

Maryland Health Benefit Exchange 2026 – 2028 Strategic Plan

Presented by

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The Process

- Fall 2025 and winter '25/'26: MHBE leadership team conducted numerous strategic planning sessions
- February 17, 2026: MHBE presents draft plan to the Board
- February 25, 2026: MHBE will discuss draft plan with the Board Policy and Governance Committee
- March 2026: MHBE will finalize Strategic Plan, prioritize 2026 action items, and share final strategic plan with the Board.

Revisiting the Basics

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.

VISION

High quality, affordable health coverage for all Marylanders.

VALUES

Ethical / Diverse and inclusive / Innovative / Collaborative

Our Strategic Approach for 2026-2028

As we look to the 2026–2028 period, we do so in the context of a shifting and often uncertain federal landscape. Changes in national health policy, funding structures, and regulatory frameworks can create ripple effects across state-based marketplaces. Despite this instability, MHBE remains steady. We are prepared to navigate this uncertainty and stay dedicated to delivering consistent, high-quality service to our consumers, partners, and stakeholders throughout the state.

In the face of that which we cannot control, we choose to sharpen our focus on what we can. Over the next three years, MHBE will prioritize enhancing and optimizing the elements within our reach. Our objectives include streamlining internal operations, deepening partnerships, improving consumer experience, and innovating our approach to outreach and engagement.

We will build on our strong foundation to ensure that Marylanders continue to have access to affordable, high-quality health coverage: no matter what the future holds.

Strategic Priority One: Organizational Strength

Building a resilient, efficient, and adaptable organization that can sustain impact amid changing political, financial, and operational environments

Objective 1: Maximize Use of MHBE's Resources

Objective 2: Support Board Engagement and Effectiveness

Objective 3: Develop a Future-Ready Workforce

Objective 4: Strengthen Organizational Resilience and Strategic Adaptability

Objectives: Organizational Strength

Maximize Use of MHBE's Resources	Support Board Engagement & Effectiveness
<ul style="list-style-type: none">➤ Identify and pursue cost-saving opportunities➤ Streamline agency operations➤ Maximize workforce capabilities and growth opportunities	<ul style="list-style-type: none">➤ Support a Well-Informed Board➤ Refine the Board member onboarding process➤ Use board members intentionally as ambassadors
Develop a Future-Ready Workforce	Strengthen Organizational Resilience and Strategic Adaptability
<ul style="list-style-type: none">➤ Align workforce development with future operational, technological, and service needs➤ Advance responsible use of AI, analytics, and data➤ Modernize systems, processes, and documentation to capture and retain institutional knowledge	<ul style="list-style-type: none">➤ Support a culture of innovation and continuous improvement➤ Build and maintain trust with key partners➤ Position MHBE to successfully and swiftly implement federal and state policy changes

Strategic Priority Two: Telling Our Story

Enhancing trust, influence, and transparency through data-driven storytelling and strategic communication with internal and external stakeholders

Objective 1: Foster a Connected and Informed Organization

Objective 2: Strengthen External Engagement and Collaboration

Objectives: Telling Our Story

Foster a Connected and Informed Organization

- Improve vertical and horizontal cross-departmental communication to support collaboration
- Build connection to our mission by clearly communicating and exemplifying MHBE's role and purpose
- Develop and enhance the intranet to promote organizational alignment

Strengthen External Engagement and Collaboration

- Position ourselves as a resource and partner to other agencies
- Maintain and strengthen MHBE's reputation as a national leader among SBMs
- Expand our use of data to provide clear, actionable, and accessible insights
- Establish new key partnerships to move our mission forward

Strategic Priority Three: Drive Innovation in Platform, Products, and Processes to Expand Impact for Marylanders

Improving and simplifying services and tools for consumers, carriers, and partners to drive enrollment, retention, and satisfaction

Objective 1: Optimize Core Internal Operations

Objective 2: Enhance the Consumer Experience

Objective 3: Grow Programs and Products while Maintaining Affordability

Objectives: Drive Innovation in Platform, Products, and Processes to Expand Impact for Marylanders

Optimize Core Internal Operations	Enhance the Consumer Experience	Grow Programs and Products while Maintaining Affordability
<ul style="list-style-type: none"> ➤ Strengthen internal processes to support risk reduction and clear communication ➤ Use data to improve application completion and retention rates ➤ Expand use of technology and AI to streamline processes and reduce manual workload ➤ Expand use of third-party data to verify income and community engagement as applicable 	<ul style="list-style-type: none"> ➤ Upgrade consumer-facing digital experience ➤ Give consumers clear and actionable information during the enrollment and plan shopping process ➤ Expand multi-modal communication channels with applicants and enrollees to increase enrollment and retention rates ➤ Expand access and improve resolution across consumer assistance channels 	<ul style="list-style-type: none"> ➤ Leverage Maryland Health Connection to build on existing programs and products ➤ Maintain product affordability

QUESTIONS?

