



2023 Broker Achievement Awards

Welcome!

Please mute yourselves.
We'll get started in a few minutes.



• Reminders

- This event is being recorded and will be posted on MHBE's website at marylandhbe.com/brokers.
- This event is being live streamed on Facebook @MarylandConnect with limited audience interaction.
- This meeting is being recorded and will be posted on MHBE's website.



Agenda

Welcome & Introductions

Rita Dyer, Manager, Broker Operations & Application Counselor Program

Mimi Hailegeberel, Small Business Program Manager

Introductions and Open Enrollment Stats

Michele Eberle, MHBE Executive Director

Criteria of Award Presentation & Updates

Rita Dyer, Manager, Broker Operations & Application Counselor Program

Mimi Hailegeberel, Small Business Program Manager

MHC Policy & Plan Management Updates

Johanna Fabian-Marks, Director of Policy & Plan Management

Amelia Marcus, MHBE Health Policy Analyst

Broker Achievement Awards

Presentation

Michele Eberle, MHBE Executive Director

Broker Achievement Recognition

Message from Governor Wes Moore

Closing

Michele Eberle, MHBE Executive Director



MHBE Leadership

- **Michele Eberle**, Executive Director
- **Tamara Cannida-Gunter**, Director of Consumer Assistance & Eligibility
- **Johanna Fabian-Marks**, Director of Policy & Plan Management
- **Betsy Plunkett**, Director, Marketing & Web Strategies
- **JasCiel Stamp**, Director, Human Resources & Organizational Effectiveness
- **Scott Brennan**, Director of Compliance & Privacy
- **Andrew Ratner**, Chief of Staff
- **Venkat Koshanam**, Chief Information Officer
- **Tony Armiger**, Chief Financial Officer
- **Sharon Street**, Legal Counsel

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MHBE Board Members

Dana Weckesser

Ben Steffen

K. Singh Taneja

Maria Pilar Rodriguez

Dr. Laura Herrera

Scott Rondall Allen

Mary Jean Herron

S. Anthony (Tony) McCann

Kathleen A. Birrane



Open Enrollment 2023

MARYLAND
HEALTH BENEFIT
EXCHANGE



OE 2023 Statistics



- Record number of 182,166 Marylanders, an all-time high!
- Marylanders can select among different affordable options that meet their unique needs.
- Total enrollment grew five consecutive years - up more than 15 percent before Covid-19 and the public health emergency.
- Total enrollment was up slightly from 2022, when 181,603 enrolled; progress continued with Black and Hispanic communities who have proportionately lacked health coverage.



Enrollment by Individuals



- Individuals who self-identified as Black grew by nearly 3 percent to 31,325 from 30,535 a year ago.
- Enrollment by Hispanic residents grew by 9 percent to 22,106 from 20,241 a year ago.
- Enrollment by Hispanic young adults ages 18-34 grew by nearly 13 percent in just one year, from 5,572 to 6,286.



Overall Renewal & New Enrollments



- Overall, renewal enrollments were up 4 percent to 147,961, from 141,945 a year ago.
- Overall, new enrollments were down 14 percent, to 34,205 from 39,658 a year ago.



Federal Tax Credit

- Enrollment by people ineligible for a federal tax credit grew 13 percent, to 43,821 from 38,953 a year ago.
- Enrollments with federal financial help dipped by 3 percent, to 138,345 from 142,650 a year ago.
- Even after open enrollment, opportunities for people who lack coverage to enroll will continue.



Special Enrollment Opportunities

- **Tax season:** Marylanders who check a box on their state tax returns can enroll thanks to the Tax Time Easy Enrollment Program.
 - 10,000 Marylanders have enrolled since the program launched in 2019.
- **Unemployment:** In partnership with Department of Labor, Marylanders who lose their jobs and file for unemployment insurance can check a box during that application process to request help enrolling in health coverage.
 - More than 3,000 have enrolled since the program launched last summer.



Medicaid Update

- MHBE, Maryland Department of Health and Department of Human Services are ready to help the thousands of people who may need health insurance through Maryland Health Connection as they become disenrolled from Medicaid in 2023.
- Eligibility rules to remain in Medicaid coverage were eased nearly three years ago in response to the public health emergency. Now, Medicaid recipients are being redetermined using household size and income.
- Consumers will be contacted by mail, telephone, text, email and robocalls.
- Many will have the option to transition immediately into low-cost private coverage through Maryland Health Connection. Anyone who is eligible for Medicaid can enroll any time.



Broker Achievement Awards Committee



Awards Committee Recognition

- Planning Committee recognition
- Jon Frank, Co-Chair of Broker Achievement Awards and Small Business Program Advisory Committee
- Additional opportunities to win
- Next year - Rising Star Producer - award based on achievement of a sales target in the first year of authorization – Individual category

Broker Achievement Awards Criteria

- MHC Authorized Brokers about 1100 for both Individual & Small Business
- Individual Market open enrollment period (Nov. 1-Jan. 15) — Total enrollment
- Broker Assistance Transfer (BATPhone) Program — About 30 brokers participate on an annual basis. For the last Open Enrollment period, the call center completed 2,219 transfers of consumers to participating BATPhone brokers.
- Qualification parameter to be one of the top brokers from 2023 Open Enrollment.
 1. About 200 clients on the individual marketplace
 2. Highest enrolled groups or consumers in respective categories makes the top 3

A festive background of multi-colored confetti (red, green, blue, yellow, purple, orange) scattered across the white page.

MHC Policy & Plan Management Updates



MHC IT System Updates to Improve Broker Experience

- We implemented the ability to search by Person ID.
- Brokers can now view the suffix for household members in both the Broker Portal and on notices.
- Brokers can now securely upload documents in the commission escalation path.
- Brokers now have access to view Case Comments. This will allow brokers to see all comments entered by verification & escalated cases workers.
- Brokers can customize which notifications they want to receive in their Broker Portal.
- “Find a Broker” tool has been added to MHC for Small Business.



Small Business Market Updates

Existing Small Business Programs:

- MHC for Small Business Enrollment Trend
- Small Business Health Insurance Tax Credit
- Employee Choice/Employer Choice

New Small Business Programs:

- Full Service Small Business Enrollment Platform
- Integrate Individual Coverage Health Reimbursement Arrangement (ICHRA) plans into Maryland Health Connection
- Outreach Marketing and Preferred Broker Program



Small Business Market Updates

Preferred Brokers with highest MHC enrollments could have access to:

- Award event to celebrate and acknowledge top MHC brokers
- Free Continuing Education Credit courses, training programs
- Special consideration for MHBE-sponsored events
- Access to system functionality testing and input and pilot programs
- Priority for referrals through MHBE's platform
- Digital Badge on broker profile



Individual Market Updates

Affordability Initiatives

- State Reinsurance Program
- 2024 Young Adult Subsidy Parameters
- 2024 Value Plan Changes

Enrollment Initiatives

- Medicaid to Private Plan Enrollment Program



Legislative Updates

Legislative Update: Bills Sent to the Governor

Bill	Summary	Status
<u>HB 111</u>	<ul style="list-style-type: none">- Subject to the limitations of the State budget and as permitted by federal law, directs MDH to use SNAP eligibility findings to expedite Medicaid eligibility determinations on or before January 1, 2025- Prioritizes using SNAP for Medicaid renewals, then for initial enrollment	To Governor
<u>HB 814</u>	<ul style="list-style-type: none">- Extends Young Adult Subsidy Program through 2025- No other changes- Requires MHBE, in consultation with MIA, to submit a study by December 1, 2024	To Governor
<u>SB 806</u>	<ul style="list-style-type: none">- Requires MDH and MHBE to submit a report to the legislature comparing options for offering affordable coverage to residents who are ineligible for coverage through MHC due to immigration status	To Governor



Legislative Update: Bills that Did Not Move Forward

Bill	Summary	Status
SB59 / HB107	<ul style="list-style-type: none">- Allocated \$5M/year to MHBE for FY 2025 - 2029 for marketing, outreach, and programs for small businesses and nonprofits- Recommendation of the 2022 Small Business and Nonprofit Health Insurance Subsidies Program Workgroup- As originally proposed, established an on-exchange individual market special enrollment period for small businesses' new hires	Did not move forward
SB843 / HB915	<ul style="list-style-type: none">- Created a Climate Change Adaptation and Mitigation Fund using “cost recovery” from fossil fuel companies- Earmarked 20% of revenues for MHBE to provide financial assistance to populations with high rates of uninsurance and individuals ineligible for federal financial assistance	Did not move forward
SB365 / HB588	<ul style="list-style-type: none">- Directed MHBE to submit a 1332 waiver amendment to allow Maryland residents to enroll in QHPs regardless of immigration status, and, based on availability of funds, to administer a state subsidy program to reduce their costs	Did not move forward



Top Brokers for Open Enrollment 2023

Top Broker - Small Business



Eugene Poole

Eugene Poole is a senior level health care executive with more than 30 years' experience in providing strategic management and training for health care insurance executives. His mission is to support cost effective family and group health care compliant solutions for commercial companies. Mr. Poole also provides senior level information technology solutions in health care program management for the Centers of Medicare and Medicaid (CMS).

Poole serves as the president and CEO of Aligned Benefits Group, Inc., located in Upper Marlboro, MD. He has an M.B.A., a master's degree in cybersecurity management and policy from the University of Maryland Global Campus, and a project management professional (PMP) certification from the Project Management Institute.

Additionally, he is certified by the National Association of Health Underwriters (NAHU) on the Patient Protection and Affordable Care Act (ACA). This certification is awarded to health insurance professionals and has been approved in all 50 states for continuing education. Eugene holds life and health insurance licenses in 21 states.



Top Broker - Individual Market



Wonde Desalegn

Wonde Desalegn is a health insurance professional with experience in both private and public sectors. He is the CEO of Spring Financial Services (SFS), a multifaceted business with a robust concentration in insurance, located in Silver Spring, MD. Since 2014, Mr. Desalegn and his colleagues have been educating, enrolling, and supporting clients in the individual health insurance market, with their primary focus on underserved communities in Maryland, DC, and Virginia.

Spring Financial Services is licensed in Maryland, DC, Virginia, Texas, Colorado and Georgia. Mr. Desalegn and his associates offer clients across the country critical and meaningful access to affordable, quality health insurance options. It has developed an excellent reputation for providing exceptional services and building a satisfied customer base.

His experience and expertise in the health insurance industry have been instrumental in the growth and success of SFS. For over 7 years, Mr. Desalegn has been partnering with Maryland Health Connection and has participated in every open enrollment and annual BATphone program.



Top Broker – Broker Assistance Transfer (BATPhone)



Jon L. Levine

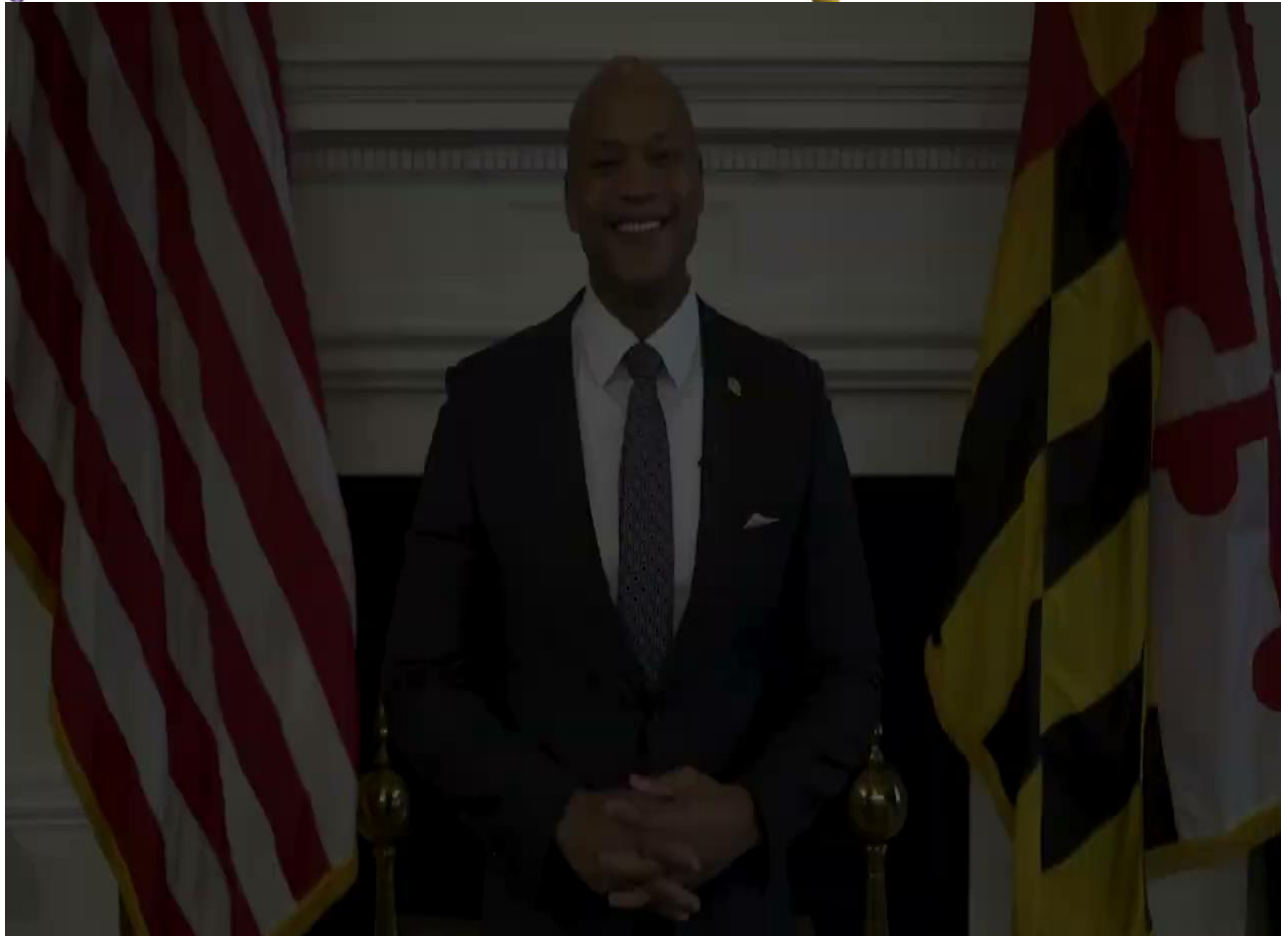
Jon L. Levine received his bachelor's degree in biology and pre-medicine in 1994 from the University of Maryland at College Park.

His lifelong interest in entrepreneurship led to financial sales when he founded his own firm, Interstate Funding Corp. While working in the financial services industry, Jon recognized a unique time in history to utilize his skills and experience in the insurance market. Jon joined New York Life Insurance Co., where he consulted and provided corporate benefits and financial products and services to a wide client base that included small and Fortune 100 companies.

Upon the growth of the Affordable Care Act (ACA), Jon formed Viking Benefit Solutions to focus his energy on the health care sector. He has been active with Maryland Health Connection since its launch and has participated in the broker-assistance telephone program every year. He also has served proudly as a member on the Maryland Health Connection strategic planning committee in 2020, which focused on allocating surplus funds.



A Message From Governor Wes Moore



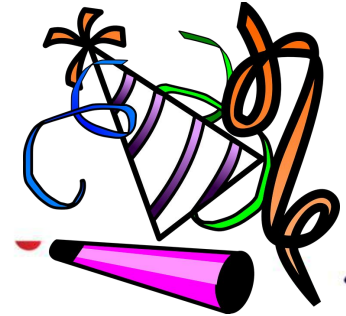
Top 10 - Small Business Market

1. Eugene Poole
2. Robert Cannon
3. Melanie Epstein
4. Michael Ertel
5. Kimberly Frosio

6. Micah Kidd
7. Heath Hykes
8. Christian Liu
9. Carl Williams
10. Beth Hayden



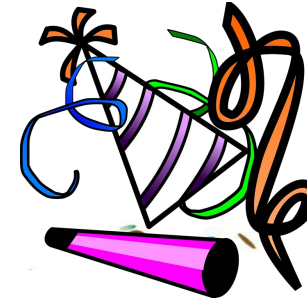
Top 10 - Individual Market



1. Wonde Desalegn
2. Malick Bah
3. Jon Levine
4. Viktor Voloshyn
5. Herbert Baumgarten

6. Peretz “Alex” Wertenteil
7. Joseph Stuart
8. Juan Rosa
9. Helen Hoverman
10. Jun Song

MHC Top 100 Brokers

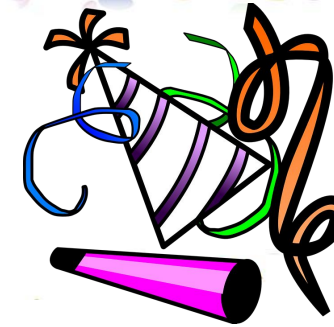


Individual Market

Lawrence Ankrah	Healthmarkets
Malick Bah	Daggas Insurance Group, LLC
Najmeddin Bassiri	Iba
Herbert Baumgarten	Baumgarten Insurance Group
Janet Beckett	Landmark Insurance
Angelika Burgermeister	
John Cahan	Cahan Insurance Agency
Ping Cai	Peace Insurance & Consulting, LLC
Angela Campbell	Ardent Insurance Agency, Inc.
George Canova	Healthmarkets

Michelle Christopher	Chesapeake Benefit Services
Hoang Chuong Nguyen	Hcp Insurance Services, Inc.
Alfredo Cisneros	First Service Consulting
Enrique Cobham	Fingerprint Express, Inc.
Richard Cox	Sentinels Financial Group
Wonde Desalegn	Spring Financial Services
Kimberly Dickerson	Main Line Benefits Co.
Robert Dooley	Power Select Solutions

MHC Top 100 Brokers



Individual Market

Christopher Farmer

Integral Benefits Group

Elaine Feltz

Healthmarkets

Jose Garcia

Health Markets

Zahra Gharany

Health Markets

Nigel Graham

DMV Healthy Insurance

Aryeh Gross

Columbia Group

Brandy Guy

Avery Hall Benefit Solutions

Christopher Harrison

Miles Insurance Agency

Eric Hines

Fingerprint Express, Inc.

Helen Hoverman

"Ayuda Disponible En Español"

Shigeyo Ibrahim

Kaizen Benefits Solution LLC

Vikki Jackson

Healthcare Marketplace

Ronald Jacobson

Medi-Health, Inc.

Witfield Jean-Baptiste

Insurance Care Now LLC

Sita Kafle

Dynamic Tax & Accounting LLC

Go Kang

Omni Financial Risk Mgmt, Inc.

Douglas Kanter

All Access, Inc.

Christopher Keen

Keen Insurance Associates

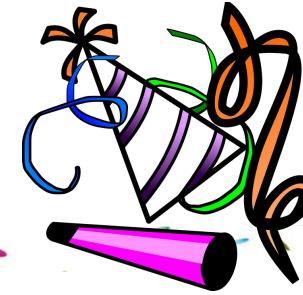
Meryl Kern

Chesapeake Benefits

Jon Levine

Viking Benefit Solutions

MHC Top 100 Brokers



Individual Market

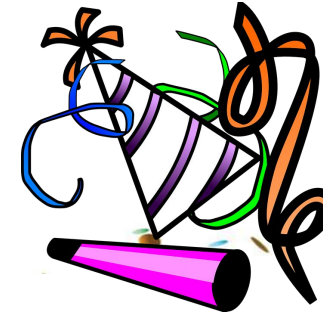
Charles Lewandowski Corporate Benefit Services, Inc.
Jim Lu
Michael Lutz
Ronald Max Healthmarkets
Arthur Maynard Healthmarkets Insurance Agency
Godlove Mbah Mbacam Insurance Benefits LLC
Shawn Meade Healthmarkets Insurance
Ivan Mejia
Petra Morrow All About Benefits LLC

Frederick Mubiru
Amir Mushkat
Yaniv Natanov
Brittany Oliver
Trina Palmore

Thaddeus Pedzich
Brian Rice
Adam Richter
Juan Rosa

Premier Financial
Healthmarkets
Solomon's Financial
Group, LLC
Pedzich Financial Services
Healthmarkets
Main Line Benefits
Insurance Group Benefits

MHC Top 100 Brokers



Individual Market

Dinora Rosales
William Schaeffer
Prakash Shrestha
Alyssa Sinagra
Manpreet Singh
Lisa Solomon
Jun Song
Stacy Stearman
Joseph Stuart
Dinesh Subedi
Carine Teukeng Goune
Deepak Thapa

Amwins
Avery Hall Benefit Solutions
Golden Health & Life Solutions
Senior Health Benefits Assistance
Oriental Express Accounting & Ins
Go2Insurance360

Imc
Pro Equality Service

Sallie Turnbaugh
Gregory Twilley
Thuthuy Van
Viktor Voloshyn
Yang Wang
Yaya Wang

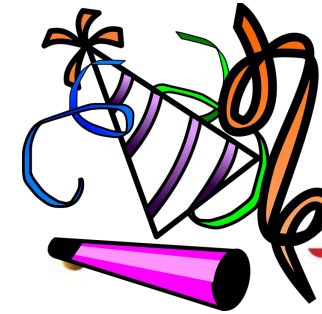
Peretz Wertenteil
Yin Wu
Bradley Yendell
Ling Zhang

Healthquote Insurance Services
Gt Insurance & Associates

Victory Benefits

Yaya Wang Financial
Associates
Healthmarkets Insurance
Imc
Yendell Insurance
Ccacc

MHC Top 100 Brokers



Small Business Market

Jean R Anantua	Small Business Alliance Group
Melvin Ashley	
Robert Black	Risk Strategies
Beth Hayden	Commercial Insurance Managers
Robert Cannon	Gorges & Co., Inc.
John Clark	Southern Maryland Health & Life Ins
Melanie Epstein	Corporate Coverage
Michael Ertel	The Jacobs Company, Inc.
Kimberly Frosio	The Hilb Group Of Maryland
Stephen Grabner	Grabner Benefits
Lucinda Hardy	Dudley C. Aist & Associates
Amber Hyde	All About Benefits, LLC

Heath Hykes	Tribridge Partners LLC
Mike Kelly	Kelly Insurance & Investments, Inc.
Micah Kidd	Online Health Broker
Christian Liu	The Hilb Group
Aaron Margolies	Diversified Insurance
Eugene Poole	Aligned Benefits Group, Inc.
Maria Randle	Dana Insurance Services
Thomas Tandaric	Insconsults
Scott Weitz	Weitz Financial Group
Carl Williams	Insuraty Brokerage Firm



Closing Remarks



Appreciation & Thanks!

- You all are OUR key partners!
- Thank you for ALL for your dedication and outstanding customer services, every day!
- Top 3 Brokers, congratulations and thank you.
- Top 100 Brokers, congratulations and please look for a letter of recognition in the mail.
- Look for communication from Rita and Mimi as the perks for the Top 100 Brokers will be rolled out soon.
- Thank you, and I wish you all a successful year ahead and good health!



2023 Broker Achievement Awards

Thank you!