

**Media Release**

**MARYLAND HEALTH BENEFIT EXCHANGE CELEBRATES  
TOP AUTHORIZED HEALTH INSURANCE BROKERS**

BALTIMORE (May 1, 2025) – Maryland Health Benefit Exchange (MHBE) celebrated the top 100 Maryland Health Connection (MHC) authorized brokers today at the Broker Achievement Awards event held at Live! Casino & Hotel Maryland. Six elite brokers received awards for their outstanding efforts.

These top brokers were Wonde Desalegn, of Spring Financial Services in Silver Spring, for highest enrollment in the Individual Market; Amber Hyde and Petra Morrow, co-founders of All About Benefits LLC in Glen Burnie, for highest enrollment in the MHC for Small Business category; Alejandro Martinez of Eureka Multiple Services in Montgomery County, for new MHC top broker; and Jon Levine of Viking Benefit Solutions in Ellicott City, and Amber Hyde of All About Benefits LLC in Glen Burnie, for top broker in the Broker Assistance Transfer (BATPhone) category. The Broker Assistance Transfer is a program developed by MHBE for Marylanders who call the call center and need help choosing a plan to get transferred to an authorized broker for individualized service. Photos and bios of each of the top four winners are attached.

This year, brokers were recognized for their outstanding commitment and dedication to helping 247,243 Marylanders enroll in health insurance coverage in 2025 – a 16% increase from the previous year. This year’s enrollment numbers were the highest since MHBE’s inception in 2011. Six brokers also were recognized for their outstanding efforts.

In addition, MHBE celebrated the top 100 brokers for their perseverance and sales performance in the small business and individual market categories. A list of all recognized brokers is on the MHBE website at [marylandhbe.com](http://marylandhbe.com).

“On behalf of the Maryland Health Benefit Exchange, we extend our heartfelt gratitude to the top 100 brokers whose unwavering dedication, expertise, and passion helped Marylanders enroll in quality, affordable health coverage – a new record for the state-based health insurance marketplace,” said Michele Eberle, executive director of the Maryland Health Benefit Exchange.

“Their commitment to ensuring access to affordable health coverage has made a profound

difference in the lives of thousands of individuals, families, and small businesses across the state. We are grateful for their exceptional work and continued partnership in advancing the health and well-being of Marylanders,” Eberle continued.

Several factors contributed to the record growth:

- Renewals were up +22% to 198,988
- Enrollments by young adults aged 18-37 grew 21% from 73,858 to 89,642. More than two-thirds of them – 64,820 – were eligible for a subsidy that Maryland created for young adults in 2022 to encourage their enrollment in health insurance. Their participation helps lower rates for everyone. The General Assembly made this program permanent this past legislative session.
- Maryland Health Connection directed a portion of its marketing efforts to Black and Hispanic communities that historically have lacked health insurance. Enrollment by Black consumers grew 23% from 41,611 to 51,086 for 2025. And enrollment by Hispanic consumers grew 25% from 28,701 to 35,883.
- Also, for the first time, recipients of the Deferred Action for Childhood Arrivals (DACA) policy — which protects from deportation certain undocumented immigrants who came to the United States as children – were eligible to enroll in state health insurance marketplaces through action by President Biden. For the 2025 plan year, 249 enrolled in Maryland. Maryland Attorney General Anthony G. Brown announced that his office is joining 13 other states to defend the DACA ACA access from court challenges.
- Also, enrollments by people who qualified for federal financial help increased by 15% from 163,796 a year ago to 188,904. Enrollments by people who did not qualify for federal tax credits grew even more – by 16% – from 50,099 a year ago to 58,339.
- Dental plan enrollments rose 23% from 74,939 last year to 92,028 for 2025. 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.
- Even after open enrollment, opportunities for people to enroll who lack coverage continues. During tax season, Maryland Health Connection’s Easy Enrollment program offers Marylanders a chance to enroll by checking a box on their state income tax returns saying that they need health insurance. This program is in collaboration with the Office of the Comptroller of Maryland. More than 15,000 have enrolled in coverage through that program since it began in 2020.
- Anyone who loses a job and files for unemployment insurance can also check a box during that application process with the Maryland Department of Labor to request help with health coverage. More than 25,000 have enrolled through that program since it began in 2022.
- Marylanders who have certain life events, such as losing employer coverage, getting married or divorced, or turning 26 and aging off a parent’s plan, may also be eligible to enroll now.
- People who are eligible for health coverage through Medicaid can enroll any time of the year.

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[Maryland Health Benefit Exchange](#) (MHBE), a public corporation and independent unit of state government established in 2011, administers Maryland Health Connection.

[Maryland Health Connection](#) (MHC) is the state-based marketplace for Marylanders to shop and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs. It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable.

**MEDIA CONTACT:**

Betsy Plunkett, Director, Marketing & Web Strategies  
[betsy.plunkett@maryland.gov](mailto:betsy.plunkett@maryland.gov)

Attachments: Photos of top four winners and biographies

Amber Hyde: Top Small Business broker



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. She 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 Benefit's 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.

Petra Morrow: Top Small Business broker



Petra Morrow is a co-founder 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.

Wonde Desalegn, Top 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.

## Broker Assistance Transfer Phone (BATPhone)



Jon Levine graduated from the University of Maryland with a degree 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.

## 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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