

2021 COMMUNITY HEALTH & SOCIAL IMPACT REPORT

Supporting Healthier Communities

With Care,

CareFirst

Promoting, Preserving and Protecting the Health of Our Communities

The health of a community has far-reaching—and sometimes surprising—impacts on individual health. People living in marginalized communities struggle more with chronic diseases, such as diabetes and heart disease, which not only reduce life expectancy, but also increase the cost of care.

Centers for Disease Control and Prevention (CDC) reports that 90% of the nation's healthcare expenses are for people with preventable chronic conditions. As a not-for-profit healthcare company, we understand that access to quality care is integral to community health. We have a responsiblity to help people understand the best way to take care of themselves and connect with the care they need.

That's why we:

- connect communities to culturally relevant health resources
- provide education about healthy living and help community members understand the healthcare system
- educate high-risk people about conditions and help them devise strategies to manage or prevent disease
- advocate for communities to get more access to affordable quality care

Through partnerships, financial support, volunteerism and advocacy, we are advancing health equity and supporting healthier communities—with care. The content of this report highlights our work and impact in 2021.





A LETTER FROM OUR

Executive Vice President of Health Services

Our mission at CareFirst BlueCross BlueShield (CareFirst) highlights our commitment to advancing affordable, accessible, equitable and quality healthcare for employers, members and the communities we serve. If we do not provide resources and support to vulnerable communities, access and affordability suffer. This is a problem that impacts everyone.

CareFirst has multiple initiatives underway to improve access to and affordability of healthcare and ultimately advance health equity. With the expansion of Medicare and Medicaid programs, we are addressing the quality, accessibility and cost of care for our members who are retired or have a low income. Also, through Healthworx, our investment and innovation arm, we are identifying and enabling solutions that improve access to member-centric quality care.

80% of factors that impact health outcomes occur outside clinical care. These factors are referred to as social determinants of health (SDOH). The higher a person is in SDOH, the higher their cost of care. As a healthcare company, we must be intentional about identifying marginalized communities and how their health outcomes are impacted and then address that. We must be where health is happening—in homes and communities.

As a licensee of the Blue Cross and Blue Shield Association (BCBSA), we support their national health equity strategy to confront the nation's crisis in racial health disparities. BCBSA announced the national health equity strategy in April 2021. The multi-year strategy focuses on four conditions that disproportionately affect communities of color: maternal health, behavioral health, diabetes and cardiovascular conditions. The initial shared goal is to reduce racial disparities in maternal health by 50% in five years.

Earlier this year, CareFirst announced our intent to establish an enterprise-wide approach to advance health equity and reduce health disparities for our members and communities. Since empowering this approach, many across the organization have been leading essential efforts to further our collective goals. The work within this report reflects our individual and collective desire, drive and commitment to address health equity and reduce health disparities.

With Care,

Stacia Cohen, RN, MBA
Executive Vice President, Health Services

> ***If we do not provide resources and support to vulnerable communities, access and affordability suffer. This is a problem that impacts everyone.***



A LETTER FROM OUR

Vice President of Community Health & Social Impact

Health inequity is evident and widespread. It contributes to worse health outcomes. And it undermines the well-being of our most underserved communities and vulnerable populations.

CareFirst's mission is to ensure that healthcare is affordable and accessible for all. We see a future in which quality care is easy to access and afford. A future in which health is equitable. We advocate for policies and pursue partnerships and investments to help us realize this vision.

To make an impact in the community, we remain committed to addressing SDOH. We invest in economic development and inclusion, education, community-based health partners and improved access to care. And we advocate for positive systemic and environmental change.

In addition to addressing health disparities, we also work to address economic disparities. In low-income communities, health inequity and public school disinvestment are as prevalent as ever. Fewer people own their homes, feel safe in their neighborhoods and have access to nutritious food. All these roads lead to poor health outcomes and increase the total cost of healthcare.

We are a resource and ally for our partners. We show up to serve local health coalitions, grassroots initiatives and community health organizations. We do not dictate what must happen to communities. We meet people where they are and let them tell us what is needed to drive sustainable impact.

Our comprehensive investment of time, talent and treasure drives interventions have shaped our plans for 2022 and beyond. I am honored to work with more than 7,000 CareFirst Difference Makers in our relentless pursuit to achieve health equity. We continue to rise to the occasion. And while we recognize there is still a significant amount of work to do, we remain committed to transforming healthcare with and for the people and the communities we serve.

With Care,

Destiny-Simone Ramjohn, Ph.D.
Vice President, Community Health & Social Impact

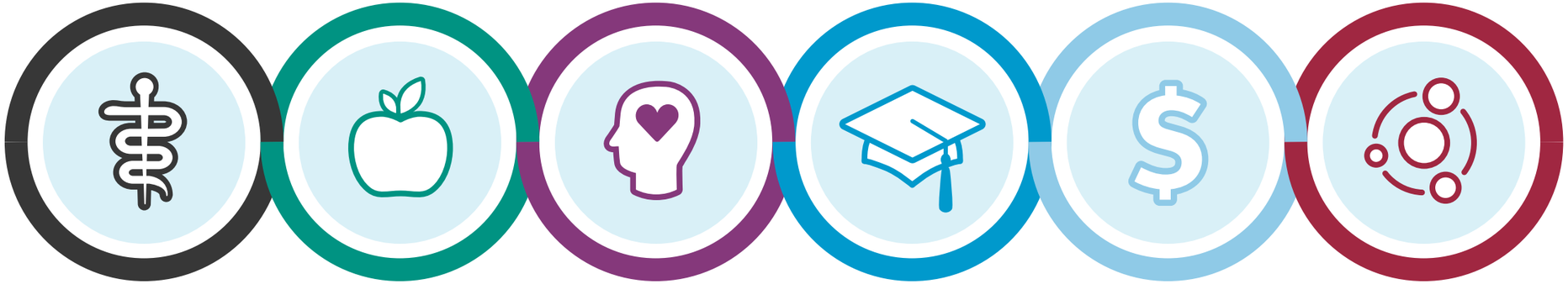
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Our Focus Areas

Making an Impact

Our giving strategy supports a wide range of funding priorities to reach the most vulnerable and underserved populations in the region.



ACCESSIBLE, AFFORDABLE, HIGH-QUALITY CARE

Improving processes and creating systems to assess preventive care and clinical and social needs, while establishing the ability to make referrals

CHRONIC CONDITIONS

Addressing conditions that drive disparities in chronic diseases, such as diabetes

BEHAVIORAL HEALTH

Providing access to appropriate behavioral health, substance use, racial trauma-informed care and adverse childhood experiences services

EDUCATIONAL OPPORTUNITY

Providing access to education, skills training and employment opportunities

ECONOMIC INCLUSION

Supporting small business creation and workforce training

SOCIAL RESPONSIBILITY & IMPACT

"Do well and do good" leverages the total assets of CareFirst in service of communities while pursuing strategic growth

CareFirst's vision is to drive the transformation of healthcare with and for our members and communities.

Advancing Accessible, Affordable, High-Quality Care

THE CHALLENGE

Although COVID cases had seen a downturn in 2021, new variants began emerging, causing new spikes in cases and challenging the capacity of health systems. Achieving high levels of COVID vaccine coverage was difficult due to access barriers and misinformation.

Furthermore, with the pandemic in its second year, it was increasingly vital to find ways to safely connect community members to essential healthcare services.

IMPACT IN NUMBERS

6.7K **VACCINES** provided

6.5K **INDIVIDUALS** tested for COVID

252 **EVENTS** providing vaccine education/outreach

103K **IN-PERSON VISITS** provided

31K **VIDEO VISITS** provided

394 **UNITS OF PRESCRIPTIONS** valued at $13,569 provided

5.6K **HOUSEHOLDS** referred to case management services

HOW WE PROVIDED SUPPORT

We invested in programs providing COVID education, testing and vaccination to continue to work toward bringing the pandemic under control.

We also worked with organizations connecting community members to essential care through mobile units and service provision to uninsured community members, especially populations experiencing homelessness, which has risen drastically during the pandemic.

Grants awarded to the following organizations address COVID-19 vaccination education and distribution, expand access to primary care services, and more.

Arlington Street People's Assistance Network (A-SPAN), now called Pathforward
Baltimore Medical System (BMS)
Brighter Day Health Foundation, Inc./US Wellcare
Capital Caring Health
DowntownDC Foundation
Eastern Shore Wellness Solutions
Fusion Partnerships – MOMCares
Health Care for the Homeless (HCH)
Medical Care for Children Partnership (MCCP) Foundation
Prince George's Healthcare Alliance (PGHA), Inc.
Sinai Hospital
Sisters Together And Reaching, Inc. (STAR)
University of Maryland Medical System Foundation

Chronic Conditions

THE CHALLENGE

The burden of chronic disease is higher among those with low socioeconomic status and African American, Latinx and Native American populations. Patients with chronic conditions such as diabetes, cardiovascular disease and asthma are at a higher risk of serious complications or death due to COVID-19. The pandemic also created barriers to accessing vital ongoing care and screening for chronic diseases. Missed appointments led to increased deaths among people with certain chronic diseases. To mitigate widening disparities, we must address chronic disease among vulnerable populations.

HOW WE PROVIDED SUPPORT

The COVID-19 pandemic led to dramatically lower rates of preventive cancer screenings, especially among vulnerable populations such as those with limited English proficiency. We invested in a multi-level engagement program to increase preventive cancer screening and support in Spanish for underserved Latinx immigrants.

The grant awarded to **Nueva Vida** aids families dealing with diabetes or medically fragile populations.

IMPACT IN NUMBERS

163 **LATINX SCREENED FOR BREAST CANCER**
(target was 45)

70 **LATINX WITH ABNORMAL FINDINGS**
received case management
(target was 30)

50 **LATINX PROVIDED MATERIAL ASSISTANCE**
(clothing/financial/medical)

120 **LATINX WITH LIMITED ENGLISH PROFICIENCY**
received education about cancer screening and management (target was 30)

98 **LATINX RECEIVED MENTAL HEALTH SUPPORT**

120 **LATINX PROVIDED ACCOMPANIMENT AND MEDICAL TRANSLATION**
by Patient Navigators
(target was 30)

Behavioral Health

THE CHALLENGE

The ongoing COVID pandemic led to worsening behavioral health outcomes for people throughout the United States due to the persistent stress of the ongoing pandemic and reduced access to behavioral health services.

IMPACT IN NUMBERS

9.2K **IN-PERSON VISITS** provided

21.3K **VIDEO VISITS** provided

984 **HOUSEHOLDS** referred to case management services

HOW WE PROVIDED SUPPORT

We invested in programs providing video and in-person behavioral health services (e.g., counseling, substance use treatment, etc.) to populations facing worsening behavioral health outcomes.

Grants awarded to these organizations provide substance use disorder services, peer recovery and case management services to at-risk populations, telehealth behavioral health services and more.

The Baltimore Station
Center for Adoption Support and Education, CASE
District of Columbia Children's Advocacy Center (Safe Shores)
For All Seasons
Holy Cross Hospital of Silver Spring
House of Ruth Maryland
Loyola University Maryland
One Common Unity, Inc.
The Pro Bono Counseling Project
Tuerk House
Westminster Rescue Mission (WRM)
The Women's Center

Educational Opportunity

THE CHALLENGE

School closures throughout the country had a profound effect on education. Existing achievement gaps widened as students with poorer internet access and less familial support faced reduced access to education. While schools started to resume in-person classes in fall 2021, there was a vital need to work with students to make up for lost time and reduce educational disparities.

HOW WE PROVIDED SUPPORT

We invested in holistic support to under-resourced preschool students and their families, mentorship for High School students, after-school programs, technical education programs and college readiness programs.

Grants awarded to these organizations address learning loss and improve educational outcomes among students returning to learning environments.

The Child and Family Network Centers (CFNC)

Community Partners

Thread Inc.

IMPACT IN NUMBERS

60 **INDIVIDUALS** completing job training

20 **DIGITAL LITERACY COURSES** provided

20 **DEVICES** valued at **$35K** provided to increase access to education

20 **HOUSEHOLDS** completing financial literacy training

139 **PRESCHOOL STUDENTS** and their families received holistic social needs and behavioral health support

80% **OF MIDDLE SCHOOL STUDENTS** participating in workforce development programs have improved grades

22 **INDIVIDUALS** demonstrate college readiness

100% **OF PARTICIPANTS IN COLLEGE READINESS** demonstrated increased knowledge of financial aid and admission deadlines

409 **YOUNG PEOPLE** received mentorship support

Supporting Economic Inclusion

THE CHALLENGE

COVID had profound economic impacts and the most vulnerable were faced with food insecurity, housing insecurity and not being able to keep the lights on. While things may have felt like they were going back to normal for some, economic impacts of the pandemic continues to affect people.

IMPACT IN NUMBERS

521K **MEALS** provided

35.7K **BAGS/BOXES** of food distributed

1.5M **POUNDS** of food distributed

1,471 **FAMILIES** receiving shelter

358 **HOUSEHOLDS** receiving $818,149 of utility assistance

HOW WE PROVIDED SUPPORT

We invested in programs providing emergency support to provide food, housing (shelters and services to avoid eviction and foreclosure) and connect community members to services.

Grants awarded to these organizations address housing, food and utility assistance for urban and rural communities, workforce and small business development, and more.

Action in Maturity, Inc. (AIM)w
The Arc of Prince George's County
Associated Charities of Cumberland
Brioxy
Community Foundation of the Eastern Shore (CFES)
Covenant House Washington, DC.
Echoing Green
End Hunger in Calvert County, Inc.
Fuel Fund of Maryland
Housing Initiative Partnership (HIP) Inc.
Howard Community College Educational Foundation
Human Services Coalition of Prince George's County
Identity Inc.
IMPACT Silver Spring
Indian Cultural Association of Howard County (ICA)
MANNA Inc.
Many Languages One Voice (MLOV)
Maryland Community Connection (MCC)
Pathway Homes
Pathways To Housing DC
Pine Street Committee Inc.
Primary Care Coalition of Montgomery County
Safe Alternative Foundation for Education
Transitional Housing Corporation
Volunteers of America Chesapeake
The Women's Housing Coalition

Accepting Social Responsibility

Health begins in our homes, schools, workplaces and communities. That is why CareFirst is working to increase economic development and educational opportunities, minimize barriers to care and social services and address environmental conditions that shape health in neighborhoods.

When these barriers are lifted, so are their consequences. As a result, more people have access to:

- jobs with fair pay
- quality education and housing
- safe environments and healthcare

$26.2M

IN INVESTMENTS

to increase accessibility, affordability, safety and quality health in our region

300

PARTNERSHIPS

with unique regional nonprofit organizations





COVID-19 Support

Investing in COVID-19 Relief Efforts

2020 made history with a global health crisis and the further exposure of racial inequities. CareFirst collaborated with representatives of Federally Qualified Health Centers, hospitals, direct service organizations, community and private foundations, corporate funders and others within our service area to understand the most critical needs arising from COVID-19. Through these conversations we identified health, social and economic needs as funding priorities, and awarded 55 grants to community organizations working to address these needs. Special consideration was given to Black-, youth-, veteran- and women-led organizations.

$8M **IN COVID-19 RELIEF**
funding in 2021

150 **ORGANIZATIONS**
benefited

700,000 **INDIVIDUALS**
impacted across the Mid-Atlantic region



The COVID-19 relief grants presented in 2021 are only a small part of our efforts to promote healing and understanding, and bring necessary change to our communities.

Using Resources to Reduce Health Disparities During a Pandemic

As one of the largest healthcare companies in the region, CareFirst must be a stabilizing presence in the community. We felt the weight of our responsibility to protect community health and advance health equity more than ever during the pandemic. We worked collaboratively with local organizations to find new ways to connect to vulnerable populations and provide support, even when we couldn't always be there in person. We:

- coordinated volunteers to create a workforce ready to support disaster recovery through Maryland Medical Reserve Corps
- expanded access to health services in the community, including support of
  - community COVID-19 testing and vaccination clinics
  - medical services for Spanish-speaking and Latinx populations, and for persons experiencing homelessness
  - behavioral health sessions via telehealth
  - and more
- implemented a vaccine requirement for CareFirst employees and shared resources to help other businesses stand up their own requirement
- invested in organizations and initiatives focused on meeting the needs of vulnerable and at-risk populations. Areas of giving include, but are not limited to:
  - affordable housing and utility assistance
  - educational and economic opportunities
  - programs to address food insecurity



Fighting Hunger During COVID-19

Since April 2020, CareFirst has partnered with **Aramark**, our on-site cafeteria vendor, to provide boxed lunches to people in need during the COVID-19 pandemic. Every week, chefs at the company's Owings Mills and Union Center Plaza locations create 1,200 lunches, equally split between the two locations, that are delivered to community organizations through the **Middle Mile Program** in Baltimore and **Food Rescue US** in Washington, D.C.





120K | **MEALS DELIVERED**
to community organizations in Baltimore and Washington, D.C.

Supporting COVID-19 Vaccination Efforts

In support of the nation's historic vaccine efforts, we launched "Better Together," a campaign that encouraged our members, our communities and fellow business leaders to pledge to get vaccinated. Each pledge resulted in a donation to organizations on the frontline of the vaccination effort, supporting the critical work they do in our communities.

CareFirst invested $1.2M to support equitable vaccine distribution with **CASA de Maryland**, **United Way of the National Capital Region**, and **West Virginia Health Right**, and provided support and vaccinations to over 35.5K individuals.

Learn About Our "Better Together Pledge" Campaign

CASA DE MARYLAND™

United Way
United Way of the National Capital Area

WEST VIRGINIA Health Right INC.
Caring for Those in Need

$1.2M **INVESTED TO SUPPORT**
equitable vaccine distribution

35.5K **VACCINATIONS**
distributed

766 **ORGANIZATIONS**
signed the pledge

4,421 **EMPLOYEES**
and contingent workers signed the pledge



Impact in Action

Fostering a Corporate Culture of Giving

Since 2012, CareFirst has been recognized as one of the region's leading corporate philanthropists by publications including the *Baltimore Business Journal* and *Washington Business Journal.* Our investments are not only made through charitable giving but also through the time and talent of our Difference Makers.

Since 2019, CareFirst employees have logged 72,054 hours donating time to organizations and community partners, including the **Maryland Food Bank**, **Food for Others**, the **Boys and Girls Club**, the **Medical Reserve Corps** and more.

72,054 **VOLUNTEER HOURS**
by CareFirst employees



"Finding my connection within my community has helped give me such a purpose for my life and inspire friends to get involved and find their passion"

—Keira Shilling
Specialist, Quality Assurance

Learn About "Together We Serve"

Raising Funds to Support United Way

For more than 20 years, CareFirst has partnered with United Way and has contributed over $15M in employee pledges, fundraising, resources and matching grants. The long-standing relationship between CareFirst and United Way has promoted philanthropic giving through workplace campaigns and other programs.

Our contributions helped nine United Way chapters across our service region advance the basic needs of education, housing, employment and health to help low-income families achieve self-sufficiency.



$15M

IN PLEDGES, FUNDRAISING & MATCHING GRANTS

for over 20 years

$702,215

IN EMPLOYEE PLEDGES

provided in 2021

Generating Empathy and Finding Purpose

In 2021, 5,692 Difference Makers participated in more than 20 workshops and 14 on-site volunteer activations throughout our service area during CareFirst's Week of Equity & Action (WEA). WEA is an opportunity to engage in thoughtfully designed learning and volunteer efforts that demonstrate our collective commitment to advancing diversity, equity and inclusion.

The workshops and volunteer activations are transformative. CareFirst employees are ushered into an understanding of the greater purpose behind their work and guided through critical reflection that permanently influences their attitudes and behaviors. What we learn during WEA generates empathy that informs our future interactions. Addressing gaps in care and health disparities is impossible without addressing the gap in empathy.

> ***As part of our commitment to inclusion and belonging, the production of WEA welcome kits and its items were sourced through a local, diverse supplier.***





5,692 **DIFFERENCE MAKERS**
participated

20 **WORKSHOPS**
on diversity, equity and inclusion

14 **ON-SITE ACTIVATIONS**
throughout our service area

Learn About WEA Volunteering

Promoting Health via Membership & Sponsorships

As a healthcare company, we support and participate in community events that advance the health of our communities. Memberships allow us to integrate ourselves into the communities we serve to learn and work with our neighbors to advance community health. In the same regard sponsorships allow us to support initiatives that are important to us and connect with like-minded organizations.

$800K | **IN FUNDING**

for 98 memberships and sponsorships of community nonprofits in our region









Celebrating Impact & Outcomes

Receiving Recognition from Our Communities

We are honored to work with partners in the community to advance health equity. And while we recognize we still have a journey ahead of us, we can rest assured that our efforts have been seen and felt by the communities we serve. We are ever-so-grateful for the following honors:

***Baltimore Business Journal*—Top Corporate Philanthropist** (ranked 5 out of 25)

Greater Washington Community Foundation—CareFirst was recognized for the **Corporate Hero Award** for committing to distribute 1.6 million units of PPE at no cost to nonprofit health centers and independent providers on the frontlines of the pandemic.

The Better Together Campaign and Vaccine Pledge were awarded the ***Maryland Daily Record's* Healthcare Heroes Award** for Community Outreach/Education Hero (Organization). This award recognizes our organization's commitment to providing support and education during the coronavirus pandemic.

Montgomery County Chamber of Commerce awarded CareFirst their 2021 **Corporate Social Responsibility Award** for the organization's exemplary business practices and involvement in community service to benefit the lives of residents in Metro-Maryland.

United Way of Central Maryland honored CareFirst with the **Frank Miller Spirit of Partnership Award** for the organization's support of the 211 Maryland United Way Helpline for pandemic-related crises calls.

***Washington Business Journal*—Top Corporate Philanthropist** (ranked 8 out of 25)

STACIA COHEN, RN, MBA

Executive Vice President, Health Services

Modern Healthcare recognized Stacia Cohen, RN, MBA, as a Woman to Watch on their **Top 25 Women Leaders** list in 2021 for her leadership and professional accomplishments.

DESTINY-SIMONE RAMJOHN, PH.D.

Vice President, Community Health & Social Impact

The **Reginald F. Lewis Museum of Maryland African American History & Culture** awarded Destiny-Simone Ramjohn, Ph.D., with the **2021 Maverick Award** which recognizes community-leaders that have a strong sense of purpose, justice and fairness to benefit the community.

Sasha Bruce Annual Light in the Dark—Destiny-Simone Ramjohn, Ph.D. was recognized for the **Community Champion Award** for work addressing social determinants among youth experiencing homelessness.

YWCA National Capital Area 2021 Luncheon—Destiny-Simone Ramjohn, Ph.D., was recognized for the **Leadership Award** for her support of equity-focused community healthcare initiatives.

Forging Ahead

In 2021, we showed up in our communities to ensure our most vulnerable neighbors had access to healthy food, safe housing and quality education and care. We will continue to collaborate, invest and partner with organizations in our most vulnerable communities to foster SDOH solutions and improve health. We see a future where health disparities are marginalized—not our communities. Where healthcare is easy to afford, easy to use and available to everyone. We can see it because we are building it.

With Care,

CareFirst

carefirst.com/community



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Vice President, Chief Medical Officer

Stacia Cohen, R.N.
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Director, Community Health & Social Impact

Kimberly Harris
Director, Community Health & Social Impact

Destiny-Simone Ramjohn
Vice President, Community Health and Social Impact

CareFirst

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Community-Impact-Report (8/22)