



2024 BROKER ACHIEVEMENT AWARDS

MARYLAND
HEALTHBENEFIT
EXCHANGE

MarylandHBE.com
[#BrokerAwardsMHBE24](https://twitter.com/BrokerAwardsMHBE24)



Michele Eberle
Executive Director
Maryland Health Benefit Exchange

Welcome & Announcements

Thank you to our sponsor



Thank you to our health insurance carriers



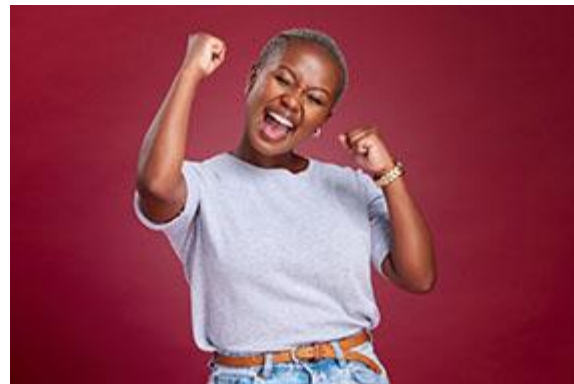
MHBE Board and Leadership

- María Pílar Rodríguez, Board Member
- Andy Ratner, Chief of Staff
- Tamara Cannida-Gunter, Director of Consumer Assistance and Eligibility
- Betsy Plunkett, Director of Marketing and Web Strategies
- Johanna Fabian-Marks, Director of Policy and Plan Management
- Scott Brennan, Director of Compliance and Privacy
- Tisha Payne, Director of Human Resources & Organizational Effectiveness

Achievements & Successes from 2023-2024

Biggest Open Enrollment in Maryland Health Connection History (11 Years)

- 213,895 enrolled
- +17% from 182K a year ago
- Renewals +7% to 158K
- New +64% to 56K
- Enrollments with federal financial help +18 to nearly 165K
- Unsubsidized enrollments +14% to 50K



Successfully Rolling Off Medicaid

- 14,000+ no longer eligible for Medicaid after the public health emergency enrolled in private health insurance through MHC.
- That was 4 times as many as one year ago.
- The 11,000 additional people (compared to a year ago) who rolled from Medicaid to private plans make up nearly half of the total gain of 31,000 individual enrollments for 2024.



Large Gain in Young Adult Enrollments

- 50,000+ young adults qualified for an additional subsidy offered by Maryland, the only one of its type in the country.
- Lowered their premiums by about \$450 a year avg.
- General Assembly extended that program through '25. Also expanded it to cover 18-37s, previously 18-34s.
- +41% enrollment of 18-34 Subsidy Eligible Young Adults, comparing same group a year ago.



Large Gain in Areas with High Uninsured Populations

	Prince George's	Washington	Montgomery	Baltimore City	Wicomico
Uninsured Rate	11%	8%	7%	6%	6%
MHC Enrollment Gain % '24	+19%	+14%	+22%	+24%	+28%

Source: 2022 American Community Survey / SHADAC

Source: Maryland Health Benefit Exchange 2024

MHC for Small Business



- **Small Business Enrollment** reached **131 groups** with **618** covered lives.
- **Small Business Outreach** attended approximately **30+** events, conferences, webinars and partnerships with over **15** state, local and federal agencies.
- **Established** a Quarterly Small Business Broker Training Program, conducting training webinars before January 2024.

New Portal Launch - Fall 2025!

Maryland Health Connection for Small Business



Employer

Offer your employees quality, affordable medical, dental or vision insurance. Businesses with 1-50 employees are eligible and can enroll any time.

[Get Started](#)



Employee

If the company you work for offers health insurance through our Maryland Health Connection, learn more about what your company offers and enroll.

[Get Started](#)



Broker

Let's navigate MHC for Small Business options together, so you can guide employers and employees to their perfect plan.

[Get Started](#)

Broker Operations

- Achieved the highest number of authorized brokers (1400+) nearly 400 more than the same time last year.
- BATPhone - 40 brokers participated & handled a total of 5988 transfers, compared to 2219 transfers in the previous OE period.
- Preferred Broker Program
 - Client Referrals
 - Training Programs
 - Access to MHBE sponsored events
 - Top Broker profile highlighted on MHC's Find Assistance
 - Recognition of top four brokers

Large Gains in Consumer Engagement

- **Navigator** total enrollments assisted **+27%**, including **+73%** in new enrollments
- **Call Center** total enrollments assisted **+29%**, including **+69%** new
- **Broker** total enrollments assisted **+24%**, including **+55%** new

The background is a solid green color. On the left side, there are four stylized, overlapping leaf shapes in a lighter shade of green. They are arranged in a cross-like pattern, with two leaves pointing upwards and two pointing downwards. The text "Enjoy Your Lunch!" is centered horizontally and partially overlaps the upper leaves.

Enjoy Your Lunch!

Guest Speaker





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

María Pílar Rodríguez is president and executive director of MPR Business Solutions, LLC. MPR provides a wide range of services, including translation and consulting support for small businesses that serve grassroots and underserved communities. María is the executive director of the Maryland Hispanic Chamber of Commerce and the former executive director of Maryland Hispanic Business Conference. She has decades of experience as a paralegal, administrative professional and Spanish interpreter and translator.

A large, stylized leaf graphic in a lighter shade of yellow, positioned on the left side of the slide, partially overlapping the text.

Top 100 MHC Brokers

Congratulations Top 100 Brokers!

[Top 100 Brokers](#)



2024 Top Brokers



Wonde Desalegn

Individual Market

Wonde Desalegn is a health insurance professional based in Silver Spring, MD. He is the CEO of Spring Financial Services (SFS), a multifaceted business with a robust concentration in insurance.

Wonde and his colleagues educate, enroll, and support clients in the individual and group health insurance market, focusing on underserved communities in the DMV area. SFS is licensed in Maryland and several other states, offering clients nationwide critical and meaningful access to affordable, quality health insurance options.

Mr. Desalegn has partnered with Maryland Health Connection and participated in open enrollments since 2014.

MARYLAND
HEALTH BENEFIT
EXCHANGE

Broker Achievement
Award

Wonde Desalegn

Top Broker: Individual Market

For outstanding commitment
and sales performance

2024

MARYLAND
HEALTH BENEFIT
EXCHANGE



Amber Hyde

Small Business Market

Amber Hyde, Co-Founder of All About Benefits established in 2002, specializes in Group and Individual products. Amber sits on several committees and broker advisory boards. She also participates in legislative initiatives to help Maryland business owners and individuals receive the highest level of services. She and others in the broker community work effectively together and strive to offer the highest level of services our communities deserve. She has enjoyed participating in several pilot programs for MHBE over the years as well. Amber supports All About Benefits' goal of building long term client relationships by focusing on client needs, client dedication, providing education and being open to change, while looking toward the future of health care.

Amber Hyde enjoys a very large family and lots of animals. She tries to live life to the fullest, and feels that every moment counts and every person we encounter matters. She believes that if we give everyone the best of ourselves, that's what we are remembered by.

MARYLAND
HEALTH BENEFIT
EXCHANGE

Broker Achievement
Award

Amber Hyde

Top Broker: Small Business Market

For outstanding commitment
and sales performance

2024



Jon Levine

Broker Assistance Transfer BATPhone

Jon Levine graduated from the University of Maryland majoring in biological science. He started his career in sales and in 2000 founded his own company. During the 2009 credit crunch, the opportunity to provide liquidity to businesses led to a position as sales director at a niche business lending broker. While in this role and with the passage of the ACA, Jon recognized the unique opportunity to utilize his skills and experience in the insurance industry. Jon joined New York Life in 2013, to focus on providing corporate benefits and financial products. With the growth of the ACA, Jon went independent and formed Viking Benefit Solutions to specialize in health insurance. Jon has been active with Maryland Health Connection since its launch, and has participated in BATPhone every year. He also has served as a member on various Maryland Health Benefit Exchange committees.

MARYLAND
HEALTH BENEFIT
EXCHANGE

Broker Achievement
Award

Jon Levine

Top Broker: BATPhone

For outstanding commitment
and sales performance

2024



Kimberly Dickerson

New MHC Top Broker

In 2014, during the early years of the Affordable Care Act, Kimberly started in this business as an assistant then advanced to office manager for several years with Kaiser Direct, LLC in Baltimore, MD. After gaining years of knowledge and experience working with the Maryland Health Connection, top insurance carriers and benefiting from excellent on-the-job training, she advanced to the position of business partner and writing agent with Main Line Benefits in 2022. This career move has led her to this 2024 Top New Broker Award. Kimberly is honored to assist our clients and serve the Maryland community.

Message from Governor Wes Moore



Congratulations to the Top 100 Brokers

Governor Wes Moore:
Broker Achievement Awards



Thank You!

MarylandHBE.com
#BrokerAwardsMHBE24

