

Consumer Assistance Contract Review

Language Translation Services (LL)
Fulfillment Services (FC)
Consolidated Service Center (CSC)
Connector Entity Grants (CE)

MHBE Board of Trustees Meeting
April 21, 2025

Presented by:
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Director of Consumer Assistance

Language Translation Services

Contract Review FY26

Language Line

- MHBE utilizes the Maryland State contract with Language Line Services through the state Board of Public Works (BPW).
- Statewide contract is open to all State agencies.
- Each agency generates a purchase order from the State contract's BPO.
- Previous year approval for FY25 was \$250,000.
- Seeking Board approval to generate a PO through BPW's state contract for Language Line services in the Not-To-Exceed amount of \$250,000 for FY26.
- Funding Split: 44% Federal, 56% State

Language Line Usage

- Half of all assisted calls handled with Language Line are Spanish.
- French, Amharic and Mandarin tie for the second-most requested languages: at an average of 7% of calls handled with Language Line.
- Language Line has offered the best pricing and services under the Maryland State DBM contract.
- Language Line offers translations in more than 290 languages.
- Language Line handled 295,783 calls in FY24.

Request for Approval

MOTION: MHBE requests that the Board approve the securing of Language Line services through the State contract with the Board of Public Works in the Not-To-Exceed amount of \$250,000 for FY26.

Fulfillment Services

Contract Review FY26

Fulfillment Services

- Current Vendor is Art & Negative Graphics
- Print and mail consumer notices, tax forms, voter registration forms, MCO enrollment packets and Medicaid cards. Also, receive and process incoming mail
- FY26 will be the second and final year of two-year option term
- FY26 expected budget is \$5,254,164
- Memorandum of Understanding (MOU) under discussion with MDH for additional Medicaid notice fulfillment costs
- Requested Not-To-Exceed amount for FY26 is **\$10,445,175**, which includes \$5,254,164 + \$5,191,011 (MOU)
- Funding split: Printing Notices - 34% State funds, 66% Federal funds
Postage, Other - 56% State funds, 44% Federal funds

Request for Approval

MOTION: To exercise the second and final option year of a two-year option contract with Art & Negative Graphics for a Not-To-Exceed amount of \$10,445,175.

Consolidated Service Center

Contract Review FY26

Consolidated Services Center Contract Terms

- Current Vendor is Maximus Health Services Inc.
- Contract pricing includes a monthly operational fixed fee plus a fixed unit price per call fee
- Total Contract Bid is \$79,472,068 for the entire five-year term
- The anticipated Not-To-Exceed amount for FY26 is \$13,034,802
- Funding split: State funds – 39.8% and Federal funds – 60.2%
- The three-year base term ran from July 1, 2022 and ends June 30, 2025
- A subsequent two-year option term runs July 1, 2025 to June 30, 2027
- FY26 is the first year of the two-year option term

Call Center Overview

- Charges are based on two levels of call complexity:
 - Tier 1 (basic): \$8.37 per call
 - Tier 2 (more complex): \$13.06 per call
- Call volume is generally split 78% Tier 1 / 22% Tier 2
- Chat typically averages nearly 22,000 uses a month at a cost of \$5.06 per chat

Past Five Years			
Year	Call Count	# Calls	Total Charge
FY21	Actual Calls	925,470	11,837,980.15
FY22	Actual Calls	805,918	10,687,309.18
FY23	Actual Calls	976,697	12,697,024.01
FY24	Actual Calls	1,229,533	14,318,605.53
FY25	July - Mar Actual April - June 25 Projected	1,294,907	15,696,242

Call Center Services

- Inbound Calls
- LiveChat Support
- Social Media Support
- “BATPhone” (Broker Assisted Transfer) Support
- Broker Connect (Online Channel For Customers To Connect With A Broker)
- Outbound Calling
- Escalated Cases Triage and Routing
- Telephony / CRM Integration
- IVR and Courtesy Call Back

Maximus Successes and Challenges

Successes

- Demonstrates full understanding of programs and mission. Willing to step up to meet new initiatives and requirements as they arise.
- Genesys telephony system is robust. Provides MHBE access to call monitoring and recording database.
- Responsive to policy changes, system updates, quality audit feedback and training.
- Conducts, complies with internal SOC2 and MARS-E audit requirements.

Challenges

- Difficulty fulfilling new requirements or expectations without financially modifying contract.
- Heightened workforce turnover in a competitive labor environment.

MHBE IT Consolidated Service Center Enhancements

- Between December and mid-March, our new AI-Powered Virtual Call Center Agent assisted nearly 6,000 consumers with resetting account passwords. Estimated savings of that sample alone was roughly \$50,000 without the need for representative assistance.
- AI-Powered Virtual Call Center Agent features for case status updates and verifications are pending. We receive roughly 300,000 case-status calls a year. Estimated savings for this feature roughly up to \$2,500,000.
- In FY25 MHBE brought Special Projects team in house as contractual workers to handle case escalations. That saved MHBE nearly \$265,000: \$107,723 in State funds and \$156,288 in Federal funds.

Request for Approval

MOTION: To exercise the first year of the two-year option with Maximus Health Services Inc. for a Not-To-Exceed amount of \$13,034,802 for FY26.

Connector Program Grant

Contract Review FY26

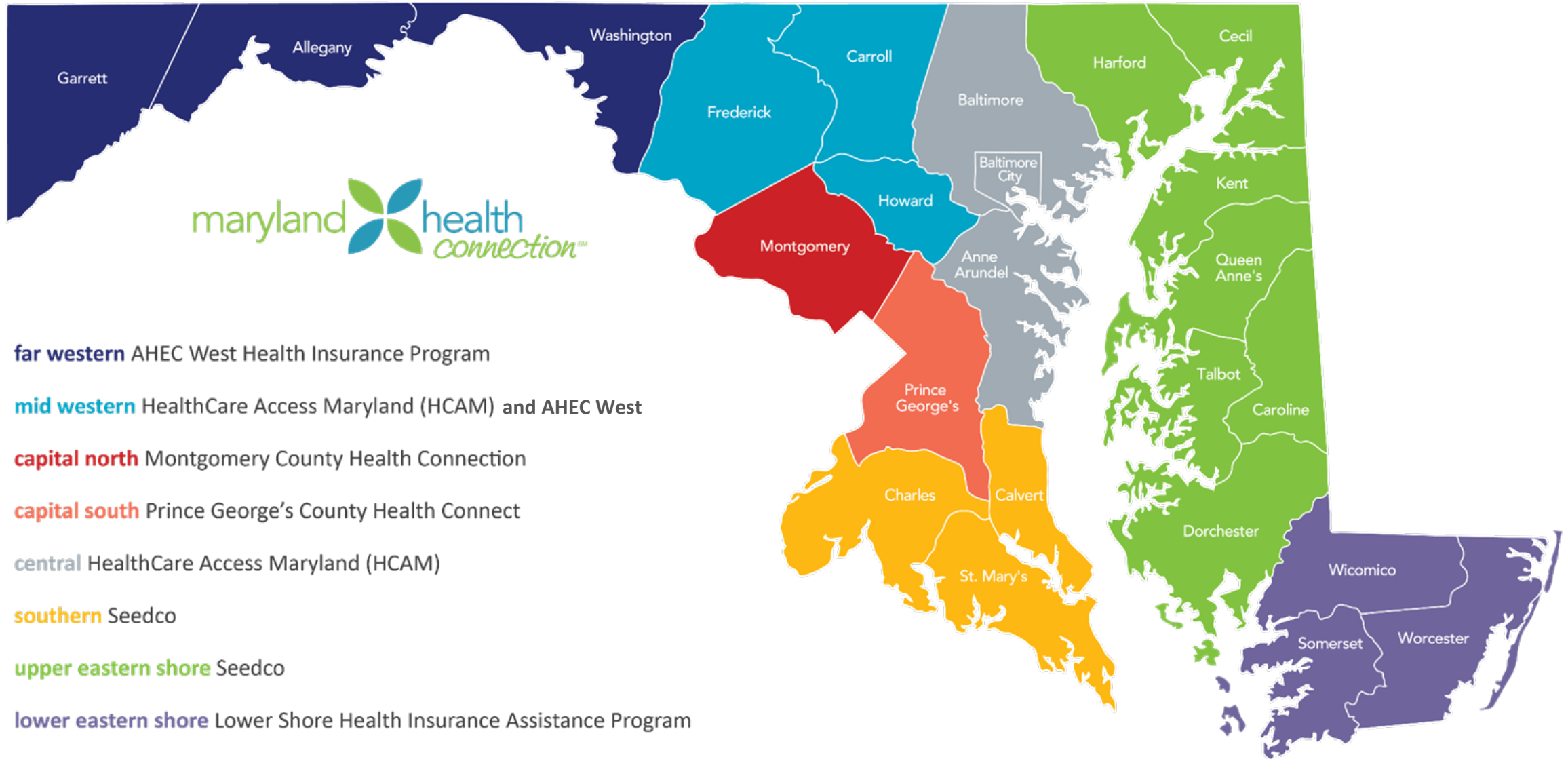
Contract Modification and Extension

- Current CE grants in place through June 30, 2025
- CMS has newly communicated a review process for CE grants
 - CMS review of new FY26 grant awards anticipated to begin in April with approval expected by late September.
- To maintain CE operations, we request a 3-month extension of our current CE contract with an NTE of \$2.3M (one-quarter of our FY26 budgeted grant amount).
- New contract anticipated to go into effect Oct. 1, 2026.

Connector Program Summary of Guidance for FY26

- Conduct outreach efforts to “meta” areas in communities with higher concentrations without health insurance, according to U.S. Census data.
- Adjust staffing to meet the demand for navigator assistance
- Create partnerships to plan, promote and conduct in-person enrollment events both during and outside of open enrollment with organizations that represent occupations that typically do not have offers of employer-sponsored coverage.
- Ensure sufficient signage with MHC logo at home sites and partner locations
- Attend additional planned events throughout the state in all counties.

Consumer Assistance Regions



far western AHEC West Health Insurance Program

mid western HealthCare Access Maryland (HCAM) and AHEC West

capital north Montgomery County Health Connection

capital south Prince George's County Health Connect

central HealthCare Access Maryland (HCAM)

southern Seedco

upper eastern shore Seedco

lower eastern shore Lower Shore Health Insurance Assistance Program

Connector Program Funding FY23 to FY26

FY 2023 Grantee	FY 2023	FY 2024	FY 2025	FY 2026 (Awards TBD)
Montgomery DHHS	\$1,250,000	\$1,580,000	\$1,580,000	TBD
Pr. George's DSS	\$1,900,000	\$1,700,000	\$1,700,000	TBD
HCAM	\$2,850,000	\$2,850,000	\$2,850,000	TBD
Midwestern (HCAM and AHEC West)	\$100,000	\$400,000	\$400,000	TBD
Seedco Southern MD	\$700,000	\$670,000	\$670,000	TBD
Seedco Upper Shore	\$1,000,000	\$1,000,000	\$1,000,000	TBD
AHEC West	\$1,200,000	\$1,000,000	\$1,000,000	TBD
Lower Shore	\$1,000,000	\$800,000	\$800,000	TBD
Total	\$10,000,000	\$10,000,000	\$10,000,000	\$9,200,000

Request for Approval

MOTION: MHBE requests to approve a modification and extension for a period of three months to all of the current FY25 Connector Entity Grant Agreements and a total award for the Connector Entity Grant for the three-month extension period (July 1, 2025 through September 30, 2025) in the amount of \$2,300,000.