MHBE Board Meeting
February 17, 2026

2026 IT Roadmap
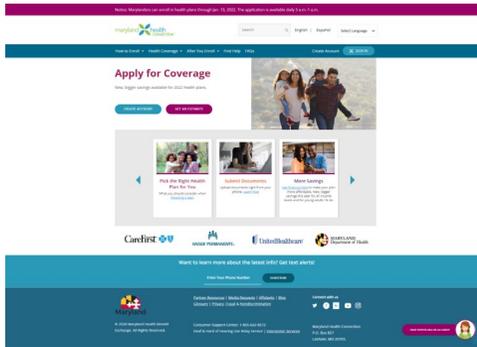
Presented by:
Dr. Venkat R. Koshanam, CIO
Maryland Health Benefit Exchange

Technology Recap
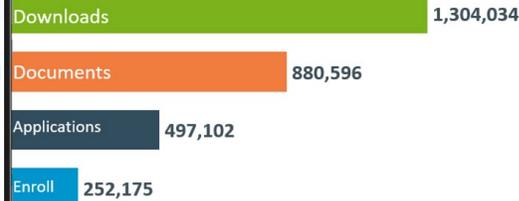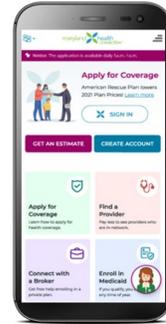
Web Apps

- **Consumer Portal**
- **Worker Portal**
- **Broker Portal**
- **Marketing Portal**
- **Presumptive Eligibility Portal**

Mobile Apps (iOS and Android)

Downloads	1,304,034
Documents	880,596
Applications	497,102
Enroll	252,175

salesforce **CRM & Internal Apps**

A tightly integrated CRM solution supported **11 million** consumer inquiries since 2017.
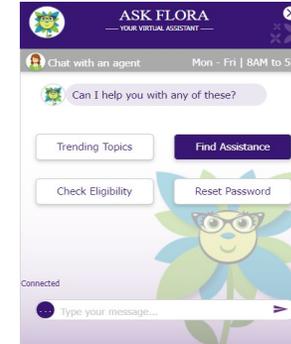
Enterprise Automation

Verification of **~100,000** documents for Medicaid eligibility annually.

AI Agent

Call Center AI Agent handles 43% of the password resets.

AI Bot ("Flora")

7 million Responses
4 million Users

Live Chat
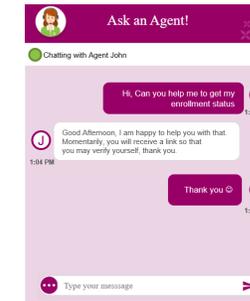
622,000 Live Chats

User Accounts
3.3 million
Applications
23 million
Notices and Documents
56 million

IT Functions

- ❑ PMO
- ❑ App Development
- ❑ Special Projects
- ❑ Mobile App
- ❑ Salesforce
- ❑ Testing & QA
- ❑ EDI Operations
- ❑ Data & Reporting
- ❑ AI & Robotic Process Automation
- ❑ DevOps & SysOps
- ❑ Security & Infrastructure

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2025 Accomplishments

429	**344**	**85**	**53**
Total System Changes	Maintenance & Operations	System Enhancements	CMS Approved Initiatives

🚀 **11** Successful Releases in 2025 (average of **40** scope items per Release)

1.7 Million
Interactions with AI Chatbot "Flora"

AI Agent

27,000
Password reset calls serviced

43%

8,600
Enrollment Inquiries Responded in two weeks

Disaster Recovery Solution Deployed

US-EAST2 DR Region
US-EAST1

5

Disaster Recovery and HBX Resiliency Tests in 2025

HBX : A Modern, Stable, and Scalable Platform

Proven Scale & Stability
Our ecosystem is robust, supporting millions of Marylanders with high reliability.

Innovation Delivering Efficiency
Our 2025 AI and automation initiatives are improving user experience, system integrity, and increasing operational efficiency.

A Focused 2026 Strategy
Our plan for 2026 builds on this success, focuses on priorities that enhance security, innovation, rapid implementation of policy changes, and delivering next-generation user experiences

Our Platform at a Glance

3 Million
User Accounts

20 Millions
Applications Processed

11 Million
Consumer Inquiries Supported Since 2017

1.3 Million
Mobile App Downloads

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2025 Pillars of Execution

Our technology execution is driven by three integrated pillars that enable **innovation**, ensure **secure and resilient operations**, and deliver **policy outcomes at scale**.

Pillar 1 : Ensuring Operational Resilience & System Security

Fortifying our infrastructure, data and applications against modern threats while ensuring business continuity and operational excellence through robust systems and processes.

Pillar 2 : Driving Innovation & Engagement

.Leveraging AI, automation and superior user experience design to create personalized, intuitive and self-service-oriented experiences for users.

Pillar 3: Enabling Policy & Integration at Scale

Rapidly and accurately implementing complex policy mandates through seamless system integrations.

Pillar 1 : Ensuring Operational Resilience & Security

A comprehensive Disaster Recovery Platform

Successfully deployed a full disaster recovery (DR) solution for the HBX Platform.

- **Geographic Redundancy:** Active failover capability between two separate physical data centers

- **Rapid Recovery:** Designed to ensure minimal downtime and data loss in the event of catastrophic failure

- **Uninterrupted Access:** Guarantees that critical consumer services remain available.

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🚀 Pillar 2: Driving Innovation & Engagement

AI-Powered Services Transforming User Experience

💬 ### 1.7 Million Consumer Interactions handled

Generative-AI powered virtual assistance "Flora" provided responses to **more than 2.5 times** queries compared to 2024.

🔑 ### 27,000 Calls Serviced

Call Center AI Agent managed 43% of all the password reset calls, reducing consumer wait times, and saving costs in the order of $8 to $1, nearly **$200,000** in cost savings.

💙 ### 8,600 Enrollment Inquiries Responded

In 2 weeks of the new AI Agent for Enrollment Status implementation, provided expanded self-service access, support hours beyond regular hours and with potential for cost savings of **~$1 million** in CY 2026.
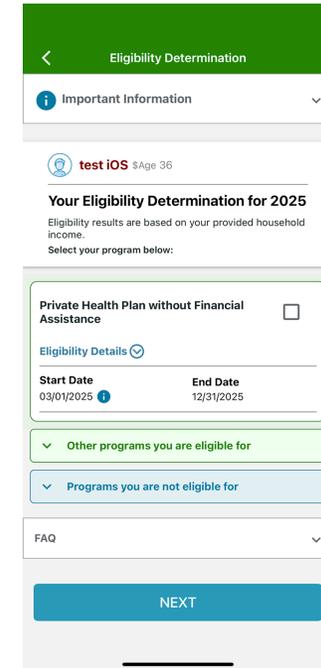
Enhanced Consumer Portal : Redesigned the eligibility and enrollment selection, plan shopping experience with improved comparison tools and educational videos to simplify enrollment.

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Pillar 3 : Enabling Policy & Integration at Scale

New portals and integrations to expand access to healthcare

Launched MHC Small Business

Deployed a comprehensive web portal and call center representative portal to streamline enrollment and benefits management for small businesses, employees and brokers.

Implemented Hospital Presumptive Eligibility

Successfully launched the Hospital Presumptive Eligibility portal integrated with MHC, empowering authorized hospital workers to apply for temporary Medicaid coverage.

System Integration with Unified Benefits for Jan 2026 Go Live!

Integrated the HBX with Unified Benefits portal, enabling a seamless data and eligibility determination flow for consumers seeking MAGI Medicaid across MHBE and Maryland Benefits platforms.

Pillar 3 : Enabling Policy & Integration at Scale

New portals and integrations to expand access to healthcare

MHC Small Business

A comprehensive web portal and call center representative portal to streamline enrollment and benefits management for small businesses, employees and brokers.

System Integration with Unified Benefits (UB)

Integrated HBX with Unified Benefits portal, enabling a seamless data flow for consumers seeking MAGI Medicaid across MHBE and Maryland Benefits platforms.

Since January 16, 3,735 eligible consumers from 8,273 transfers resulted in 892 completed enrollments and an additional 1,976 in progress.

Implemented Hospital Presumptive Eligibility

Successfully launched the Hospital Presumptive Eligibility portal integrated with MHC, empowering authorized hospital workers to apply for temporary Medicaid coverage.

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2026 IT Strategy

Cybersecurity (1)

- Migrate to Acceptable Risk Controls for ACA, Medicaid, and Partner Entities (ARC-AMPE) standards
- Implement Security Governance, Risk, and Compliance (GRC) Platform

(2) Innovation

- AI-powered Knowledge Bot
- AI assisted Consumer Portal Workflow
- Expanded AI Agent Enhancements
- Data Analytics Platform Enhancements
- Microservices Architecture

Operations (4)

- Expanded Intelligent Automations
- System Enhancements

(3) Policy Implementations

- HR1 : OBBBA Implementation requirements for Community Engagement, Retroactive Medicaid Changes, Semi-Annual Redeterminations and Non-Citizen

IT

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CY 2026 Implementation Roadmap

Special Projects
1

Voice assisted AI Agent

Upgrade Verify Lawful Presence Service

AI-Powered Case Summary Generation in Worker Portal

Near Real-time Provider Directory Update Integration

Unified Benefits Integration

Secure One-Time Access Links for Electronic Notices

Migrate to ARC-AMPE from MARS-E standards

SailPoint Integration with AWS and Active Directories

Enhance Informatica High Availability and Performance

Enhancements
2

Release 60.0 01/30	Release 61.0 03/27	Release 62.0 05/29	Release 63.0 07/31	Release 64.0 09/25

M&O Releases
3

Release 60.1 2/27	Release 61.1 4/24	Release 62.1 6/26	Release 63.1 8/28	Release 64.1 10/16

2026 JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC **2026**

Open Enrollment Activities

Salesforce
4

SFR 77.0 1/30	SFR 78.0 2/27	SFR 79.0 3/27	SFR 80.0 4/24	SFR 81.0 5/29	SFR 82.0 6/26	SFR 83.0 7/31	SFR 84.0 8/28	SFR 85.0 9/25	SFR 86.0 10/16

SFR – Salesforce Releases

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CY 2026 Outcomes

(1) **Strengthened Cyber Security & Compliance Posture**
- ARC-AMPE risk control alignment across ACA, Medicaid, and partner integrations.
- Centralized security governance via GRC platform implementation.
- AI-assisted threat detection and response capabilities.

(2) **Enhanced Healthcare Access & User Empowerment**
- AI-powered conversational assistance across self-service channels.
- Simplified enrollment and guidance through AI agents and predictive analytics.

(3) **Rapid Policy Implementation at Scale**
- Timely, accurate delivery of federal and state policy mandates, including OBBBA changes.
- Scalable integrations supporting eligibility, redeterminations, and program updates.

(4) **Resilient and Efficient IT Operations**
- Expanded intelligent automation to improve operational efficiency.
- Scalable microservices architecture enabling faster system enhancements.
- Enhanced disaster recovery, business continuity, and analytics capabilities.

Appendix

CY 2025 Key Accomplishments

Innovation	• **Expanded AI-powered Chat Services:** Enhanced Flora with generative AI, improving response quality and scale. In 2025, Flora successfully supported 1.7 million consumer interactions, more than 2.5× the volume handled in 2024. • **AI-Driven Password Reset Support:** The AI call center agent handled 43% of all password reset calls in 2025, preventing roughly 27,000 calls from reaching live agents and reducing call center workload. • **AI Enrollment Status Automation:** Launched the AI Enrollment Status Agent to help consumers check their enrollment status. Within the first two weeks, the agent successfully handled 8,600 enrollment-related calls, improving self-service access and reducing dependency on staff support.
User Experience	• Delivered a series of Consumer Portal User Experience enhancements including redesigned eligibility and plan shopping experiences, improved plan comparison content, and educational metal level videos to make navigation clearer and self service easier for consumers.
Infrastructure	• **Disaster Recovery :** A comprehensive disaster recovery solution was developed and deployed for the HBX platform, providing geographic redundancy between US East 1 and US East 2 to ensure rapid recovery, minimal downtime, and uninterrupted access to critical consumer services in the event of a catastrophic failure.
Policy Implementation	• **MHC for Small Business :** Launched a comprehensive Small Business Web Portal and Call Center Representative Portal that streamline health insurance enrollment and benefits management for small business employers, employees, and brokers across Maryland. • **Implement Unified Benefits integration with HBX** to streamline eligibility determination and enrollment for MAGI Medicaid applicants (functionality deployed, but disabled until formal go-live). • Implement Hospital Presumptive Eligibility for Medicaid.

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Pillar 1 : Ensuring Operational Resilience & Security

- **Continuous Security Monitoring** provides proactive, real-time protection of critical infrastructure to identify and mitigate vulnerabilities before they impact operations.

- **Salesforce Einstein Analytics Dashboards** empower leadership with data-driven insights into case management and budget forecasting for improved operational excellence.

- **Tableau and Databricks Integration** establishes a robust, high-performance platform for advanced internal analytics and complex data processing.

- **MHBE Database Creation and OwnBackup Data Transfer** ensures long-term business continuity and data resilience by establishing a dedicated, secure backup environment.

- **Report Batch Job Failure Alerts** maintain system uptime and reliability by instantly notifying administrators of data execution errors.

- **Broker Portal Performance Optimization** improves infrastructure resilience by significantly reducing page load times for high-volume client management tasks.

- **User Analytics for AI Engagement** provides critical performance data that allows the organization to monitor system health and optimize digital tools based on user behavior.

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🚀 Pillar 2 : Driving Innovation & Engagement

- **Module-specific Conversational AI for Plan Shopping** empowers consumers with personalized, real-time guidance to reduce "choice paralysis" and help them select the best-value health plans.

- **AI Chatbot for Requirements Querying** accelerates internal workflows by providing instant, natural-language answers to complex technical and policy documentation questions.

- **ChatHub for Marketing and Policy teams** enhances internal operational speed and policy consistency by providing specialized AI support for Marketing and Policy department queries.

- **AI Video Assistance (Phase III)** boosts application completion rates by delivering on-demand, step-by-step visual guidance throughout the enrollment process.

- **"Metal Level" Description Videos** promote health literacy by helping consumers understand the specific cost-sharing differences between Bronze, Silver, Gold, and Platinum tiers.

- **Profile Microservices (Enroll MHC App)** optimizes mobile performance and responsiveness to ensure a faster, more reliable experience for users on the go.

- **'Sign in with Maryland Benefits' (Enroll MHC App)** reduces login friction and help-desk password reset requests by allowing users to access the app with unified state credentials.

- **Self-Service Account Name Updates** empower consumers to manage their own profile data instantly while significantly reducing the administrative burden on support staff.

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Pillar 3 : Enabling Policy & Integration at Scale

- **Expanded State Subsidy Implementation** automates new financial rules to deliver increased cost-savings for consumers with incomes up to 400% FPL.

- **Noncitizen Eligibility Logic Updates** aligns system rules with current immigration criteria to ensure accurate and compliant enrollment for lawfully present residents.

- **Emergency Medical Services Rules** enforces precise coverage windows by limiting eligibility to applications submitted within three months of the service date.

- **SEP Extensions** broadens system access by activating new enrollment windows for individuals experiencing pregnancy or Medicaid loss.

- **Tax Verification & Data Tracking** manages consumer attestations and retains critical tax information to ensure compliance with IRS and state regulations.

- **Dedicated CRM Escalated Cases Portal** centralizes high-priority issues into a single view to accelerate resolution times for complex consumer cases.

- **Automated MFA Application Validation** uses multi-factor authentication to instantly identify and prevent duplicate applications across the platform.

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