

Plan Year 2027 Open Enrollment Readiness

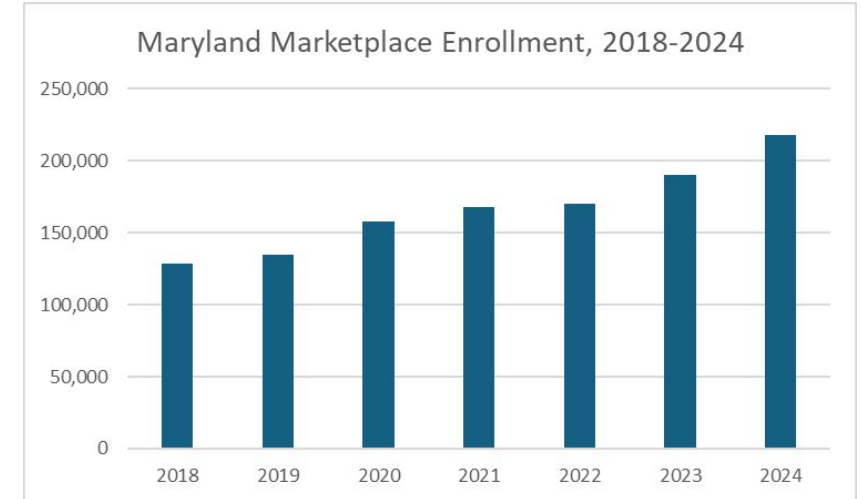
Maryland Health Benefit Exchange
Board of Trustees
October 19, 2026



GOALS FOR 2027

1. Retain and gain enrollment

- Members processed for renewal: 206k, down 12% (29k) from 2025 base of 235k.
- Still high enrollee base in historical context of MHBE - down only 2% from 2024 (216k)
- Costs very situation specific: Net premium fell 2.5% for 2/3 of enrollees with financial assistance
- Lowest cost premiums nationally



700,000+ have enrolled in private plans during the history of MHC. And 2.5 mil.+ total have enrolled in Medicaid through MHC.

2. Clearly communicate enrollment changes

- Approximately 18,000 legally present non-citizens expected to lose eligibility for APTC Jan. 1
- Notices, email, text, webinars, partner education
- 4,000 enrollees crosswalked to different metal tiers
 - 1,990 moved Bronze to Silver
 - 2,228 moved Platinum to Gold

3. Focus on underinsured populations

Target marketing to young adult, Black and Hispanic Marylanders.

- Enrollment >100% FPL:
 - YA 18-34: 30% of enrollees; down from 32% last year
 - Hispanic: flat
 - Black: Down 3k (7.5%, 41k to 38k)
- Continue focus on geographic areas of high uninsured

4. Promote Value Plans

Value plans offer lower deductibles and coverage for more health care services before the deductible is met. All value plans include doctor and specialist visits, generic drugs, urgent care and more before deductible.

5. And Dental and Vision

Dental enrollments at 69,000+. Vision enrollments at 1,200+.

Understanding Value Plan Costs 2027

Blue text means this is the amount you will pay for the service, even if you have not met your deductible.

Coverage Category	Gold	Enhanced Silver 94	Enhanced Silver 87	Enhanced Silver 73
Average percent insurance company will cover annually	81%	94%	87%	73%
You are eligible for enhanced Silver plan if your annual household income for one person is:		\$22,024.80 – \$23,940	\$23,940 – \$31,920	\$31,920 – \$39,900
Preventive Care	\$0	\$0	\$0	\$0
Routine Diabetes Care ¹	\$0	\$0	\$0	\$0
Primary Care Visit	\$10	\$5	\$10	\$35
Urgent Care Visit	\$40	\$15	\$30	\$75
Specialist Visit	\$40	\$30	\$35	\$110

6. Simultaneously prepare for Medicaid eligibility changes starting Jan. 1

- Finalizing system changes to implement work requirements and 6-month renewals
- Continuing enrollee outreach and education
- Training consumer assistance workers
- Preparing call center

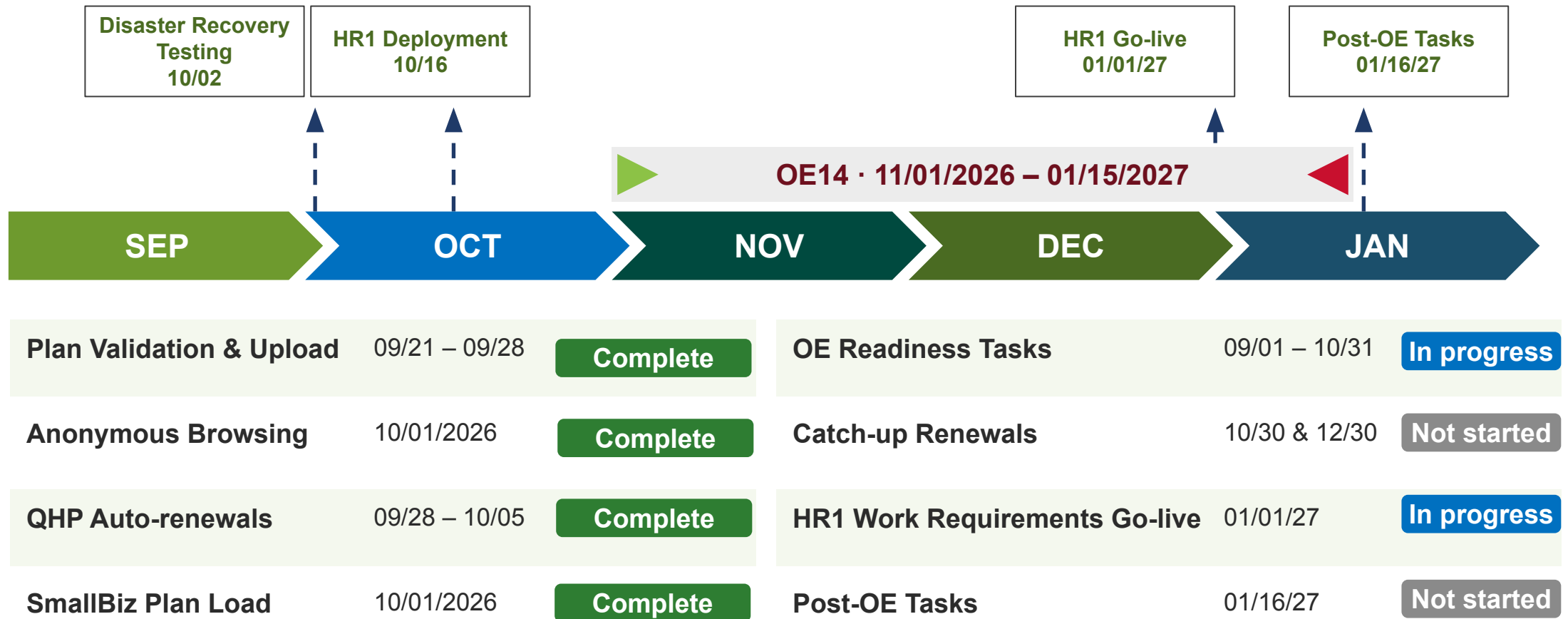


TECHNOLOGY READINESS

Dr. Venkat R. Koshanam
Chief Information Officer



Timeline & Milestones



OE 2027: Technology Readiness

1

Command Center

Performance monitoring, rapid-response task force, incident management, MD Benefits coordination

2

Carrier Management

Plan upload, anonymous browsing (Get Estimate), auto-renewals and carrier coordination

3

Security Readiness

Security enhancements, testing and recertification of credentials

4

Operational Readiness

Communication and escalation plans, capacity plans and operational calendars for OE

5

Application Readiness

OE-related changes, UX and performance improvements

6

Testing & QA Readiness

OE readiness testing - manual, automated, regression and performance - plus QA sign-off

7

Reporting

CMS reports and touch-point calls; executive and stakeholder reports and updates

8

Resource Readiness

Resource availability and alignment for OE, coordinated by the PMO

Technology Readiness Status

Status as of October 13, 2026

Overall: On track for November 1.

	READINESS AREA	STATUS	WHERE IT STANDS	NEXT MILESTONE
1	Command Center	On track	Alerting, 2-hour health checks and batch monitoring set for OE; switch to OE hours 10/23	OE go-live 11/01
2	Carrier Management	On track	Individual plan, formulary and cost loads done; auto-renewals completed 9/28–10/5; SmallBiz load completed.	Catch-up renewals 10/30
3	Security Readiness	On track	Certificate renewals, Akamai Web Application Firewall and waiting room set up and testing	Akamai & Waiting-room Testing 10/15
4	Operational Readiness	On track	Disaster Recovery done; Capacity plan updated; OE hours, maintenance pages and scale-up	Disaster Recovery testing completed
5	Application Readiness	On track	HR1 work requirements build; end-of-year updates	HR1 deployment 10/16
6	Testing & QA Readiness	On track	Pre-OE regression testing through 10/10; capacity load test; first-day playbook check; OE Day 1 Testing	Load test 10/16
7	Reporting	On track	Databricks OE executive dashboard; daily OE reporting; CMS and press-release metrics	Dashboard live 10/31
8	Resource Readiness	On track	Task lists defined for every IT team; owners and dates confirmed with the PMO	Readiness updates

New in OE 2027: Consumer & Worker Experience

Enhancements that consumers and caseworkers will see this open enrollment

Caseworker

AI

AI case summaries for workers

Worker Portal combines an enrollee's application history, demographics and enrollments into a real-time summary, plus new tools to track escalated cases.

Consumer

AI

AI assistance across the portal

Enhanced AI agent platform and expanded in-context chat help across consumer portal workflows.

Consumer

Automation

SSN check at document upload

Consumers with an unverified SSN confirm it when uploading documents, so Robotic Process Automation (RPA) Bot can match it real-time with no manual step.

Consumer

Net income auto-calculated

Net income after deductions is calculated inside the QHP application, replacing the separate stand-alone calculator.

Consumer

Enrollment Status Summary

A new quick and easy Find Status feature lets consumers check their current enrollment status securely without logging in to the account.

Consumer

Direct Access to Notices

Consumers with verified email addresses can now securely access critical notices via a direct email link without logging into the Consumer Portal, improving accessibility of important communications.

New in OE 2027: Platform & Modernization

Changes behind the scenes that support compliance, outreach, monitoring and the future platform

Compliance

Modernization

Identity proofing upgrade

Moved from the legacy RIDP knowledge-based (KBA) Hub service to the new risk-based (RBA) service, ahead of CMS's 12/31/2026 decommission.

Outreach

Modernization

Salesforce Marketing Cloud

Multi-channel consumer outreach and engagement to strengthen outreach campaigns in multiple modalities such as email, text messages and push notifications.

Insights

Real-time OE dashboard

Databricks-based dashboard for live Open Enrollment monitoring and reporting.

Modernization

SOAP to REST APIs

Moving existing Simple Object Access Protocol (SOAP) integrations in HBX shared services and the Enterprise Service Bus to equivalent RESTful APIs.

Modernization

Roadmap

Microservices portal

The consumer portal moves from a monolithic legacy large application to efficient, integrated, small services (account management, identity proofing, application intake) running in containers behind a secured central Application Program Interface (API) Gateway.

Vendor Transition

Print vendor transition

Art & Negative to Data Integrators: new fulfillment details updated across all portals, mobile apps, Flora chatbot content and 35 English/Spanish notices and paper application templates.

New in OE 2027: Policy & Program

HR1 work requirements

Medicaid work and community engagement rules go live January 1, with six-month renewals and shorter retroactive coverage.

Immigrant eligibility changes

Medicaid: From October 1, 2026, HBX system logic restricts non-citizen eligibility to COFA migrants, Cuban/Haitian entrants, and Lawful Permanent Residents.

Private Health Plans: Changes take effect for Plan Year 2027.

State subsidies continue

2027 state and young adult subsidies carry forward the 2026 design, applied automatically

What it means for IT: HR1 work requirements deploy 10/16 and switch on in production January 1, in the middle of OE. It is built into the OE load test, first-day testing and a dedicated 1/1 go-live check, with command center coverage through the holidays.

HR1 Implementation Readiness

April' 26	May' 26	July' 26	October' 26 	December' 26
Hub Changes for Revised Immigrant Eligibility  	Supplemental Nutrition Assistance Program (SNAP) Integration  	Notice Changes  	Consumer and Worker Portal Changes	Enable the Work Requirement Changes 
	Temporary Assistance for Needy Families (TANF) Integration  	Salesforce Marketing Cloud  	Eligibility Changes 	Enable the Retroactive Medicaid Changes 
	Dashboard Changes  	Revised Immigrant Eligibility Rules  	Notice Changes 	Enable the Semi-Annual Renewal Changes 
	MHC Screener Changes  	RPA Verification of VA Benefits Letter  	AI and RPA Changes 	
			CRISP Integration 	
			Retroactive Medicaid Changes 	
			Semiannual Renewals for Expansion Adults 	
 In Progress  Complete		Work Requirements Changes	Non-Work Requirements Changes	

MARKETING: OE Campaign Plan

Maggie Church

Director of Marketing and Web Strategies



ENVIRONMENTAL FACTORS

Costs are rising.

Federal policy changes will create confusion.

Economic hardship is real.

Coordination is essential.





OE Campaign Goal

Support enrollment retention and focus on those facing the greatest barriers to coverage.

- Current enrollees
- Young adults aged 18-37
- Black and Hispanic/Latino Marylanders

Research Shows

- 92% of consumers are unaware of upcoming changes
- 73% are making significant financial sacrifices for coverage
- only 28% feel confident navigating health plans



Message

Our messaging must address these barriers while acknowledging different needs across consumer segments and stakeholders.

Creative Concept

Clear, accessible content cuts through confusion and builds trust.

Maryland Health Connection can't fix everything that breaks—or stop groceries, rent, and gas from costing more. But we are exceptionally good at our one job: helping you understand your health coverage options, find savings, and get or stay covered with real people ready to help.



15 Second OE Commercial (English)



15 Second OE Commercial (English)



Media Buy

Mid-October + (Build Awareness): Focus on reach among uninsured and current enrollees through digital and radio before open enrollment begins.

November 1 - January 15 (Drive Conversions): Shift toward high-frequency tactics to reach those actively considering enrollment, including lookalike audiences.



Media Buy

Digital Channel Strategy: use each platform's strongest targeting capabilities rather than applying a single audience approach everywhere. This includes demographic, geographic, language, contextual, keyword, and behavioral audiences as appropriate.

- CTV and digital video services, paid search, paid social & influencers, digital radio

Traditional Strategy: Out-of-home provides high-frequency visibility in priority areas and everyday environments.

- TV, Spanish language TV and radio, bus cards, transit shelters, screens at the MVA and in health care facilities, placements in African American and Spanish-language print



HR1 Communications June - Dec 2026

Audience	Communication
Immigrants Losing Medicaid Coverage on Oct. 1	July: Mailed letter Aug. & Sept: Notice Aug. & Sept: Email and text message
Immigrants Losing QHP APTC on Jan 1.	Aug.: Email and text message Oct.: Notice; Email and text message Dec.: Email and text message
ACA Expansion Adults	Aug.: Email and text message Sept.: Notice detailing work requirements and new twice yearly renewal, plus a letter from Gov. Moore about MA and SNAP; Email and text message Ongoing: Email and text reminders 120, 45 and 30 days before renewal

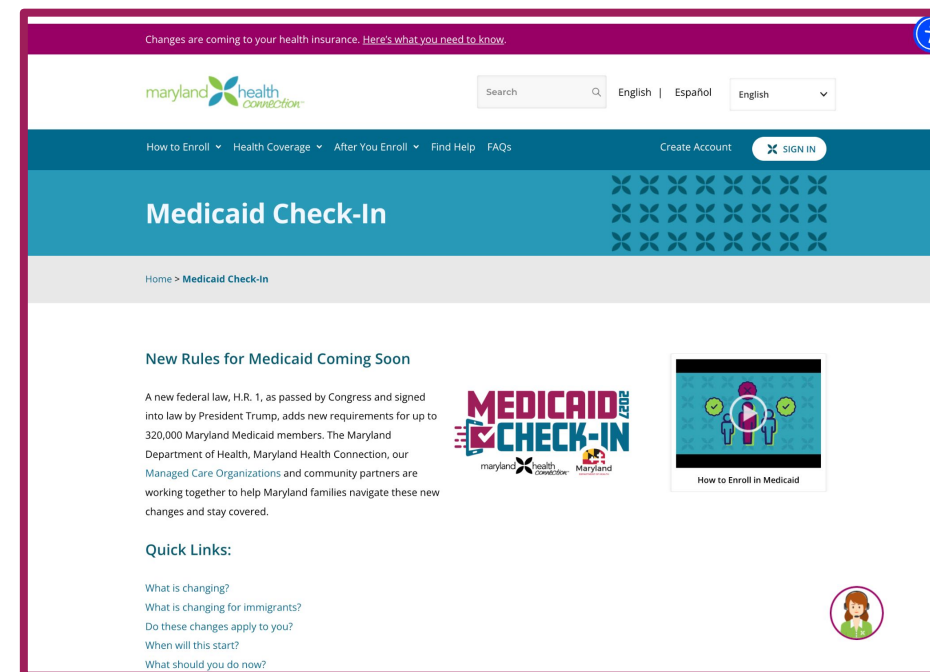


Maryland Health Connection Check-in Page

Maryland Health Connection web page details new rules around HR1.

Maryland Dept. of Health advertising campaign points to this info.

www.MarylandHealthConnection.gov/checkin/



Partnership, Events, Earned Media

Tell the enrollment story, with an emphasis on the state's efforts, as policy changes take effect—helping journalists understand the nuances.

Amplify connector entity and partner voices in local and regional stories, providing authentic community perspective.

Provide speaking and visibility opportunities: Conferences and stakeholder gatherings where MHC leadership or partners can share updates, policy implications, and success stories.



Fall 2026 Webinars

Webinar Topic	Timing	Focus
Health Care Changes Affecting Marylanders	Sept. 16	Inform and engage partners & stakeholders
Stronger Together: Supporting Immigrant Communities through Health Care Changes	Mid October	Inform and engage advocates & stakeholders
Ask an Expert: Getting Health Care in Maryland	Early November	Goes through details on reporting income, immigration, household members..
Health Care for Child Care Professionals & Business Owners	November	MHC & MHC For Small Business
Health Care for the Restaurant Industry	November	MHC & MHC For Small Business
How to Enroll in Health Care through Maryland Health Connection	Early November	Walk through the application process, highlights what you need to enroll
Virtual Health Care Support	Oct. - Jan.	Broker support with private plan enrollment



CONSUMER ASSISTANCE

Crystal Knight-Lee
Chief Operating Officer



Agenda

1

Readiness Scorecard

2

Readiness by Consumer Assistance Area

3

Help for Consumers

4

Questions



Readiness Scorecard

Open Enrollment: November 1, 2026 – January 15, 2027

Area	Status	Where we stand	What's next
Call Center	Priority focus	Staffing above contract minimums through peak, plus additional OE support staff	New call center agent training classes in progress
New Staff	In Progress	6 of 8 new positions onboarded and in training	Constituent Service Coordinator positions posting soon
Brokers & Application Counselors	Ready	More authorized brokers than last year; Broker Assisted Transfer (BATPhone) brokers in place	Bilingual broker and application counselor line support live Nov. 1
Connector Entities	Ready	FY27 grants awarded; six regions statewide	Continued outreach through Open Enrollment
Assister Certification	Priority focus	Training in progress; 63% of assisters have completed 2026 annual training	Remaining assisters complete training before serving consumers
H.R.1 Training Updates	In Progress	Assister training update and job aids in development; internal staff policy training completed	Reinforcement training through Jan. 1

Ready

In place now

In Progress

In progress and on schedule

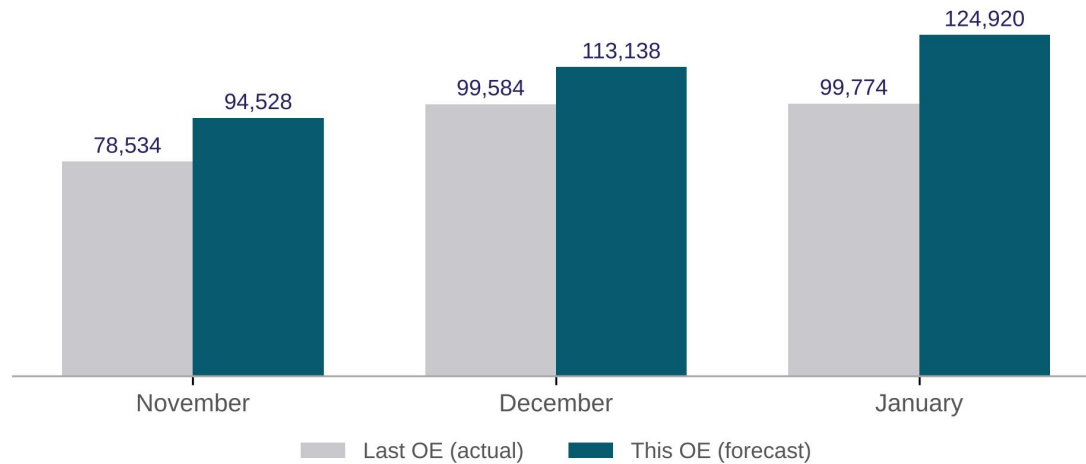
Priority focus

Needs added attention before Nov. 1



Call Center: Staffing Up for H.R.1

Calls expected to rise each month, peaking in January



+20%

more calls forecast than
last OE

340

agents at December peak
(contract minimum 250)

65

Spanish-speaking agents
(contract minimum 60)

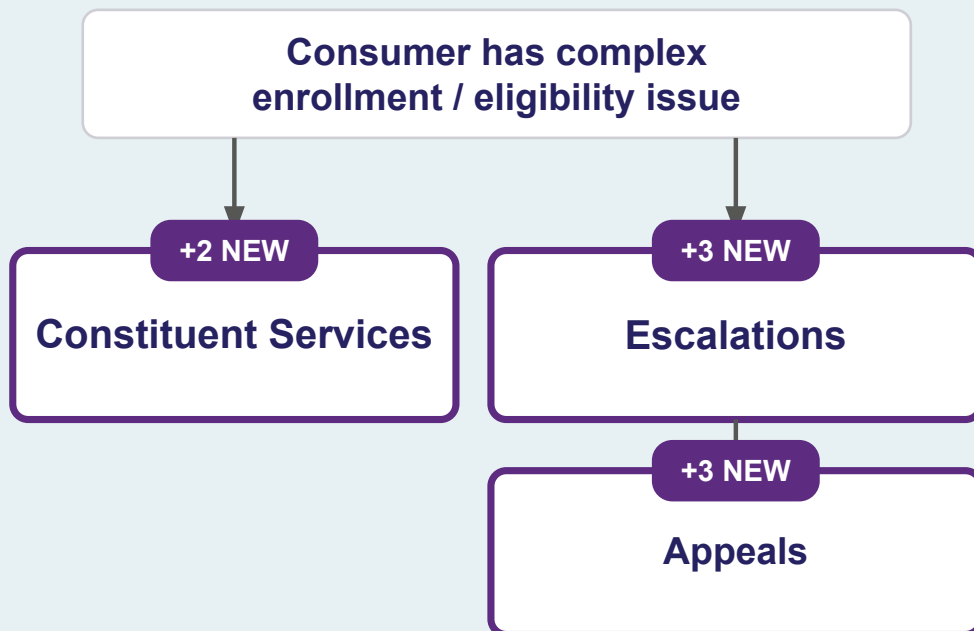
Readiness actions

- Broker Assisted Transfer (BATPhone) support live Nov. 1
- Bilingual broker and application counselor line support
- IT-enabled self-service including chat, website, mobile app, AI agent in call center IVR
- Mon–Fri: 8am–6pm;
Until 8pm Dec. 30–31 &
Jan. 14–15

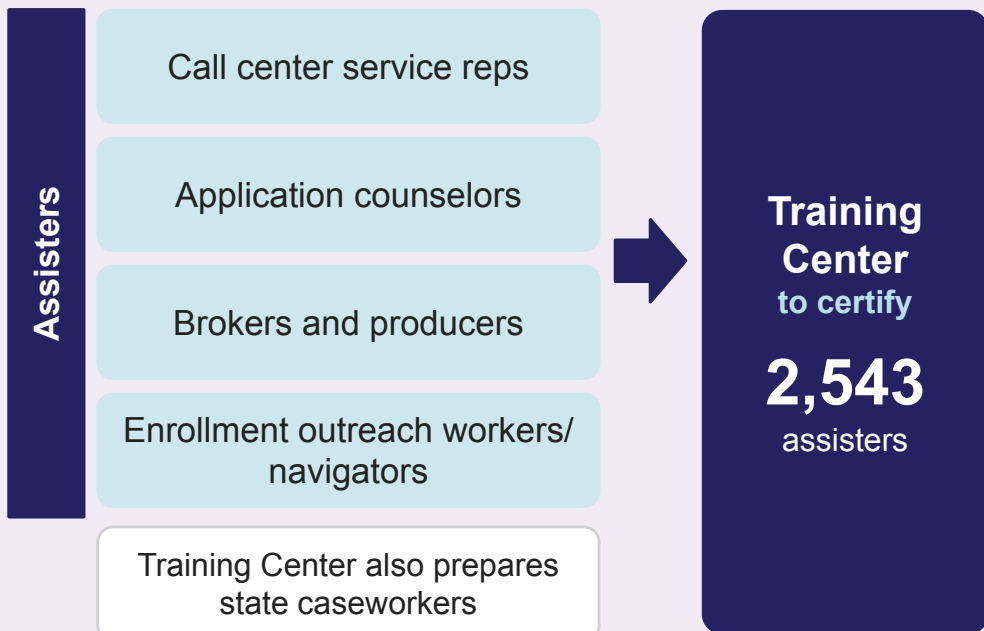


Consumer Assistance – Two Core Roles

1. Assisting consumers



2. Credentialing & managing assisters



8

New positions for H.R.1

3 Escalated Case Resolution Coordinators,
3 Appeals Administrators, 2 Constituent
Service Coordinators

6

Staff in training

Onboarded Sept. 30;
mentoring and quality
reviews next

2

Jobs posting

Constituent Service
Coordinator positions posting
soon



Broker Services: A Growing Network

1,793

authorized brokers
vs. 1,777 this time last year

322

authorizations pending
263 renewals; 59 new applicants

15–20

new applications a day

50

Broker Assisted Transfer (BATPhone) brokers

Approved by the Board at its September meeting

When a consumer calling the call center wants to enroll in a plan, the agent can connect them by three-way call to a BATPhone broker, who helps them choose a plan.



Training Center: Preparing Assistants to Serve Consumers

2,543

assistants expected to certify for Open Enrollment: call center service reps, application counselors, brokers, and enrollment outreach workers

Credentialing

Course and exam; complete training before serving consumers

Content Updating

Job aids and supervisor toolkit kept current with policy changes, including H.R.1

Annual Training

H.R.1, Medicaid, premium tax credit eligibility, and community engagement



Help for Consumers Affected by Federal Changes

Medicaid

Since October 1, 2026, certain adult noncitizens no longer qualify. Children under 21 and pregnant individuals who are lawfully present remain eligible.

Private plans

Beginning January 1, 2027, certain lawfully present immigrants lose eligibility for federal financial help. They can still enroll in a plan at full price.

A Helpful Resource

Resources for Uninsured Marylanders

marylandhealthconnection.gov/healthcare-resources

- Low-cost care at community health centers and local health departments
- Hospital financial assistance and Emergency Medicaid
- Immigrant legal help: Maryland Legal Aid, CASA
- Maryland 2-1-1 for food, housing, and other needs
- Call center, navigators, and brokers screen for other options

988

For anyone in crisis: Our call center is hearing from more consumers in severe distress. Anyone in crisis can call or text 988, 24/7.



Questions?

MarylandHealthConnection.gov
1-855-642-8572



**Your health care
is important
year round.**