

MHBE Board Meeting

January 21, 2025

2025 IT Roadmap

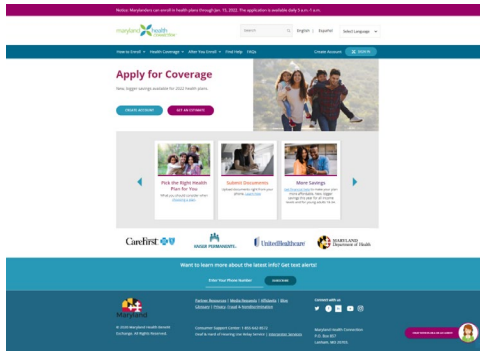
Presented by:

Venkat R. Koshanam, CIO

Maryland Health Benefit Exchange

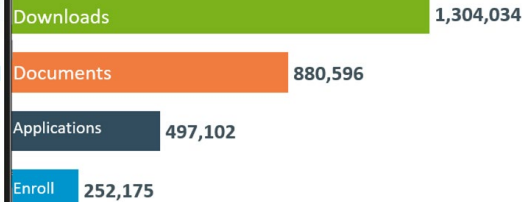
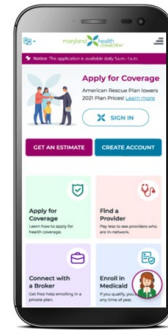
Technology Recap

Web Apps



- Consumer Portal
- Worker Portal
- Broker Portal
- Marketing Portal
- Presumptive Eligibility Portal

Mobile Apps (iOS and Android)



salesforce CRM & Internal Apps

A tightly integrated CRM solution supported **8 million** consumer inquiries since 2017.

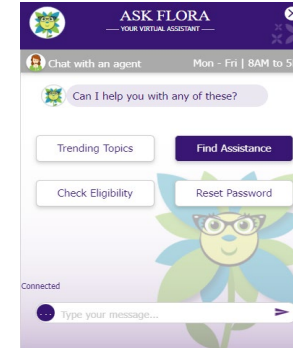
Enterprise Automation

Verification of **~100,000** documents for Medicaid eligibility annually.

AI Agent

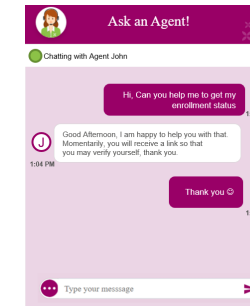
Call Center AI Agent handles 38% of the password resets.

AI Bot ("Flora")



6 million Responses
2.3 million Users

Live Chat



427,000 Live Chats

User Accounts 
3 million
 Applications
20 million
 Notices and Documents
55 million

IT Functions

- ❑ PMO
- ❑ App Development
- ❑ Special Projects
- ❑ Mobile App
- ❑ Salesforce
- ❑ Testing & QA
- ❑ EDI Operations
- ❑ Data & Reporting
- ❑ Data Intelligence Platform
- ❑ AI & Robotic Process Automation
- ❑ DevOps & SysOps
- ❑ Security & Infrastructure

2024 Key Accomplishments

Innovation	<ul style="list-style-type: none">● Integrated Chatbot Flora with Gen-AI enhancing responses for consumers, successfully addressed 650,000 queries in 2024.● Enhanced Social Security Number (SSN) Verification process using Robotic Process Automation (RPA), automatically verified 3,000 documents in 2024.● Developed Generative AI-powered Help for select Consumer Portal workflow.● Implemented an AI-powered Call Center Agent (AI-Agent) handling 38% of consumer password reset request calls since December 6, 2024.
User Experience	<ul style="list-style-type: none">● Enhanced the User Experience in the Consumer Portal with several improvements.● Enabled Broker Connect capabilities in the Mobile App for more than 1,000 brokers.
Infrastructure	<ul style="list-style-type: none">● Migrated 10 out of 11 HBX Lower Environments from MD THINK to MHBE AWS targeting potential cost savings of \$750,000 per year and streamlined operations.
Policy Implementation	<ul style="list-style-type: none">● Built a new portal within MHC for hospitals to apply for MA eligibility for deemed newborns.● Onboarded “Wellpoint” as a new carrier offering private health plans in Maryland and enrolled more than 1,000 consumers for the plan year 2025 at this time.● Various Medicaid policy implementations and system enhancements.

2025 IT Strategy

Cybersecurity

1

- AI-powered Security
- Login.gov, ID.me and other login options
- Awareness & Training

Operations

4

- Disaster Recovery
- Policy Implementations
- System Enhancements



2

Innovation

- More Robotic Process Automations
- AI-powered Knowledge Bot
- AI assisted Consumer Portal Workflow
- AI Agent Enhancements
- Secured Messaging Channel Enhancement
- Data Analytics Platform Enhancements
- Microservices Architecture

3

System Integrations

- Unified Benefits Integration with HBX
- Real-time Enrollment with Carriers
- SmallBiz (SHOP) Platform

2025 Technology Focus Areas



Security & Disaster Recovery

Enforcing zero-trust security across user, application, data, network, and devices

- Next-Gen Firewall
- Endpoint Security
- Business Continuity



Consumer Engagement

Personalizing consumer experience across touchpoints

- Journey data analysis
- Personalization
- Context-aware conversational online support



Solutions at Scale and Speed

Transforming technology practices to support the continuous delivery at scale

- DevOps
- Test Automation
- Microservices



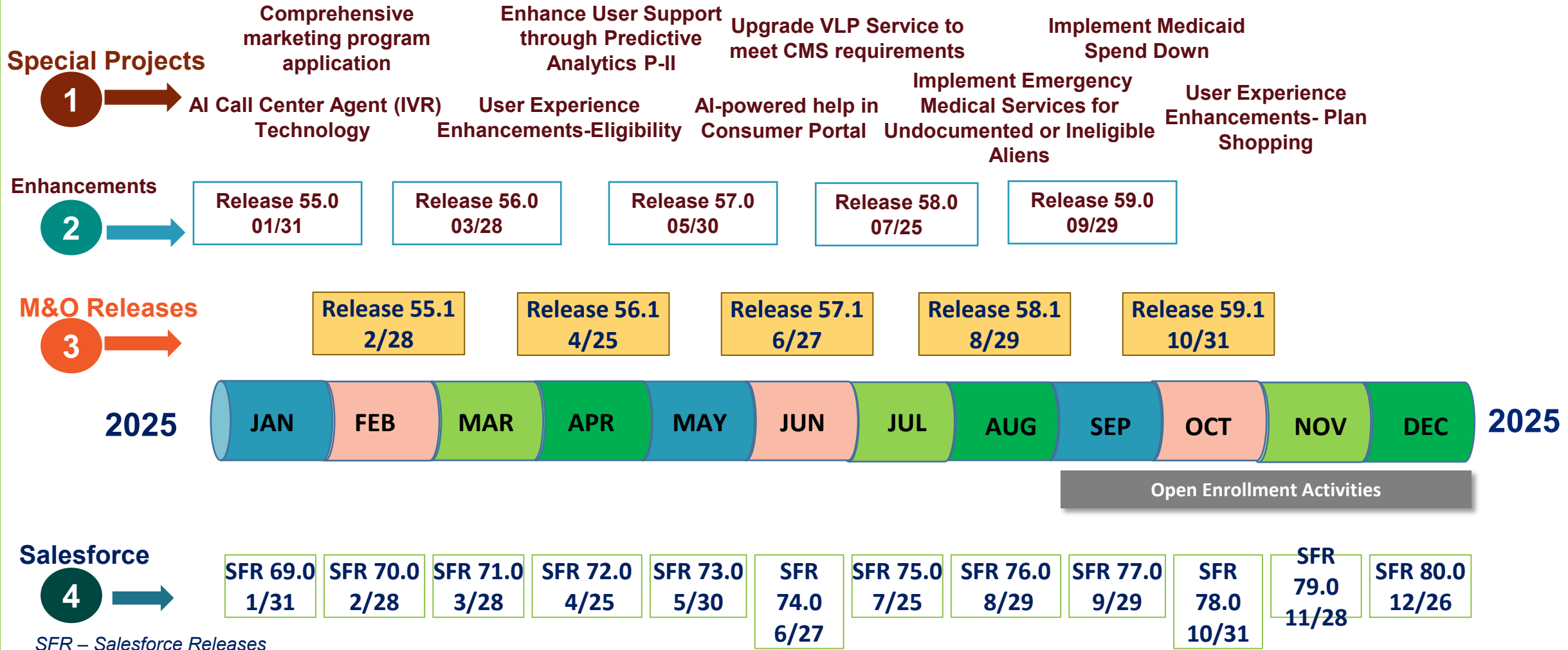
Unified Digital Experience

Integrating user experience across channels in real-time

- Multi-channel integration
- AI Assisted Workflow
- AI, OCR & RPA*

**Artificial Intelligence, Optical Character Recognition and Robotic Process Automation technologies*

2025 IT Roadmap



SFR – Salesforce Releases

CY 2025 Outcomes

Enhanced Healthcare Access & User Empowerment

1

- Integrated and personalized conversational assistance for self-service channels.
- Integrated HBX-Unified Benefits Platform.
- Integrated Small Business Platform.

Enhanced Cybersecurity & Technology

2

- Enhanced AI-assisted Cybersecurity for the IT infrastructure.
- A robust Microservices Architecture for the HBX platform.

Resilient Operations

3

- Rapid response to policy changes.
- A Disaster Recovery capability ensuring business continuity.
- An enhanced Data Analytics Platform.

Responsible AI Adoption

4

- Integrated AI technology for select IT use cases including application development, DevOps, Security, Compliance, Testing and Quality Assurance functions.
- Other potential non-technical business process improvements.