

Standing Advisory Committee Meeting

November 20, 2025

MHBE Policy Department



Meeting will be recorded

Agenda

2:00 - 2:15 | Welcome, Approve September Minutes, and Acknowledgement of SAC Members with 2026 Term Endings

Mark Meiselbach and Stephanie Klapper, SAC Co-Chairs

2:15 - 2:30 | Executive Update

Johanna Fabian-Marks, MHBE Deputy Executive Director

2:30 - 2:40 | 2027 Plan Certification Standards - Value Plan Workgroup

Becca Lane, MHBE Senior Health Policy Analyst

2:40 - 2:50 | MHC for Small Business Enrollment Portal Updates

Makeda Hailegeberel, MHBE Manager of Small Business Programs

2:50 - 3:00 | MHBE Upcoming Consumer and Stakeholder Events

Theresa Battaglia, MHBE Deputy Director of Marketing

3:00 - 3:25 | MIA Health Coverage Assistance Team and Consumer Notices

Patricia Dorn, Associate Commissioner of Consumer Education and Advocacy, Maryland Insurance Administration

3:25-3:50 | Overview of Upcoming Federal Changes and SAC Discussion

Johanna Fabian-Marks, MHBE Deputy Executive Director

3:50 - 4:00 | Public Comment

4:00 | Adjournment



Welcome

SAC Members

Aika Aluc (MHBE Board Liaison)

Mark Meiselbach (Co-Chair)

*Nate Apathy **

*Elizabeth Arend Dutta **

Andrew Baum

Mukta Bain

Marcquetta Carey

*Leidi Garcia **

*Maya Greifer **

*Brandy Guy **

Evelyn Johnson

Stephanie Klapper

Carmen Larsen

*Kiya Lofland **

*Kathleen Loughran **

Allison Mangiaracino

James Mullen

Yvette Oquendo-Berruz

Zach Peters

*Kimberly Robinson **

Mark Romaninsky

Douglas Spotts

*Toni Thompson-Chittams **

Rick Weldon

*Jake Whitaker **

*** 2025 new members**



Vote on Meeting Minutes

Vote on Meeting Minutes

“I move to [approve/approve with amendments] the Standing Advisory Committee meeting minutes from September 18, 2025.”



SAC Term ends

Thank you for serving on the SAC!

- Mark Meiselbach (co-chair)
- Mukta Bain
- Marcquetta Carey
- Evelyn Johnson
- Carmen Larsen
- Zach Peters
- Douglas Spotts
- Rick Weldon



Value Plans

Workgroup Unanimously Recommends Draft PY2027 Value Plan Standards:

- Maintain 2026 cost-sharing for 2027 (subject to 2027 AVC)
- \$0 cost sharing for at least one Continuous Glucose Monitor (CGM)
 - Requirement that carriers post information on their websites to improve transparency and consumer ability to access the benefit
- Add information on diabetes coverage in Value Plans to the plan compare tool on MHC's plan shopping page
- Conduct consumer testing on Value Plan name and alternatives
- Carriers must submit data on utilization and prior authorization denials specific to the diabetes Value Plan benefits to identify any consumer challenges accessing \$0 diabetes benefits

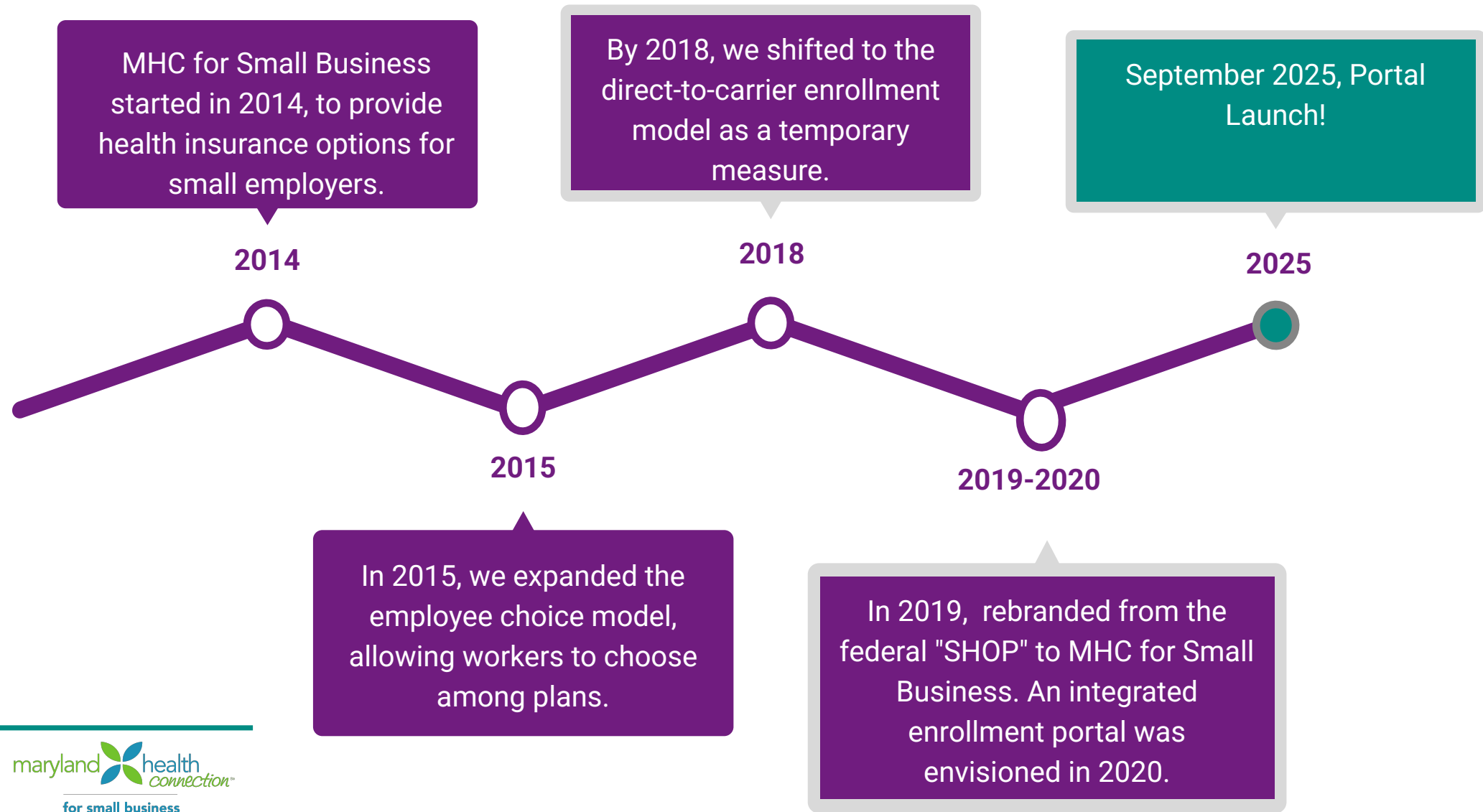


MHC for Small Business Updates

MHC for Small Business

Mimi Hailegeberel
Small Business Program Manager
November 20, 2025

A Brief History



The Need for a Better Way



- Roughly one-third of uninsured Marylanders work for small businesses.
- And Maryland isn't just any small business state. Our proximity to Washington D.C. means we're home to:
 - A highly educated workforce,
 - Diverse industries—from biotech to cybersecurity,
 - And strong state support systems that already help thousands of businesses thrive.
- Too many small employers and brokers found the process confusing, fragmented, and an administrative burden.

Advantages

- **Access to the Federal Small Business Health Care Tax Credit -** Eligible employers may qualify for a tax credit of up to 50% of their premium contributions.
- **Competitive Advantage in Hiring and Retention-** Offering health insurance helps small businesses attract and retain top talent.
- **Free Broker Assistance-** Brokers are available at no cost to help employers compare plans, understand their options, and complete enrollment.
- **Certified Health Plans with ACA Protections-** All plans offered through MHC for Small Business are Affordable Care Act-compliant.



User Feedback

“Very easy, user friendly tool! ”

-

MHC Small Business Employer

“The Maryland Health Connection has invested in a brand new online program to enroll small businesses in the Affordable Health Program. This new program is in effect now and I salute the Maryland Health Connection as an Authorized Broker for a job well done.”

-Eugene Poole

MHC Top Small Business Broker

Enrollment Projections (Q4)

Status	1-Nov	1-Dec	1-Jan	1-Feb
Migrating	<ul style="list-style-type: none"> Existing Groups: 10 Completed: 9 Enrollment: 59 	<ul style="list-style-type: none"> Existing Groups: 6 Completed: 4 Enrollment: 21 	<ul style="list-style-type: none"> Existing Groups: 30 Enrollment: 152 	<ul style="list-style-type: none"> Existing Groups: 16 Enrollment: N/A
Pipeline	<ul style="list-style-type: none"> New Groups: 0 Enrollment: 0 	<ul style="list-style-type: none"> New Groups: 4 Enrollment: 7 	<ul style="list-style-type: none"> New Group: 10 Enrollment: 20 	<ul style="list-style-type: none"> New Groups: 1 Enrollment: N/A
Total	Covered Lives: 59	Covered Lives: 28	Covered Lives: N/A	Covered Lives: N/A

Brokers are the main drivers



Unique Businesses in the pipeline by Effective Date

- 11/1/2025: 9
- 12/1/2025: 10
- 1/1/2026: 40
- 2/1/2026: 17
- No effective date: 36



Grand Total: 112 unique businesses



Broker Participation Overview

- **Total Brokers Listed: ~70**
- **Most Brokers submit 1–2 groups.**
A few brokers in the top 10 submit 3-5 groups.
- These top 10 brokers account for 41 groups, or roughly 20% of total volume.

Outreach & Education Program

How It Works

Step 1- Watch two 7-minute Employer Videos

Step 2- Schedule a presentation for your employees with a certified MHBE broker.

Step 3- Sign up for coverage to receive a MHC for Small Business Seal.



**MHC for Small Business
Outreach & Education Guide**

COMAR 14.35.15.08- SG Plan Limit Proposed DRAFT Updates

- (2) Three benefit designs per metal level in the Individual Exchange and four benefit designs per metal level in the SHOP Exchange [beginning] in plan years 2025 and 2026[.]; and
- (3) Three benefit designs per metal level in the Individual Exchange, and eight benefit designs per metal level per insurance holding company in the SHOP Exchange in plan year 2027 and subsequent plan years.

Looking Ahead

We've built a tool designed for the real world—shaped by the needs of Maryland's small businesses, brokers, and employees.



- Monitoring developments around ICHRAs and how they might complement future offerings.
- Monitoring level-funded plans offered off-exchange— a potential long-term risk to market stability.
- We're committed to ongoing improvements to the new portal, ensuring it stays intuitive, efficient, and responsive to user needs.
- Looking forward to ways to expanding plan options, streamlining processes, and improving access for underserved businesses.

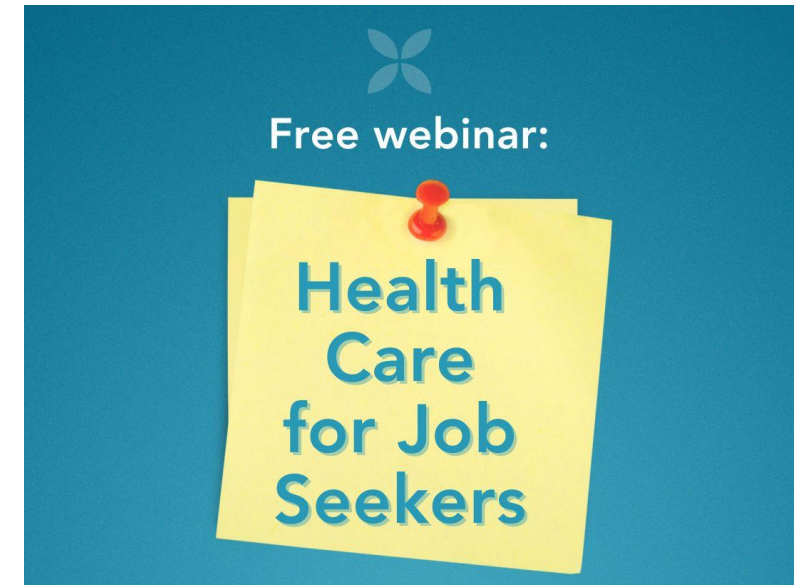
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Upcoming Consumer and Stakeholder Events

Upcoming Webinars

Dec. 4 - Health Care for Job Seekers hosted by Labor

Jan. - Feb. "How to Use Your Health Care" hosted by MIA in English and Spanish (4 total)



2026 Broker Achievement Awards

The Broker Achievement Awards is an annual awards ceremony, hosted by the Maryland Health Benefit Exchange, to recognize the top 100 brokers who enroll consumers and small businesses during open enrollment.



Why Sponsor?

Benefits to sponsoring

- **Brand Visibility:** Showcase your company to a high-value audience.
- **Networking Opportunities:** Connect with top brokers and professionals; Build relationships with top brokers & industry stakeholders
- **Social Media Promotion:** Extensive coverage on our social media platforms.
- **Impact:** Support Maryland Health Connection broker community and their service to individuals, families, and small businesses



SPONSOR THE 4TH ANNUAL BROKER ACHIEVEMENT AWARDS

Sponsorship will not confer any special access or benefit upon the donor in their dealings with the Maryland Health Benefit Exchange or the State of Maryland.

Join the Maryland Health Benefit Exchange in recognizing and awarding MHBE's top 100 brokers for their exceptional achievements for the 2025-2026 open enrollment plan year. The Broker Achievement Awards will take place on May 20, 2026 from 11:00 a.m. – 2:00 p.m., venue TBD, central Maryland (by invitation only).

There are four event sponsorship levels designed to promote your business, make connections, build relationships, and increase brand recognition with Maryland's health and wellness leaders and professionals spanning an entire region.

How to sponsor: For sponsorship inquiries and to secure your sponsorship package, please contact Theresa Battaglia, theresa.battaglia@maryland.gov or 410-382-2576.

BENEFITS TO SPONSORS

Brand Exposure:

Reach a diverse audience of industry leaders.

Networking Opportunities:

Connect with top brokers and health & wellness industry professionals.

Website Promotion:

123,000+ website visits annually

Social Media Promotion:

Extensive coverage on our social media platforms.

Mention/Tag on:

Facebook (28,000+ followers)

Instagram (3,200+ followers)

LinkedIn (2,000+ followers)

X (1,300+ followers)

Bluesky (800+ followers)



H-CAT and OE Consumer Notices



Maryland Insurance Administration and the Health Coverage Assistance Team (H-CAT)

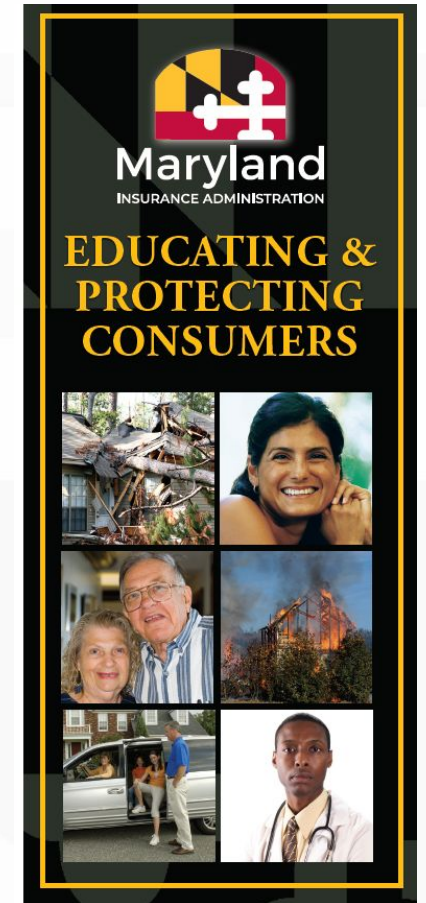
Patricia Dorn patricia.dorn@maryland.gov



Maryland Insurance Administration (MIA)

The MIA regulates insurance in Maryland

- Licenses insurers and insurance producers (agents or brokers)
- Examines business practices of licensees to ensure compliance
- Monitors solvency of insurers (carriers, health plans)
- Reviews/approves insurance policy forms
- Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory
- Investigates consumer and provider complaints and fraud allegations



Types of Insurance the MIA Regulates

The MIA regulates about 34.5% of commercial health coverage in Maryland, and about 20% of all health coverage.

- Individual and employer-based health plans underwritten by a carrier (insurance company)
- Individual and group health coverage bought through the Maryland Health Connection
- Medicare Supplement Plans
- Underwritten products that are limited in scope: long term care, vision, dental, catastrophic, etc.

The MIA does NOT regulate:

- Medical Assistance (Medicaid*)
- Medicare (Parts A or B) and Medicare HMOs (Part C Medicare Advantage*)
- Self-funded or self-insured plans* (e.g., ERISA plans, Federal and State employee plans)
- Uniformed Services Family Health Plans (VA, TRICARE)
- Commercial Health coverage issued outside of Maryland




MIA: Consumer Education and Advocacy

- Consumer education on consumer rights and coverage issues (all types of insurance)
 - In-person at community events, fairs, libraries, farmers markets, local agencies
 - Online presentations and webinars
 - Informational materials and other items to engage consumers, like consumer advisories
- Health Coverage Assistance Team (H-CAT)
 - 1:1 help for consumers for questions or concerns about any type of health coverage
 - Listen, provide information, explain how processes work, help resolve the issue or connect the person directly to the right entity to help them
 - Throughout, H-CAT is an MIA-based ally to "walk with" the person (if they want) until their questions are answered or their concerns addressed whenever possible
 - Organizations that help consumers can use H-CAT, too (direct referrals, team training, etc.)

Recent Consumer Advisories

- [Fake Health Insurance sites target shoppers during Open Enrollment](#)
- [Medicare Open Enrollment for 2026](#)
- [The Maryland Insurance Administration warns of risks involved in crowd-funding healthcare payment platform CrowdHealth](#)
- [Policyholders of AARP Medicare Supplement Plans insured by UnitedHealthcare can receive services from Johns Hopkins](#)

How to Reach the Health Coverage Assistance Team (H-CAT)

 **410-468-2442**

 **hcat.mia@maryland.gov**



[MDInsuranceAdmin](#)



[en Español: MDInsuranceAdminES](#)



[Maryland Insurance Administration](#)



[marylandinsuranceadmin](#)



[MD_Insurance](#)



<https://bit.ly/mdmiayoutube>





Upcoming Federal Changes

Federal Changes to Immigrant Marketplace and Medicaid Eligibility

Effective August 25, 2025 Changes to Marketplace Eligibility

DACA recipients are no longer eligible to enroll in Marketplace coverage and receive premium tax credits (PTCs)

Effective January 1, 2026 Changes to Marketplace Premium Tax Credit (PTC) Eligibility

Lawfully present immigrants **with income below 100 percent** of the federal poverty level who are ineligible for Medicaid due to their immigration status will be ineligible for premium tax credits (PTCs). This includes qualified noncitizens like LPRs who are in the five-year waiting period for Medicaid*.

Effective October 1, 2026 Changes to Medicaid Eligibility

Changes to definition of qualified non-citizen (eligible alien) to restrict Medicaid eligibility to only non-citizens who are:

- Lawful Permanent Residents (LPR - green card holders)
- Certain Cuban/Haitian entrants
- Compact of Free Association (COFA) migrants

People with other immigration statuses, including refugees, people granted asylum, victims of domestic violence and many other statuses previously considered “qualified” will no longer be eligible for full Medicaid.

*States may continue to provide coverage for pregnant women and children who would otherwise be impacted by this provision.

Effective January 1, 2027 Further Changes to Marketplace Premium Tax Credit (PTC) Eligibility

Changes to definition of “lawfully present” to restrict eligibility for premium tax credits (PTCs) to only non-citizens who are:

- Lawful Permanent Residents (LPR - green card holders)
- Certain Cuban/Haitian entrants
- Compact of Free Association (COFA) migrants

People with other immigration statuses, including refugees, people granted asylum, victims of domestic violence and many other statuses will no longer be eligible for PTCs.

Other Medicaid OBBBA Eligibility Changes Impacting MHBE Operations

	Population	Provisions	Effective Date
1	All Medicaid Members	Changing eligibility for certain immigrant populations (Sec. 71109)	October 1, 2026
2	All Medicaid Members	Adjusting the retroactive coverage period (Sec. 71112)	January 1, 2027
3	ACA Expansion Adults Only	Increasing the frequency of redeterminations from every 12 months to every 6 months (Sec. 71107)	January 1, 2027
4	ACA Expansion Adults Only	Mandating work requirement verification every 6 months (Sec. 71119)	January 1, 2027

You can find more consumer information on these changes at the Maryland Department of Health Website:
health.maryland.gov/mmcp/eligibility/Pages/changes.aspx

Discussion

- SAC input on any communication strategies for impacted populations



Public Comment

Appendix

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