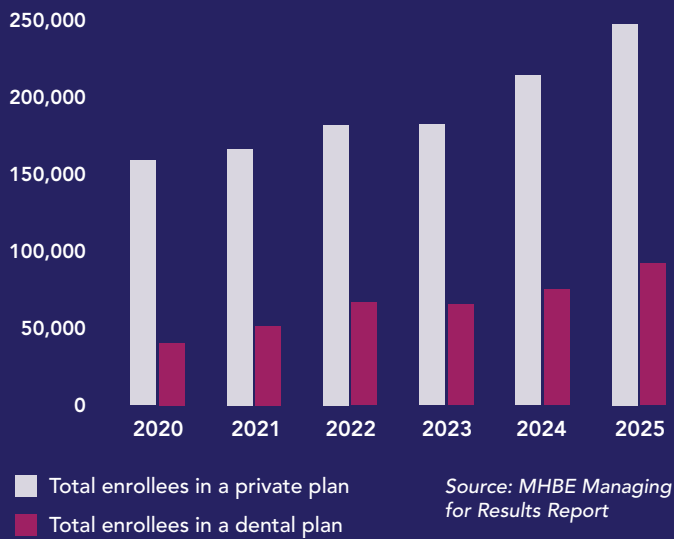
Enrollment by
Black residents
grew by

23%

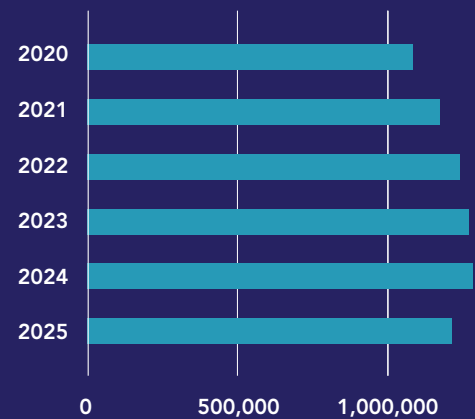
Enrollment by
Hispanic residents
grew by **25%**

Dental plan enrollments grew **23%**

Private Plan and Dental Enrollment



Medicaid Enrollment



Enrollment Gains in Areas with High Uninsured Populations

	Baltimore City	Baltimore County	Charles County	Montgomery County	Prince George's County	St. Mary's County	Wicomico County
Uninsured Rate	6%	3%	4%	7%	11%	4%	7%
Enrollment Gain in 2025	24%	17%	19%	22%	19%	17%	19%

Source: American Community Survey, 2023: ACS 5-Year Estimates Subject Tables, Table S2701 and SHADAC and Maryland Health Benefit Exchange 2025

AFFORDABILITY

Maryland Health Connection takes action to offset loss of enhanced tax credits from 2021

In 2021 the American Rescue Plan Act (ARPA) made health insurance more affordable and accessible for Marylanders by temporarily increasing federal tax credits, which has driven MHC enrollment to a historic high of 247,000 at the end of 2025 Open Enrollment. For the 2025 plan year, tax credit-eligible MHC enrollees pay an average of \$108/month for coverage.

The enhanced tax credits were extended under the Inflation Reduction Act through the end of 2025 and, without federal action, are currently set to expire at the end of December 2025. All Marylanders enrolled in the marketplace will see significant premium increases in 2026. The hardest hit will be the almost 190,000 Marylanders currently receiving tax credits, who would see an estimated average 95% premium increase. This dramatic increase will drive people to drop coverage and go uninsured.

Maryland's General Assembly took action during the 2025 legislative session in anticipation of the uncertainty around market affordability and stability in 2026. House Bill 1082 directed the Maryland Health Benefit Exchange to implement a temporary state subsidy to mitigate some of the loss of the tax credits in the event they are not continued.

Reinsurance

The 1332 State Innovation Waiver, or the Reinsurance Program, has stabilized Maryland's individual health insurance market and significantly reduced premiums and increased enrollment since its establishment in 2019, and continues to maintain premiums well below the national average. Maryland has the lowest-cost Bronze, second-lowest-cost Gold, 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.



Plan Year	Average Individual Market Premium Change
2014	n/a
2015	10%
2016	18%
2017	21%
2018	28%
2019 (Reinsurance introduced)	-13%
2020	-10%
2021	-12%
2022	2.1%
2023	6.6%
2024	4.7%
2025	6.2%
2026	13.4%*

**Higher average rate increase in 2026 is primarily due to impacts of expiring federal tax credits that Congress has not yet taken action on to extend*



More than

66,000

enrollees have benefited from the young adult subsidy

You can find more data on young adult enrollment in our monthly data reports at marylandhbe.com/news-resources/reports-data/

Young Adult Subsidy

The success of the Young Adult Subsidy program is evident in its year over year growth in enrollment for those 18-37 years old. As a percentage of total enrollment, young adult enrollment increased year over year from 35.5% in July 2024, to 36.8% in July 2025.

Since 2022, the state subsidy pairs with federal subsidies to reduce costs on a sliding scale, with the youngest and lowest income young adults paying the least. It has reduced the average premium for this age group by one third.

The Maryland Legislature passed a bill this year (Senate Bill 5) to give the MHBE authority to continue to administer it beyond the pilot phase as a permanent program.

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 in private plans and Medicaid.

	2020	2021	2022	2023	2024	2025*
Tax Time Easy Enrollment (open during state tax filing season and beyond for filers with an extension)*	5,382	4,234	2,020	1,955	2,566	2510
Unemployment Insurance Easy Enrollment (open year-round for eligible UI filers)	N/A	N/A	3,250	10,595	18,879	32,717

*data through July 31 of the year

Source: MHBE Managing for Results



MarylandHealthConnection.gov/SmallBusiness

NEW LOOK, BIG IMPROVEMENTS FOR MARYLAND HEALTH CONNECTION FOR SMALL BUSINESS

MHC for Small Business launched a new and improved website on Sept. 1st, 2025, to simplify health insurance enrollment for small businesses. The website is an efficient way for businesses to offer health coverage to employees.

Employers can now create and manage benefit packages, register multiple businesses, and oversee employee rosters through a dedicated dashboard that tracks participation rates, enrollments, and waivers. Employees can shop for health plans, manage dependents, and update coverage with ease, while brokers assist employers in navigating benefit packages and enrollments. To support these services, the agency introduced a Call Center Representative Portal (CSRP), enabling staff to provide real-time assistance. These platforms feature secure authentication, automated email and text notifications, and robust integration with Salesforce, ensuring a seamless, secure, and user-friendly experience for Maryland's small business community. Existing small businesses enrolled in plans offered through MHC for Small Business will migrate to the new platform.

The MHC for Small Business team conducts a monthly training webinar for authorized brokers, providing a demo of the new portal and reviewing the enrollment process and procedures. This presents an excellent opportunity to engage with over 2,000 authorized brokers, informing and educating them on how they can assist small businesses in accessing affordable health coverage through MHC for Small Business.

MHC for Small Business is expanding its outreach and education efforts to make health coverage easier to understand and more accessible for small employers. Alongside the launch of the new MHC for Small Business website, MHBE launched an easy employer education program that employers can participate in to earn the MHC for Small Business seal, so everyone knows they help connect their employees to health insurance.

Through MHBE's collaboration with brokers, state agencies, and external stakeholders, statewide webinars were delivered to reach the target audience of small businesses and nonprofits. In addition, MHBE participated in over 24 statewide conferences, 25 special events, and 6 regional meetings to provide outreach and educational resources that ensure employers and employees are well-informed about the availability and value of health coverage.

These efforts were further supported by the use of communication channels such as social media platforms and stakeholder newsletters to broaden awareness and reinforce the significance of offering health insurance. Collectively, these initiatives highlight the essential role of health benefits in safeguarding employee well-being while strengthening the ability of small businesses to recruit and retain a competitive workforce.



Celebrating exceptional customer service to Marylanders with 2025 Broker Achievement Awards

On May 1, the Maryland Health Benefit Exchange (MHBE) hosted its third Broker Achievement Awards Ceremony, honoring the top 100 brokers for their outstanding performance during the 2025 open enrollment period. MHBE Executive Director Michele Eberle led the program, applauding the brokers for their dedication, hard work, and vital role in helping Marylanders enroll in health coverage. Governor Wes Moore recognized the top four brokers with official proclamations and a special video message. This year's distinguished honorees included Wonde Desalegn, Amber Hyde, Petra Morrow, Jon Levine, and Alejandro Martinez.



From left to right: Andy Ratner, Chief of Staff, Jose Cabrera, Small Business Project Analyst, Theresa Battaglia, Small Business Outreach Manager, and Yajaira “Yaya” Isabelle, Montgomery County Health Connect, Navigator, attend the Hispanic Chamber of Commerce, Minority Contractor Summit and provided resources and information on how to enroll employees on MHC for Small Business.

BUSINESS UNITS

Technology

Responsible use of artificial intelligence, consumer-centered design and modern infrastructure

MHBE continued its leadership in digital transformation throughout 2025, advancing consumer-focused innovations, modernizing core infrastructure, and strengthening system resilience. Our robust information technology infrastructure, comprehensive governance framework, and highly skilled workforce have positioned MHBE to implement technology solutions responsibly and effectively, benefiting Marylanders.

We have implemented numerous system enhancements to increase efficiency and reduce operational costs. Maryland Health Connection continues to advance its digital transformation through strategic use of AI, delivering both consumer-facing and internal efficiencies. The AI-powered chatbot Flora has responded to more than 1.3 million consumer queries in 2025, offering fast, accurate, and personalized assistance beyond standard business hours and addressing questions that might otherwise have resulted in calls to our call center. Complementing Flora, a conversational AI assistant embedded in the application guides users through complex eligibility questions, cutting monthly technical support calls from 8,000 to 4,000. Additionally, Maryland's live chat support has handled 155,000 chats year-to-date in 2025, reflecting high digital engagement and saving money because chats are a lower cost per engagement than calls. Behind the scenes, Robotic Process Automation (RPA) and machine learning technologies verify over 125,000 consumer documents annually, accelerating Medicaid application reviews from five days to less than 24 hours and saving staff time. Maryland is ranked top five nationally in timely Medicaid application processing, as recognized by the Centers for Medicare & Medicaid Services.

Together, these initiatives are transforming service delivery, reducing operational burdens, and improving both customer satisfaction and staff productivity.

Artificial intelligence and automation

MHBE AI ethical standards are guided by state and federal frameworks including:

- Artificial Intelligence Governance Act of 2024
- IRS Publication 1075
- Minimum Acceptable Risk Standards for Exchanges (MARS-E) established by the Centers for Medicare & Medicaid Services (CMS)
- Advisories and guidelines issued by the State of Maryland Department of Information Technology.

40%

of call center
password resets
performed by
AI agent

Consumer-focused innovation

The eligibility determination page was redesigned to simplify program selection and provide clearer information for households eligible for multiple programs. Enhancements to the plan shopping experience, including easier browsing, side-by-side plan comparisons, and faster selection tools have reduced enrollment time and delivered a more intuitive experience. In addition, to further simplify the enrollment process, MHBE is partnering with the Maryland Department of Human Services to integrate the Unified Benefits portal, streamlining eligibility and enrollment for Modified Adjusted Gross Income (MAGI) Medicaid. This technology integration across Maryland agencies would lower consumer barriers, reduce administrative effort, and improve access to a full range of health and human services benefits.

Modernization and resilience

MHBE also strengthened its technical foundation with the first phase of a microservices architecture. Critical security functions, including account creation, login, authentication, and multifactor verification, were transitioned to this model to enhance scalability, security, and reliability. To further safeguard operations, MHBE implemented a comprehensive disaster recovery environment with replicated applications, databases, and integrations. Regular disaster recovery testing has institutionalized resilience, ensuring rapid service restoration, operational continuity and uninterrupted consumer access.

Policy implementation

In 2025, the technology team supported several system updates to reflect new enrollment policies. These included extending the Medicaid loss Special Enrollment Period, improving income verification processes, and expanding eligibility for additional categories. These updates ensured Maryland Health Connection remained fully aligned with evolving federal and state requirements.

Customer service and operational strength

Navigator Assistance	2022	2023	2024	2025
Number of consumer encounters with navigators	62,481	90,000	84,110	97,874
Call Center Assistance				
Percent of first call resolution	95%	93%	92%	98%
Average call handle time (minutes)	11.37	12.20	11.34	13.03
Broker Operations				
Application counselors	190	185	215	242
Organizations	36	42	47	51
Brokers	953	1,136	1,575	2,016



155,000

Live chat sessions handled through
Maryland Health Connection



Marketing

Maryland Health Connection developed a strategic marketing campaign to increase enrollment in private health plans, with an emphasis on targeting young adults ages 18-37, Hispanic and Latino Marylanders, Black Marylanders and Marylanders in rural areas. Qualitative research was conducted with young adults to get a better understanding of the role of health insurance in their lives, their transitions from family based coverage, the decisions they make about coverage, and financial and budget decisions. The research included 32 participants across four 75-minute virtual focus groups (three in English and one in Spanish) with 6-8 participants each.

A broad mix of digital, print, radio, and out-of-home advertising was deployed on the platforms most used by our target audiences for the “Within Reach” campaign. The campaign was built around the idea that while health care may feel out of reach, it is more affordable and accessible than many realize. With a lighthearted and relatable approach, the creative featured bright, engaging graphics and everyday scenarios in video ads, designed to connect with consumers and encourage enrollment.

Beyond media placements, Maryland Health Connection maintained a strong community presence through events, conferences, and webinars designed to help consumers understand that health insurance is “Within Reach.” To reach diverse audiences, print ads were placed in localized Black and Spanish-language outlets, while out-of-home ads were strategically placed in areas with high uninsured rates and around fulfillment centers employing seasonal or contract workers.

Additionally, outreach targeted communities with the highest uninsured rates through close collaboration with consumer assistance organizations, who helped host and support local enrollment events.

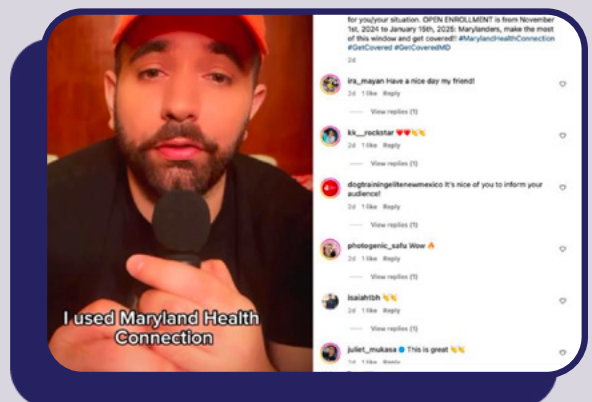
Professional influencers made a strong impression on young adults by driving enrollment through videos, stories, personal experiences enrolling in the marketplace, and posts, with success measured by engagement and reach.



Open Enrollment bus shelter ad



Billboard in Prince George's County



Audiences responded strongly to Rich Croce's video, sharing how MHC coverage impacted his life.



Compliance and privacy

The Civil Rights Coordinator did not receive any complaints.

The compliance hotline received 11 complaints: 9 were unsubstantiated and closed, one was substantiated and forwarded to the Medicaid Fraud Control Unit for further investigation, and one was unable to be substantiated, and was referred to the Medicaid Fraud Control Unit for further investigation.

Fraud, Waste and Abuse Hotline Calls	2023	2024	2025
Compliance Hotline	6	15	11
Civil Rights Coordinator	0	0	0

FY25 PROCUREMENT

Solicitation Number	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM044458	BMC Helix Control M Subscription Renewal	Advanced Computer Concepts (ACC), Inc.	\$33,801.36	7/17/2024	7/16/2025
BPM040521	Printing Services	Art & Negative Graphics, Inc.	\$120,000.00	7/1/2024	6/30/2025
BPM040600	Marketing Services	GMMB, Inc.	\$4,060,000.00	7/1/2024	6/30/2025
BPM037394	Akamai Subscription Renewal	Carahsoft Technology Corporation	\$457,680.12	7/1/2024	6/30/2025
BPM044632	Kong Subscription Renewal	vPrime Tech, Inc.	\$70,552.20	7/26/2024	7/25/2025
BPM043198	Flosum Release Subscription Renewal	AlxTel, Inc.	\$30,290.40	7/1/2024	6/30/25
BPM042851	Scanbot SDK React Renewal	R3 Uniq, Inc. dba Quadyster	\$73,805.00	7/1/2024	6/30/2025
BPM044825	Juniper Hardware	Data Networks of America, Inc.	\$53,288.00	9/4/2024	9/3/2025
BPM044826	ServiceNow Subscription Renewal	Triad Technology Partners, LLC	\$70,839.31	7/29/2024	7/28/2025
BPM045688	Authority to Connect Independent Security Assessment	Radiant Innovation, LLC	\$179,840.00	11/18/2024	5/17/2025
BPM037277	Corticon Subscription Renewal	AlxTel, Inc.	\$438,356.00	8/1/2024	7/31/2025
BPM045822	Adobe Learning Manager Subscription Renewal	Envolvemedia, LLC	\$123,480.00	8/27/2024	8/26/2025
D78P5600101	Tableau Subscription Renewal	Carahsoft Technology Corporation	\$192,798.41	9/9/2024	9/8/2025
RFQ1579794S	Amazon Web Services	A & T Systems, Inc.	\$400,000.00	11/1/2024	10/31/2025
BPM045534	Granicus Subscription Renewal	AlxTel, Inc.	\$89,345.76	10/10/2024	9/9/2025

Solicitation Number	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM044630	MongoDB Enterprise Subscription Renewal	Carahsoft Technology Corporation	\$98,144.00	7/19/2024	7/18/2025
BPM043200	EDBPostGres Subscription Renewal	Zones, LLC	\$263,747.90	8/28/2024	8/27/2025
BPM044622	Informatica PowerCenter Subscription Renewal	Carahsoft Technology Corporation	\$210,263.78	8/1/2024	7/31/2025
BP044631	Red Hat Subscription Renewal	Optimoz, Inc.	\$104,660.16	7/29/2024	7/28/2025
BPM044426	Zoom Phone Renewal	Zones, LLC	\$26,097.21	8/1/2024	7/31/2025
050B8400001	Interpreter Services	Language Line Services	\$250,000.00	7/1/2024	6/30/2025
D78B5600012	Consolidated Services Center	Maximus US Services	\$15,932,690.00	7/1/2024	6/30/2025
BPM045805	Blazemeter Subscription Renewal	AlxTel, Inc.	\$35,381.00	10/28/2024	10/27/2025
BPM045806	ORCA Subscription Renewal	AlxTel, Inc.	\$109,867.50	10/19/2024	10/18/2025
BPM043384	Small Business Premium Aggregation & Billing Solution	NFP Health Services Administrators, Inc.	\$413,399.00	9/1/2024	8/31/2025
BPM046179	Keeper Subscription Renewal	Datsyinc, LLC	\$20,803.75	12/14/2024	12/13/2025
D78P5600122	Oracle JAVA Subscription Renewal	Oracle American, Inc.	\$42,300.00	10/25/2024	10/24/2025
BPM046180	Talkdesk Subscription	Systems Integration, Inc.	\$137,520.00	10/23/2024	10/22/2025
001B3600339	Microsoft Volume Subscription Renewal	SHI International Corporation	\$82,304.49	10/1/2024	9/30/2025
BPM040002	FortiGate Subscription Renewal	Accel Bi Corporation	\$61,641.52	2/1/2025	1/31/2026
BPM046525	UiPath Subscription Renewal	AlxTel, Inc.	\$163,623.57	2/11/2025	2/10/2026
001B4600127	Gartner Renewal	Gartner, Inc.	\$183,948.68	10/21/2024	10/20/2025

Solicitation Number	Contract Name	Vendor Name	Contract Amount	Period of Performance Start Date	Period of Performance End Date
BPM046928	Veracode Subscription Renewal	AlxTel, Inc.	\$58,259.24	1/31/2025	1/30/2026
BPM047150	ForgeRock Maintenance Renewal	Olakitan, LLC	\$186,657.89	12/23/2024	7/31/2025
BPM047461	JIRA (Data Center) Subscription Renewal	Coquina Labs, Inc.	\$41,684.21	2/8/2025	2/7/2026
BPM047464	JIRA Service Management Renewal	Clovity, Inc.	\$17,696.48	2/8/2025	2/7/2026
BPM040726	Qlik Sense Subscription Renewal	Bulleyes, Inc.	\$57,416.67	2/25/2025	2/24/2026
BPM041333	iText Maintenance & Support Renewal	AlxTel, Inc.	\$16,620.00	3/29/2024	3/28/2025
47QSWA18D008F	Salesforce Renewal	Carahsoft Technology Corporation	\$1,522,434.73	3/1/2024	2/28/2025
BPM047969	Contrast Subscription	AlxTel, Inc.	\$41,052.73	3/24/2025	3/23/2026
BPM047972	Databricks Subscription Renewal	AlxTel, Inc.	\$141,887.99	3/15/2025	3/14/2026
BPM047973	Camunda Subscription Renewal	BP3 Global, Inc.	\$162,416.00	3/31/2025	3/30/2026
BPM040746	Zscaler Subscription Renewal	ePlus Technology, Inc.	\$169,600.42	4/17/2024	4/16/2025
BPM028625	Fulfillment Services	Art & Negative Graphics, Inc.	\$4,566,675.00	7/1/2024	6/30/2025
BPM048355	Splunk Renewal	CAS Severn, Inc.	\$181,400.00	4/22/2025	4/21/2026
BPM048350	Kong Mesh Subscription Renewal	vPrime Tech, Inc.	\$61,780.00	3/21/2025	3/20/2026
BPM039449	Compliance External Audit	Hamilton Enterprises, LLC	\$37,299.64	1/1/2024	12/31/2024

Fiscal Year 2025

MINORITY BUSINESS ENTERPRISE

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

In FY2025, MBE prime and subcontractors were paid **\$30,791,994**. Prime and subcontractor contracts were awarded to MBE firms during FY2025 totaling **\$24,278,957**. This represented **49.62%** 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 2022	Prime Contract Payments
2022	\$19,015,171	\$16,088,665
2023	\$21,382,014	\$18,537,668
2024	\$22,026,514	\$22,495,922
2025	\$24,278,957	\$24,475,276



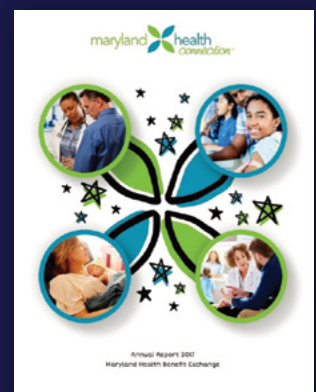
2025 STANDING ADVISORY COMMITTEE

Mark Meiselbach (Co-Chair)	Johns Hopkins University Bloomberg School of Public Health
Stephanie Klapper (Co-Chair)	Maryland Citizens' Health Initiative
Aika Aluc	MHBE Board of Trustees Liaison
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Maya Greifer	UnitedHealthcare
Brandy Guy	Avery Hall Insurance
Evelyn Johnson	NAACP Baltimore County Chapter
Carmen Larsen	Hispanic Chamber of Commerce Montgomery County
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Kathleen Loughran	Wellpoint
Allison Mangiaracino	Kaiser Permanente
James Mullen	Delta Dental of CA, NY, PA & Affiliates
Zach Peters	Aetna
Kimberly Robinson	CareFirst BlueCross BlueShield
Mark Romaninsky	Seedco
Douglas Spotts	Meritus Health
Toni Thompson-Chittams	TLC Pediatrics
Rick Weldon	Frederick County Chamber of Commerce
Jake Whitaker	Maryland Hospital Association

Past annual reports of the

MARYLAND HEALTH BENEFIT EXCHANGE

are available online at MarylandHBE.com



MHBE at off-site retreat in 2025



