



Small Business Programs Advisory Committee

December 3, 2025
1:00 PM – 3:00 PM

Online Via Google Meets

Attendees

Members Present:

- Allison Mangiaracino
- Alvin Helfenbein
- Amber Hyde
- Burcu Bozkurt
- Denise A. Maurice-Greene
- Eric Bayne
- Glenn Arrington
- Ileana Cruz
- Michele Eberle
- Nikki Blake
- R. Nicole Sharp
- Debbie Reed-Gillette
- Starsha Sewell
- Stephanie Klapper

- Susan McLean

MHBE Staff

- Theresa Battaglia
- Johanna Fabian-Marks
- Mimi Hailegeberel
- Michelle Eberle
- Jose Cabrera
- Nicole Edge
- Amelia Marcus

Members of the Public

- Bob Anantua

Meeting Summary

1. Broker Achievement Awards Sponsorship Opportunities

Theresa Battaglia -MHBE- announced that for the first time, the Maryland Health Benefit Exchange (MHBE) is offering sponsorship opportunities for the annual Broker Achievement Awards.

- **Purpose:** The event recognizes top brokers in the individual and small business markets and the broker assistance transfer.
- **Sponsorship:** Benefits include brand visibility, networking, social media promotion, and recognition in the program and on-site.

- **Levels:** Sponsorships range from Platinum (\$5,000) to Gold (\$3,000) and Bronze (\$1,000, unlimited). An exclusive Platinum presenting sponsor has already been secured.
- **Future Funds:** Remaining funds will support outreach and education, such as a Maryland Health Connection for Small Business Expo.

2. Small Business Portal Updates

Mimi Hailegeberel -MHBE- provided enrollment data for the new small business portal launched in September.

- **Initial Migration:** During the soft launch period (September and October), 9 out of 10 existing groups were migrated.
- **New Enrollment:** The portal has implemented four new groups for a December 1 effective date. For the busy January 1 effective date, approximately 17 to 20 groups have migrated, and about 10 groups are set to come in as brand new. This represents a 20-30% increase over the previous year.
- **Regulatory Update:** MHBE is reviewing an update to allow up to eight plans per metal tier, increased from the current four, to offer more competitive plan options. This is currently under legal review.

3. Discussion on Small Group Affordability and Subsidies

Amber Hyde presented a proposal (based on a prior memo) to address the lack of affordability for small businesses.

- **Proposal:** Suggests utilizing a 1332 waiver mechanism to funnel Advanced Premium Tax Credits (APTC) that employees would qualify for on the individual exchange through the employer's group plan, or to consider a state-based subsidy.
- **Rationale:** Current costs are prohibitive for employers (e.g., a family plan can cost over \$1,900 per month), driving employees to the more affordable individual market where they can receive APTC. Amber Hyde cited the previous Maryland Partnership Program as a successful model for state subsidies.
- **Policy Feedback (Amelia Marcus -MHBE-):**
 - Allison Mangiaracino and Nikki Blake noted that no existing mechanism allows APTC to be funneled to the small group market, as it is explicitly for the individual market.
 - Amelia Marcus -MHBE- stated the proposal would likely not meet the "deficit neutral" requirement of a 1332 waiver because it would open up APTC eligibility to a whole new market, increasing federal spending significantly.
 - A 2022 MHBE report modeled a state-based small business subsidy but concluded it was not financially feasible, estimating a cost of \$170 million for a 10% subsidy.

4. 1332 Waiver Overview



Amelia Marcus -MHBE- provided context on Section 1332 of the Affordable Care Act (ACA), which allows states to implement innovative programs to increase affordable access.

- **Guardrails:** Any waiver must ensure coverage is at least as comprehensive and affordable, cover a comparable number of residents, and be deficit neutral.
- **Maryland's Waiver:** Maryland currently operates a successful reinsurance program under a 1332 waiver, which has stabilized the individual market and reduced premium rates by over 17% since 2018. Funding comes from federal pass-through savings and a 1% state premium assessment.
- **Future Focus:** MHBE is interested in further exploring 1332 waiver options and seeking additional CMS guidance. Broader statewide conversations will be initiated to include small group affordability challenges as the current reinsurance program waiver is set to expire in 2028.

5. Public Comments and Suggestions

- **Glenn Arrington** suggested the state should implement short-term medical policies as an emergency measure for healthy individuals who are now uninsured due to changes in federal legislation.
- **Stephanie Klapper** emphasized the need to look at all options for individual and small employer subsidies to protect consumers from the potential loss of the enhanced federal tax credits.

Public Comment

None offered.

The meeting adjourned at 2:36 PM.

Chat Log

00:27:34.249,00:27:37.249

Nikki Blake: Is there an existing legal framework where you can have both employer contribution and APTC?

00:28:23.389,00:28:26.389

Burcu Bozkurt (CareFirst): Not to my knowledge.

00:28:49.716,00:28:52.716



Judi's Notetaker: Judi is on a Basic Otter plan with 30 minute meetings. To record longer meetings, upgrade to Pro: https://otter.ai/pricing?utm_source=oa-chat-basic

00:28:55.090,00:28:58.090

Judith's Notetaker: Judith is on a Basic Otter plan with 30 minute meetings. To record longer meetings, upgrade to Pro: https://otter.ai/pricing?utm_source=oa-chat-basic

00:46:25.050,00:46:28.050

Nikki Blake: A double tax preference would increase the federal deficit

00:50:41.707,00:50:44.707

Denise A. Maurice-Greene: Our company is in MD but all employees live in Va where the contract is located. Do you have any programs that can assist us. We have 7 employees and only 2 need coverage for themselves only. Where can I follow up?

00:54:09.184,00:54:12.184

Jose Cabrera -MHBE-: Hi Denise, thank you for your question. The link below will give you access to our partners who will help navigate that question.

<https://www.marylandhealthconnection.gov/smallbusiness/anonymous-web/#/find-assistance>

00:55:32.906,00:55:35.906

Denise A. Maurice-Greene: Thank you

00:55:34.045,00:55:37.045

Burcu Bozkurt (CareFirst): Just a note that Judi may have stopped taking notes (just received notes in my email)

--End--