



Maryland Health Benefit Exchange Strategic Plan 2026 – 2028

OUR 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.

OUR VISION

High quality, affordable health coverage for all Marylanders.

OUR VALUES

Diverse and Inclusive

Innovative

Collaborative

Ethical

INTRODUCTION

The 2023–2025 Strategic Plan marked a period of meaningful progress for the Maryland Health Benefit Exchange (MHBE). Through collaborative effort, focused execution, and a commitment to equity and access, we achieved significant milestones that strengthened health coverage for Marylanders. Enrollments below 10% of the Federal Poverty Level grew six times, from 4k to 26k, dental enrollments are up 37%, we added vision plans, young adult enrollees (18-37) tripled from 24k-75k, and enrollment in black and Hispanic populations are up 65 and 80 percent, respectively. We collaborated with the Department of Health to successfully restart Medicaid redeterminations as the COVID-19 Public Health Emergency ended, minimizing enrollment losses while continuing to process more than 94% of Medicaid applications in less than 24 hours. These are just to name a few. While we are proud of our accomplishments, we recognize that our work is never complete. Each success has created a foundation and opportunity for continued growth and improvement.

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, advancing cultural literacy, 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 PLAN

Strategic Priority: Organizational Strength

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

Objective Maximize Use of MHBE's Resources

Strategies:

1. Identify and pursue cost-saving opportunities
2. Streamline agency operations
3. Maximize workforce capabilities and growth opportunities

Objective Support Board Engagement & Effectiveness

Strategies:

1. Support a well-informed Board
2. Refine the Board member onboarding process
3. Use Board members intentionally as ambassadors

Objective Develop a Future-Ready Workforce

Strategies:

1. Align workforce development with future operational, technological, and service needs
2. Advance responsible use of AI, analytics, and data
3. Modernize systems, processes, and documentation to capture and retain institutional knowledge

Objective Strengthen Organizational Resilience and Strategic Adaptability

Strategies:

1. Support a culture of innovation and continuous improvement
2. Build and maintain trust with key partners
3. Position MHBE to successfully and swiftly implement federal and state policy changes

Strategic Priority: Telling Our Story

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

Objective Foster a Connected and Informed Organization

Strategies:

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

Objective Strengthen External Engagement and Collaboration

Strategies:

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

Strategic Priority: 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 Optimize Core Internal Operations

Strategies:

1. Strengthen internal processes to support risk reduction and clear communication
2. Use data to improve application completion and retention rates
3. Expand use of technology and AI to streamline processes and reduce manual workload
4. Expand use of third-party data to verify income and community engagement as applicable

Objective Enhance the Consumer Experience

Strategies:

1. Upgrade consumer-facing digital experience
2. Give consumers clear and actionable information during the enrollment and plan shopping process
3. Expand multi-modal communication channels with applicants and enrollees to increase enrollment and retention rates
4. Expand access and improve resolution across consumer assistance channels

Objective Implement Federal Medicaid Eligibility Changes While Minimizing Administrative Burden and Coverage Loss

Strategies:

1. Coordinate closely with the MDH to monitor policy changes and implement changes to eligibility, enrollment, and renewal processes
2. Expand use of third-party data to verify community engagement exemptions or compliance
3. Increase the Medicaid autorenewal rate
4. Reduce manual caseworker intervention in verification flows
5. Expand outreach to help affected individuals understand new requirements and maintain coverage
6. Monitor and clearly communicate impacts on coverage

Objective Grow Programs and Products While Maintaining Affordability

Strategies:

1. Leverage Maryland Health Connection to build on existing programs and products
2. Maintain product affordability

CONCLUSION

Maryland Health Benefit Exchange finds ourselves at a crucial moment filled with progress and potential. The solid foundation we have established, grounded in innovation, equity, and service, has proven resilient enough to withstand national uncertainties while remaining flexible enough to embrace new opportunities.

With 2026-2028's Strategic Plan, we are committed to strengthening that foundation by focusing on what we can control: enhancing our organization, communicating our message with clarity and purpose, and optimizing every product and experience we provide.

The road ahead will present challenges, but we are not starting from scratch: we are building on our strengths. Together with our partners, stakeholders, and the communities we serve, we will continue to ensure that high-quality, affordable health coverage is not only accessible but also sustainable for all Marylanders. We are prepared to rise to the occasion, and get to work.