



2026 BROKER ACHIEVEMENT AWARDS

MARYLAND
HEALTHBENEFIT
EXCHANGE

MarylandHBE.com
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Johanna Fabian-Marks
Deputy Executive Director
Maryland Health Benefit Exchange

Welcome & Announcements

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María Pílar Rodríguez
President and Executive Director
MPR Business Solutions, LLC



Ken Brannan
Founder
HealthSmart Foundation

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Achievements & Successes from 2025-2026

Eighth consecutive year of enrollment increases in a row.

- 255,612 Marylanders enrolled
- A new high, up 3% from 247,243 last year
- Renewals grew 8% from 192,988 to 207,797
- Active renewals jumped 30%
- New enrollments: 47,815



Coverage for Every Marylander

- Young adults ages 18-37 grew 7% to 95,484, with nearly three-quarters enrolling with subsidies
- Growth extended across all major communities: Black consumers up 4%, Asian American Pacific Islander and white consumers up 3%, and Hispanic consumers up 2%
- Enrollment among those in the 100%-250% FPL band grew by 15%, a strong sign that subsidies are working



Firsts & Milestone Moments

- Dental plan enrollment crossed 100,000 for the first time, up 9% from 92,028 to 100,515
- Vision plan enrollment grew 5x since launching two years ago, rising from 200 to 1,209
- More than 15,000 Marylanders have enrolled through the Easy Enrollment Check the Box program since 2020
- More than 30,000 who lost jobs and filed for unemployment have enrolled through the Special Enrollment Partnership with the Maryland Department of Labor since 2022



Small Business Outreach



- **Small Business Outreach** attended approximately 61 events, conferences webinars and partnerships with 15+ state, local and federal agencies.
- **Outreach & Education Program:** In collaboration with the Maryland State Department of Education, MHBE Promoted access to health insurance for child care professionals, employers in the child care community.
- **Social media campaign:** In April we started recognizing businesses publicly and help amplify their brand as a company that supports employee health coverage in our Social media LinkedIn, Facebook & Instagram.



Small Business Outreach, Cont.

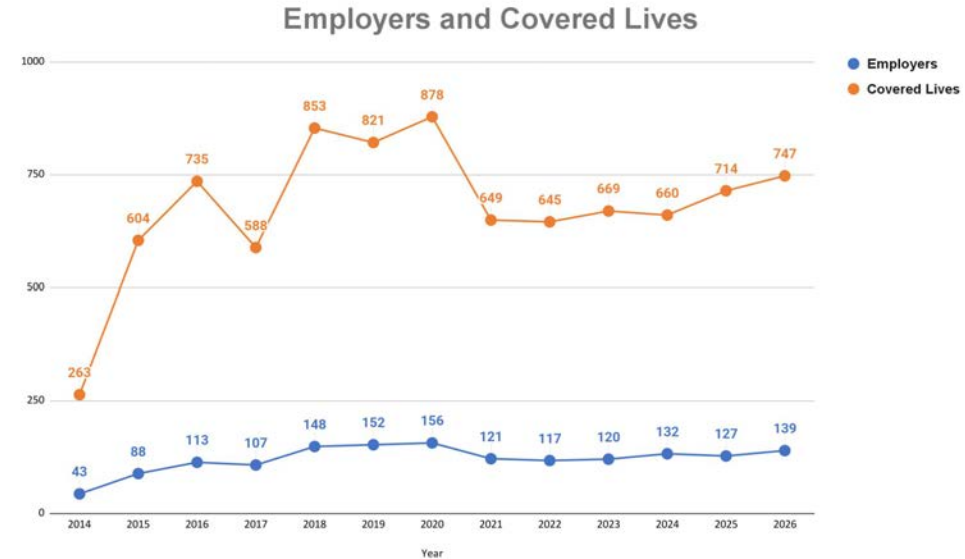
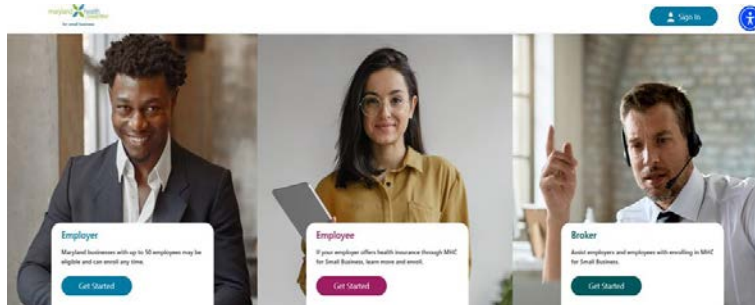
After Hours for Small Business

MHC for small Business first After Hours for Small Businesses was an exclusive networking event that connected entrepreneurs with valuable state resources, industry experts, and business support partners in a relaxed, engaging environment, enhancing awareness of available resources and empowering business owners to take actionable steps toward improving their operations and employee offerings.



Small Business Portal Enrollment

- Upward trend in enrollment through MHC for Small Business enrollment portal.
- Access to Employee Choice coverage mode.



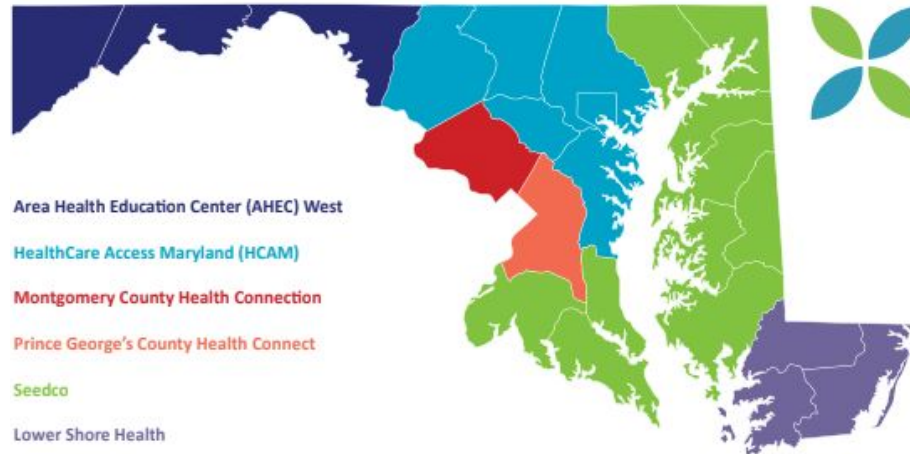
Data as of: 4/29/2026

Broker Operations

- Achieved the highest number of authorized brokers for the third year in a row (2,138). That's an increase of about 150 vs. the same time last year.
- BATPhone - 50 brokers participated & handled a total of 5,135 transfers, which is an increase of over 500 transfers compared to the previous OE period.
- Top Brokers Program
 - Participation in virtual enrollment events arranged by the MHBE Marketing team
 - Access to leads gathered during MHBE-sponsored events
 - Top Broker profiles highlighted on MHC's Find Assistance
 - Recognition of top brokers

Consumer Enrollment Gains

- **Broker** assisted over **116,100** private plan enrollments.
- **CAWs** assisted nearly **5,172** in private plan enrollments.
- **Call Center** assisted **14,304** private plan enrollments.



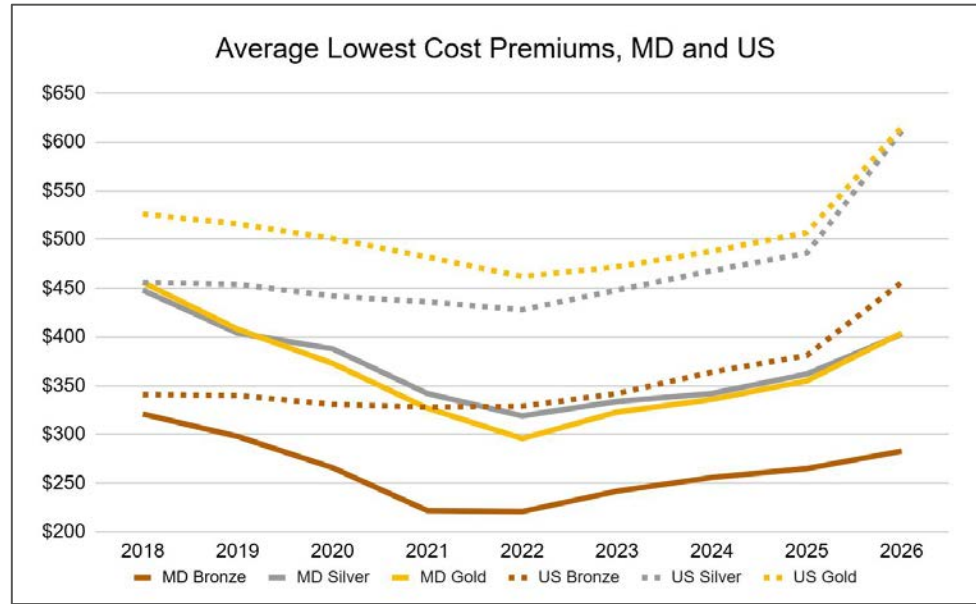
The Road Ahead: Navigating the Future of the ACA

- Since 2014, the Affordable Care Act (ACA) has significantly expanded access to health insurance, reducing the number of uninsured Americans and introducing key reforms that have transformed the health care landscape.
- More than 60% of Americans have a favorable view of the ACA.
- 98M Americans (29%) are enrolled in either Medicaid/Children's Health Insurance Program (76M) or through a marketplace (22M).
 - Decrease from same time last year (103M Americans)
- Enhanced premium tax credits expired at the end of 2025, leading to significant nationwide premium increases in 2026.
 - Maryland is operating a temporary state premium subsidy in 2026, to partially replace the lost enhanced tax credits.
- 2025 Federal Reconciliation Bill (HR1 or OBBBA) changes to Marketplace and Medicaid:
 - Reduced immigrant eligibility (2026 and 2027), Medicaid work requirements (2027), more frequent Medicaid redeterminations (2027), increased Marketplace pre-enrollment verification and APTC eligibility (2028)

Affordability

Reinsurance

Maryland's State Reinsurance Program stabilized the individual market and significantly reduced premiums and increased enrollment since its establishment in 2019, and continues to maintain premiums well below the national average.



- Individual market **premium rates reduced by over 30%** during the program's first four years, and are **still down more than 6%** compared to pre-waiver 2018
- Total individual market **enrollment up 65%** since program's launch.
- Maryland's lowest cost plans are **still 25-30% below** nationwide averages.

Affordability-State Subsidy

State Subsidy

Maryland proactively passed legislation in 2025 for MHBE to establish a temporary **State-Based Individual Subsidy Program**, in order to partially replace the lost enhanced federal premium tax credits after 2025.

- The 2026 state subsidy shielded consumers from higher premium increases and helped retain enrollment.
- **Young adults continue to receive additional savings** under the 2026 State Subsidy design, and young adult enrollment increased by almost 10% this year despite all the federal changes.
- As of the end of Open Enrollment, **over 177,000 MHC consumers were receiving an average \$94 a month** in additional state subsidy.

Examples of Savings

Household Type	Income	2026 Silver Plan Premium <u>WITHOUT</u> State Subsidy	2026 Silver Plan Premium <u>WITH</u> State Subsidy	Monthly Savings
One individual, age 30	\$39,125 (250% FPL)	\$275	\$121	\$154
Two individuals, ages 61 and 60	\$52,875 (250% FPL)	\$372	\$274	\$98

The background of the slide is a solid light green color. On the left side, there is a graphic of four stylized, overlapping leaves in a darker shade of green, arranged in a cross-like pattern. The text "Enjoy Your Lunch!" is centered horizontally and positioned in the upper half of the slide.

Enjoy Your Lunch!

Guest Speaker



Associate Commissioner, Megan Mason

Megan Mason is a Maryland native who has recently returned to the Maryland Insurance Administration as the Associate Commissioner of Life & Health overseeing the Forms Review unit, the Medical Director/Private Review Agent Oversight Unit, the Life and Health Complaint Unit, and the Appeals and Grievance Unit.

Between stints at the MIA, Ms. Mason spent nearly nine years at the Centers for Medicare and Medicaid Services, first as Rate Review Division Director for CCIIO and then as a Group Director overseeing the regional office staff. Her most recent experience was at the international law firm Steptoe, where she served as Director of Government Affairs and Public Policy and represented the Council of Insurance Agents and Brokers.



2026 Top Brokers



Wonde Desalegn

Individual Market

Wonde is a dedicated health insurance professional who educates, enrolls, and supports Marylanders in the individual health insurance market. With a deep understanding of the complexities of health coverage, he takes pride in guiding clients through their options and helping them secure plans that best meet their needs and budgets. As a longtime partner of Maryland Health Connection, Mr. Desalegn has participated in every open enrollment period and the annual BATphone program, consistently going above and beyond to ensure Marylanders have the support and information they need to make informed decisions about their health coverage.



Micah Kidd

Small Business Market

Micah Kidd is a licensed insurance professional dedicated to helping families and individuals secure their financial futures. His client-centered practice emphasizes transparency, education, and long-term stability, ensuring clients fully understand their coverage options and policy benefits. Mr. Kidd has extensive experience with public health insurance marketplaces, including DC Health Link and Maryland Health Connection. He has helped numerous individuals and small businesses navigate enrollment processes and select appropriate coverage under the Affordable Care Act.

An ethically-driven broker, he maintains a rigorous focus on regulatory compliance and accountability. Beyond his practice, he is active in wellness initiatives, believing that financial security and personal well-being are fundamentally linked.

**Broker Achievement
Award**

Micah Kidd

**Top Broker:
Small Business**

For outstanding commitment
and sales performance

2026



Jon Levine

*Broker Assistance Transfer
BATPhone*

A 1994 graduate of the University of Maryland with a Bachelor of Science in Biology, Jon has a diverse professional career spanning 30 years. His experiences are rooted in entrepreneurial ventures across the financial services, insurance, and real estate sectors.

For the past 13 years, Jon has focused his efforts within the insurance industry, with a specialized emphasis on health benefits. A defining highlight of his career has been his collaboration with Maryland Health Connection, where he has taken great pride in making a tangible, positive impact within the community.

**Broker Achievement
Award**

Jon Levine

**Top Broker:
BATPhone**

**For outstanding commitment
and sales performance**

2026



Brenda Mbah

New MHC Top Broker

Brenda Mbah has been serving in the insurance field since 2019, continuing a legacy she began alongside her late father, Godlove Mbah. As a licensed broker, she is committed to supporting her community through personalized health insurance solutions, while also specializing in life insurance and annuities. Brenda takes pride in the recognition of her work and remains dedicated to helping individuals and families make informed decisions that protect their health and strengthen their long-term financial security.

**Broker Achievement
Award**

Brenda Mbah

**Top Broker:
New MHC Top Broker**

For outstanding commitment
and sales performance

2026

2026 Top 100 MHC Brokers

2026 Top 100 Brokers!

Vikki Jackson

Stephanie D Katz

Sita Kafle

Christopher Keen

Micah Kidd

Michael Lapriola

Mehari Legesse

Charles Lewandowski

Jon Levine

Michael Lutz

Ariel Maiselman



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Thank You!

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