



CareFirst

2022 Our Mission In Action

COMMUNITY HEALTH AND SOCIAL IMPACT REPORT

Our Mission

As a not-for-profit company, the funds we receive are invested back into the communities we serve. Since 1934 we have supported, invested in, and built programs and partnerships that have the greatest impact on the health and wellness of those we serve, right here in our local community.

In accordance with the Charter of the nonprofit health service plan, the mission of CareFirst shall be to:

- Provide **AFFORDABLE AND ACCESSIBLE** health insurance to the plan's insured and those persons insured or issued health benefit plans by affiliates or subsidiaries of the plan.
- Assist and support **PUBLIC AND PRIVATE HEALTHCARE INITIATIVES** for individuals without health insurance.
- Promote the integration of a healthcare system that meets the **HEALTHCARE NEEDS OF ALL** the residents of the jurisdictions where the nonprofit health system service plan operates.

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Making a Difference

The COVID-19 pandemic was a global wake-up call for healthcare and many other systems, magnifying social, economic and racial inequities as well as the critical importance of community support to meet people's most basic needs. As we transition out of the pandemic, we will relentlessly pursue our mission with the following actions:

- Build authentic, high-impact partnerships with community organizations that center trust
- Deliver innovative, data-driven solutions that improve health and wellbeing among our members
- Reduce racial health disparities in conditions that disproportionately affect underserved communities
- Intensify our commitment to community service in the places we live, work and play

In 2022, we leveraged our extensive network of valued partners to scale our impact throughout our communities. We collaborated with 358 valued community partners and invested $24 million throughout the Mid-Atlantic region. These partnerships are key to addressing some of the region's most urgent healthcare needs, reaching vulnerable populations in a meaningful way and addressing the social determinants of health. Collectively, we will impact the lives of more than 400,000 individuals over the lifetime of those investments.

CareFirst is committed to increasing accessible and affordable healthcare. We launched the CareFirst Engagement Center, a brick-and-mortar location that anyone can visit to access educational resources or support for any issues they are facing. The Center provides hands-on care to improve health outcomes for our friends, family and neighbors throughout the region.

In addition to the amazing work CareFirst Difference Makers do as part of their jobs, we are also immensely proud of the contributions employees make in their neighborhoods—volunteering for community service, participating on nonprofit boards and contributing to causes that align with CareFirst's mission and values. In 2022, our employees spent nearly 50,000 hours volunteering in their community.

Our successes in 2022 are a testament to the dedication of our diverse workforce, driven by our mission to realize accessible and affordable healthcare for all. For every inspiring story featured in this report, there are dozens more contributing to our long-term goal of making a measurable and lasting impact for the people and communities we serve.

While we made significant strides in 2022, a great deal of meaningful work remains to be done. We are excited to continue moving forward as One Company, One Team to create a brighter, healthier future for all.

With Care,



DESTINY-SIMONE RAMJOHN, PH.D.

Vice President of Community Health and Social Impact



LESTER DAVIS

Vice President, Chief of Staff

2022 Impact Highlights

Community Investments

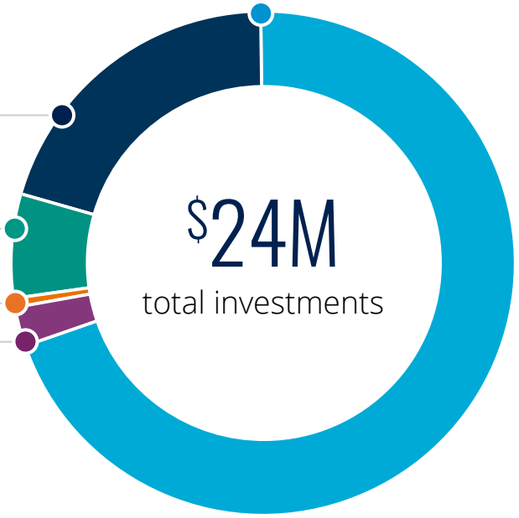
$16.8M
Government Subsidies and Public Access programs

$4.9M
Grants

$1.6M
Sponsorships

$139K
Memberships

$600K
Employee Matching Grants



Employee Engagement

$1.5M
infused through employee volunteerism[1]

48,869
hours of volunteer service

80
service projects throughout the region

207
employees serving on 274 nonprofit boads

336
skilled volunteer hours logged

Workforce Data

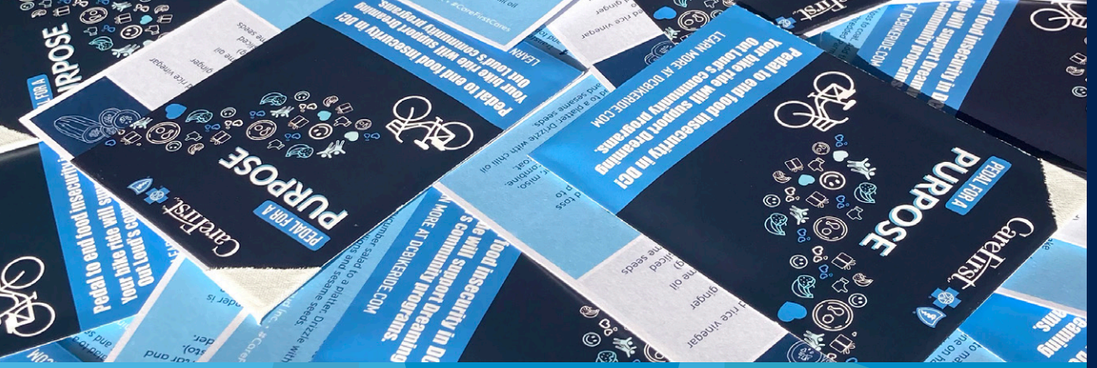
52%
of employees identified as a racial and/or ethnic minority

2,473
total membership among CareFirst's nine Employee Resource Groups

76%
Diversity, Equity, Inclusion and Belonging Index Score[2]

[1] According to Independent Sector with the Do Good Institute, the value of a volunteer hour is estimated to be $29.95

[2] The degree to which employees feel they work in an inclusive, fair and respectful environment with equal access to opportunities and resources





COMMUNITY PARTNERSHIPS

When the health of our community is prioritized, everyone benefits. Investing in the health of our community is core to our mission. We partner and collaborate with community leaders, grassroots coalitions, nonprofit organizations, municipalities and health systems to proactively identify and address social determinants of health (SDOH) that shape unequal health outcomes in communities.

Our Focus Areas

CareFirst is committed to solving the root causes of health disparities in our communities through investments, innovation, advocacy and collaboration. In 2022, CareFirst partnered with 358 charitable organizations through sponsorships, memberships and grants to increase economic development and educational opportunities, minimize disparities in care and social services, and address environmental conditions that shape health outcomes in our neighborhoods. Health begins in our homes, schools, workplaces and communities, which is why CareFirst is removing obstacles to good health and addressing social determinants impacting our communities.

To achieve health equity, CareFirst directs its community investments across the continuum of health and well-being. We have prioritized our efforts in six strategic areas of focus:



Accessible, Affordable, High-Quality Care

Increase equitable access to affordable, high-quality and culturally sensitive healthcare for all.

Chronic Conditions

Promote social, environmental and economic resources to support and promote health and wellness.

Behavioral Health

Increase equitable access to behavioral health services in environments that foster social, emotional and mental well-being.

Educational Opportunity

Provide access to education, skills training and employment opportunities.

Economic Inclusion

Ensure people are stably and safely housed, have the opportunity to earn family-sustaining wages and live in health communities with thriving “Main Streets.”

Social Responsibility and Impact

Improve the health and well-being among CareFirst employees and all people in the communities and environments where we work to transform the healthcare experience.

Behavioral Health Grants

Local youth deserve to feel safe and supported in their homes, schools and neighborhoods. In response to the ongoing behavioral health crisis in the U.S., CareFirst is collaborating with trusted community partners to reduce behavioral health disparities for at-risk youth and expand the behavioral health workforce in the region.

In 2022, to improve behavioral health outcomes in the region, CareFirst partnered with organizations working to address disparities for at-risk youth and expand the behavioral health workforce. Here are some examples of the impact these partnerships create:

Address Disparities for At-Risk Youth

CareFirst invested in organizations and programs addressing the root causes of disparities and reducing barriers that worsen disparities.

Examples include:

- Programming to reduce discrimination, promote healthy coping strategies and increase access to culturally responsive and trauma-informed behavioral health services
- Training for community interventions and mental health distress identification for community members to educate and combat mental health stigma
- Improved screening and referral pathways and access to peer-to-peer support interventions

Workforce Development

CareFirst invested in organizations and programs addressing the behavioral health workforce crisis.

Examples include:

- Efforts to recruit and retain behavioral healthcare providers
- Expanded behavioral healthcare services for communities with limited access
- Training for behavioral healthcare providers to improve services and patient outcomes
- Continuing education and strengthening career development pipelines for a diverse behavioral health workforce



Grant Impact

19
grantees

$8M
awarded

25K
people served



Behavioral Health Grants

Organizations receiving funds will improve behavioral health support by providing resources and creating meaningful connections. They include:

Association for the Public Defender of Maryland
Prince George's County, MD
Justice-Involved Youth Behavioral Health Access Project

Centro Hispano de Frederick Inc.
Frederick County, MD
Éxito Youth and Family Wellness Program

Chase Brexton Health Services
Baltimore City, MD
Increased Access to Behavioral Health Services for Vulnerable Children, Adolescents and Families

Identity Inc.
Montgomery County, MD
Youth Encuentros Groups—A Peer-Based Model of Non-Clinical Behavioral Health Support for At-Risk Youth

Pride Center of Maryland
Baltimore City, MD
Well-Being and Behavioral Health Project

Sasha Bruce Youthwork
Washington, D.C.
Reducing Barriers to Mental Health Services Among Homeless Youth

Ignatius Loyola Academy
Baltimore City, MD
Reducing the Impacts of Childhood Trauma Through Education

Supporting and Mentoring Youth Advocates and Leaders
Washington, D.C.
Providing Free Behavioral Health Services to BIPOC and Homeless LGTBQ+ Youth

Young Women's Project
Washington, D.C.
Mental Health Education and Peer Support

Whitman-Walker Health
Washington, D.C.
Breaking Barriers to Better: Mental Health First Aid and Peer-to-Peer Support Intervention for Youth

Arlington Free Clinic
Arlington, VA
Expanding and Enhancing AFC's Behavioral Health Workforce

Center for Urban Families
Baltimore City, MD
Right Place, Right Time: Building Behavioral Health Connections Capacity at the Center for Urban Families

University of Maryland Charles Regional Medical Center
Charles County, MD
UM Charles Regional Medical Center ED-Based Substance Use Peer Recovery Program

Enoch Pratt Library of Baltimore City[1]
Baltimore City, MD
Building a Peer Navigator Workforce in Baltimore

Luminis Health Inc.
Anne Arundel County, MD
Strategies to Achieve Recruitment and Retention

Pathway Homes
Fairfax, VA
Expanding Behavioral Health Workforce Through Accessible Clinical Supervision Opportunities

Pathways to Housing D.C.
Washington D.C.
Strengthening the Behavioral Health Workforce—A Community Response to Ending Homelessness

West Cecil Health Center, Inc.
Cecil County, MD
Expanding Access to Behavioral Health Services Among Youth in Northeastern Maryland

Worcester Youth & Family Counseling Services
Worcester County, MD
Behavioral Workforce Development: Recruitment and Retention of Behavioral Health Providers in a Rural Community

[1] In partnership with Maryland Peer Advisory Council and Healing City Baltimore

Behavioral Health Grants: Grantee Spotlights

Montgomery County, MD
Addressing Disparities

Finding bilingual and culturally sensitive behavioral healthcare providers is extremely challenging.

Offering services to Latinx youth and their families in Montgomery County, MD, Identity Inc. works with clients who have experienced significant trauma, including family separation because of immigration issues. Identity, Inc. is expanding its Encuentros peer support groups to include youth, leaning into the cultural traditions of neighbors helping neighbors in times of emotional distress. In collaboration with CareFirst, Youth Encuentros will serve an additional 720 youths over the lifetime of CareFirst's investment.

Baltimore, MD
Addressing Disparities

Nationwide, 46% of youth identifying as lesbian, gay or bisexual have seriously considered suicide.

In response to the significant behavioral health needs of Baltimore's lesbian, gay, bisexual, transgender and queer (LGBTQ) youth and the behavioral health workforce shortage, the Pride Center of Maryland, a long-standing fixture of Baltimore's sexual and gender minority community, will provide an additional 300 hours of culturally appropriate behavioral healthcare services at no cost to clients with support from CareFirst.

Fairfax, VA
Workforce Development

Over 40% of youth who experience a major depressive episode do not receive mental health services.

For many who want to provide behavioral health services, licensing requirements, including extended supervision and fees, can prevent professionals from entering the workforce, leaving fewer providers to meet patient needs. Through this partnership with CareFirst, Pathway Homes will provide 350 hours of licensing supervision to help reduce this barrier, increasing the number of qualified behavioral health professionals in our community.

Cecil County, MD
Workforce Development

Rural children and youth from small communities have higher mental and behavioral disorder rates.

Rural children and youth are twice as likely to commit suicide than their urban and suburban counterparts. Behavioral health provider shortages in rural areas worsen this disparity. West Cecil Health Center, a federally qualified health center (FQHC) in rural northeastern Maryland, is collaborating with CareFirst to expand access to behavioral health services by recruiting and retaining providers and school-based outreach to identify youth in need of support. New providers will offer 1,200 additional hours of direct service to youth.

Economic Inclusion Grants

Medical care is estimated to account for only 10–20% of a person's health, while social and environmental factors account for 80–90%. To address health inequities, CareFirst recognizes the need for investments to extend beyond clinical interventions. To address underlying obstacles including racism, poverty and discrimination, CareFirst is collaborating with small business and diverse nonprofit organizations. These partnerships strive to advance economic inclusion while minimizing barriers to family-sustaining wages.

CareFirst prioritized funding for organizations and programs focused on:

Capacity Building

CareFirst supported organizations and programs to increase access to capital and support the expansion of small businesses and nonprofits.

Examples include:

- Enhancing operational management including governance, finance and data systems
- Supporting leadership and professional development and vision and impact advancement
- Strengthening business plans and proposals
- Assessing organizational readiness to receive, process and monitor funds and eliminate financial issues

Workforce Development

CareFirst supported programs and initiatives to increase access to family-sustaining employment opportunities.

Examples include:

- Recruiting local residents in positions that drive community improvement and developing an employee pipeline
- Providing access to education and enhanced training including customized programs to improve technical and soft skills
- Supporting students in achieving academic success and building marketable skills for the future



Grant Impact

16
grantees

$2.2M
awarded

30K
people served



Economic Inclusion Grants

Organizations receiving funds will bolster economic recovery, growth and sustainability in the region. They include:

Bmore Empowered
Baltimore City, MD
Grassrootz Collaborative's Holistic Health and Capacity Building Initiative

Boys & Girls Clubs of Greater Washington
Washington, D.C.
Capacity Building at BGCGW—Social Determinants of Health Development

Capital Youth Empowerment Program
Washington, D.C. and Northern VA
Fathers in Tech

Echoing Green
Prince George's County, MD and Washington, D.C.
Echoing Green Racial Equity Fund

Fusion Partnership/Brioxy
Baltimore City, MD
Capacity Building Pipeline for Jobs & Health

Friends of Anacostia Park
Washington, D.C.
Anacostia Park Friends Corp: Increasing Park Access Through Community-Led Stewardship

Greater Washington Urban League
Montgomery and Prince George's counties (MD), and Washington, D.C.
Center for Financial Inclusion

Heaven on Earth Now
Baltimore City, MD
Capacity Building at Heaven on Earth NOW

Human Services Coalition of Prince George's County
Prince George's County, MD
Nonprofit Resource Center

INROADS, Inc.
Washington, D.C.
College Links: A College Readiness and Preparatory Program

Maryland Association of Nonprofit Organizations/Maryland Latinos Unidos
Maryland
Strengthening the Ecosystem for Latino-Led and Latino-Serving Nonprofit Organizations

Parity Baltimore Incorporated
Baltimore City, MD
Parity: Home Is Where The Health Is

Safe Alternative Foundation for Education (SAFE)
Baltimore City, MD
Educational Programs and Career Training at the SAFE Center and SAFE Workforce Development Center

ServiceSource
Northern VA
IT Training Pilot Program

The Urban Oasis
Baltimore City, MD
The Urban Oasis—Capacity Building

Washington Area Community Investment Fund
Washington, D.C.
Driving Social Determinants of Health and Equity Through Inclusive Entrepreneurship in Underserved D.C.-Area Communities

Economic Inclusion Grants: Grantee Spotlights

Montgomery and Prince George's counties (MD), and Washington, D.C.
Workforce Development

In 2016, Black D.C. residents were 3.5 times more likely to live below the poverty line than white residents.

Although Washington, D.C. and parts of the surrounding suburbs are considered affluent by many standards, stark racial disparities exist. This correlates with health disparities, as Black residents are six times more likely to die from diabetes and twice as likely to die from heart disease or stroke. With support from CareFirst, Greater Washington Urban League's Center for Financial Inclusion will work with 1,800 community members to help them become resilient and financially astute life-long earners.

Prince George's County, MD
Capacity Building

Nonprofit leaders of color make up only 13% of nonprofit leadership but represent 43% of the U.S. population.

Furthermore, organizations led by people of color saw a greater resource decline during COVID-19 and had lower reserves going into the pandemic than white-led organizations. The Nonprofit Resource Center project will provide vital resources and capacity building for 85 nonprofits and small businesses led by people of color, serving over 1,500 community members.

Maryland
Capacity Building

Maryland's Latinx population is steadily growing, and data shows widespread inequities.

Latinx people were disproportionately affected by COVID-19, with almost three times as many cases as their white counterparts and a hospitalization rate 4.6 times higher. Maryland Latinos Unidos is partnering with CareFirst to strengthen the ability of Latinx-led and Latinx-serving organizations to combat disparities and inequities. The program aims to serve 20 nonprofits, directly benefiting 68 nonprofit leaders. However, at the midpoint, they have exceeded their goal, already serving 275 people at 26 nonprofits and 15 small businesses, and helped organizations access nearly $500,000 in new funding.

Baltimore, MD
Workforce Development

Nearly one in five students in Baltimore City will drop out of high school.

The dropout rate in Baltimore City has risen since 2019 and is currently three times higher than the national average. SAFE provides holistic support for students through real-world applications and innovative learning opportunities. In collaboration with CareFirst, SAFE will benefit 100 youth, training 80 and helping 30 gain professional certifications. It will provide 1,000+ hours of training through its workforce development center.

Learn how SAFE is creating opportunities for youth:

WATCH NOW

Partnerships That Help Our Communities

As part of a three-year initiative with the **Baltimore Orioles**, we are partnering with **The Food Project (TFP)** to bring healthy food options to our neighbors who experience food insecurity and create jobs in Baltimore. TFP is a Baltimore organization that brings cooking, farming, restaurant skills, job opportunities, sustainable food sources, mentorship and hope to the youth of Southwest Baltimore. Supporting workforce development is a core component of TFP. Our partnership employs youth in the ballpark and at the farmer's markets held by TFP. TFP provides hospitality training and supports participant's dreams of starting their own businesses. For example, one participant in the program had the idea to create, package and distribute a healthy granola option; thus, they created Seedy Nutty. Seedy Nutty was sold at Camden Yards during the 2022 season and distributed through our other partnerships like the Baltimore Running Festival.

Learn how TFP helps feed minds and grow leaders:

WATCH NOW



Source: SeedyNutty.com



Source: The Food Project

2022 Numbers

500
bags of Seedy Nutty purchased through the partnership[1]

32
at-risk youth employed at Camden Yards

200+
coats and cold weather gear collected

$5K
raised during one-day social media fundraiser featuring O's merchandise

[1] Ballpark sales, giveaways at Baltimore Running Festival, American Heart Association Heart Walk

Partnerships That Help Our Communities

Our partnership with the **Baltimore Ravens** and the **Maryland Food Bank** addresses the persistent challenge of food insecurity in Baltimore City. It breaks down critical access barriers to fresh and nutritious food within our communities. In an award-winning three-year partnership with the Baltimore Ravens, CareFirst purchased a van that the Maryland Food Bank desperately needed, right as COVID-19 created a heightened need for food in a ZIP code already suffering.

Learn more about this partnership that lets our communities know they matter:

WATCH NOW





2022 Numbers

300K
"grab-and-go" meals since March 2020

200
meals distributed to Baltimore City students each day

14
food distribution locations daily







Partnerships That Help Our Communities

At CareFirst, we promote a culture of health and well-being for our employees, members and community. So we value partnerships that create the space and opportunities to move your body and live your healthiest. As a not-for-profit healthcare organization, CareFirst supports events that encourage healthy living and wellness, foster the growth of local business communities and invest in the lives of the city residents.

The **Baltimore Running Festival** offers a 5K, half-marathon and full marathon. In addition to supporting the event as a lead sponsor, CareFirst also encourages employees to participate, both on the course and at various activations along the way. This partnership—which spans over a decade—demonstrates our commitment to not only provide care to members but to truly be part of promoting active, healthy lifestyles within our communities.

DC Bike Ride is a fun, social ride through the closed streets of Washington, D.C. The event showcases that biking is truly for all residents, regardless of gender, ethnicity, age or economic status. Our partnership goes beyond movement: it creates economic opportunities for the D.C. metro region's marginalized communities through a partnership with **Dreaming Out Loud**, an organization whose mission is to build a healthy, equitable food system for at-risk residents. CareFirst and DC Bike Ride partner to help raise awareness and funds for this great organization, while promoting family friendly healthy habits.

See what a holistic approach to community wellness looks like:

WATCH NOW

2022 Numbers

12K
runners at the Baltimore Running Festival

9K
riders at the DC Bike Ride

$25K+
donated and 250+ sponsored riders through Dreaming Out Loud

Partnerships That Help Our Communities

Monumental Sports is a cornerstone of our partnerships in the District. The partnership provides opportunities to support the community along with the **Washington Capitals** (NHL), **Washington Mystics** (WNBA) and **Washington Wizards** (NBA), as well as during many popular shows and events at Capital One Arena. In 2022, we established a three-year partnership with **DC Greens**, an organization whose mission is to advance health equity by building a just and resilient food system.

As part of our partnership, we partnered with the Wizards for their 2nd Annual Thankful Meals event at the RISE Demonstration Center. We were onsite with members of the Wizards and Mystics distributing meals.

The larger community effort with Monumental is the support of **The Well at Oxon Run**, also through DC Greens. This garden not only provides food for the surrounding community but food education as well. This partnership demonstrates our positive impact on food security in Wards 7 and 8.

See how this urban farm exemplifies "with care:"

WATCH NOW



2022 Numbers

$25K
annual contribution to DC Greens for three-year term

2K
Thanksgiving meals provided



Partnerships That Help Our Communities

In collaboration with the **Washington Nationals** and **Building Bridges Across the River**, CareFirst completed its first growing season in the "Giving Garden," a 6,000-square-foot rooftop garden inside of Nationals Park. Produce from the Giving Garden is harvested and distributed through Building Bridges Across the River's **Community Raised Inspired and Sourced Produce** (C.R.I.S.P.), Community Sourced Agriculture (CSA) program and Saturday Farmer's Market, which runs from May through November. More than 400 residents from Wards 7 and 8 pay an income-based fee and receive access to fruits, vegetables, herbs and other value-added products like honey.

See how this effort combats food insecurity:

WATCH NOW





2022 Numbers

6K
square-foot rooftop garden

20+
crop varieties

10
harvest volunteer opportunities

645
pounds of food harvested





RACIAL AND HEALTH EQUITY

At CareFirst, we are committed to understanding longstanding disparities and taking a leading role in activating change. We are making strides to connect with our own communities and to align with efforts across the nation as part of the Blues. While we know that we have a long journey ahead of us to make a meaningful difference, we also know that our vision for achieving health equity aligns with our vision as a company. We are committed to doing everything possible to better serve the communities where we live, play and work.

Blue Cross Blue Shield Association Strategy

We have a strategic advantage as part of the Blue Cross Blue Shield Association (BCBSA) network. Ensuring alignment between the Association's National Health Equity Strategy and CareFirst's corporate goals is imperative for driving change, impact and results.

Health equity means that everyone has a fair and just chance to be as healthy as possible. To meet our goal of achieving total health equity, we focus on removing obstacles to good health, such as racism, poverty and discrimination. 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

Without understanding where racial and ethnic disparities in health outcomes exist, CareFirst cannot design effective actions to address health disparities. It's critical that we address health disparities, inequities and SDOH from a data-driven perspective.

CareFirst has a chance to drive this national strategy and be a leading industry force in support of health equity. We have a long journey to make a meaningful difference, and we're committed to ensuring our actions are impactful and sustainable. We're nurturing healthier communities from within, championing the right to access affordable and high-quality care to advance health equity for all we serve.



BCBSA's National Health Equity Strategy prioritizes conditions that disproportionately affect underserved communities:

1. Maternal health
2. Behavioral health
3. Diabetes
4. Cardiovascular conditions

Together, we intend to change the trajectory of health disparities in numerous ways with strategies to:

1. Take a data-driven approach to understanding disparities
2. Transform and innovate healthcare delivery
3. Address the determinants of health
4. Invest in our communities
5. Embrace equity in action

2022 Numbers

50%
reduction in racial disparities in maternal health—BCBSA's initial focus

80–90%
of health outcomes are determined by SDOH

Reaching Our Members

As a Blue Cross Blue Shield company, CareFirst is one of 34 plans delivering health coverage to one in three Americans across all 50 states. While medical care only accounts for 10–20% of a person's health, social, economic and environmental factors can adversely affect any individual's life. To meet our goal of achieving total health equity, we focus on removing obstacles to good health, such as racism, poverty and discrimination.

Data-Driven Solutions

Without understanding where racial and ethnic disparities in health outcomes exist, CareFirst cannot design effective actions to address health disparities. We must address health disparities, inequities and determinants of health from a data-driven perspective.

CareFirst has partnered with Socially Determined, an analytics company offering social determinants of health data platform, to help advance efforts to understand social risk by integrating clinical, financial, geographic and social data. Through this partnership, CareFirst integrates data from diverse datasets (public, commercial and consumer sources) to better understand where SDOH risks are concentrated in the communities served, which sub-populations are most impacted, and how to prioritize intervention opportunities and measure impact and return on investment.

Social risk scores consider these barriers to care:

- Finances
- Food
- Housing
- Transportation
- Health literacy
- Digital
- Social

Provider Training

CareFirst continually seeks to improve relationships with providers and promote health equity within our communities. We are focused on developing resources, dedicated spaces for engagement and specialized content that supports providers as they interact with CareFirst and their patients.

CareFirst maintains a Learning Engagement Center for all of our in-network providers. As part of our effort to advance an equity strategy, the Learning Engagement Center offers courses focusing on structural competency, allowing providers to gain an understanding of the terms, concepts and history associated with health equity, information about inclusive behaviors and best practices for the LGBTQ+ population, and the current demographics and prevalence of health disparities in the regions we serve.

As we focus more on value-based care and community health, understanding the language and topics related to health equity is at the core of the work.

2022 Numbers

56%
of CareFirst member race, ethnicity and language (REL) data procured

3
new provider education courses added specific to health equity

3K
providers completed health equity courses

CareFirst Engagement Center

The CareFirst Engagement Center (CEC) supports our mission to increase access to care and use our existing footprint to engage members—and the community at large—and seize opportunities to close gaps in care. The pilot CEC—on the first floor of our Canton headquarters—opened in October 2022 and provides hands-on care to improve health outcomes for our friends, family and neighbors throughout the region. The Canton CEC offers:

- In-person customer service
- CloseKnit provider appointments and health screenings
- Insurance education sessions
- Collaboration opportunities with community partners
- Wellness classes including CPR training, fitness classes and more

We are excited to continue working with our Health Services and Wellness teams to identify community and care programming to provide additional value to the Canton community.

> **"A live person was available, who is knowledgeable, professional, and who satisfied all my concerns."**
>
> CAREFIRST MEMBER

> **"Using the CEC's many resources, [the agent] was able to contact an expert on my plan and use share screen software to visually walk me through my benefits and explain them."**
>
> CAREFIRST MEMBER











SOCIAL IMPACT

At CareFirst, we put people first. We seek out and listen to our neighbors' opinions—empowering all of us to find solutions for good health.

Volunteerism

Our “One Company, One Team” culture invites all employees to make a difference in the communities where we live, learn, work, play and seek care. CareFirst values its role as a corporate citizen and encourages employees to invest their time and talents to support our community’s health and social needs.

Employee Resource Groups (ERGs)

Action on Sustainability, Climate Change, and the Environment (ASCE)

Launched in the spring of 2022, ASCE began with more than 255 employees and partnered with CareFirst’s Community Health & Social Impact team to host 8 events throughout April celebrating Earth Day.

Difference Makers supported cleanup efforts, gardening projects, and invasive species removal projects in partnership with Friends of Accotink, Casey Trees, the National Arboretum, Rock Creek Conservancy and more.

Black Professionals Network (BPN)

With more than 350 members, CareFirst’s BPN hosted community events and volunteer opportunities in partnership with the D.C. Rape Crisis Center, Helping Up Mission, Pathways to Housing and the Reginald F. Lewis Museum.

BPN also collaborated with fellow ERGs to host experts at educational sessions for employees focused on diabetic care and disease management.

Military and Veterans Resource Group (MVRG)

CareFirst’s MVRG supported veterans in our communities by serving meals at The Baltimore Station, placing and removing flags at veterans’ cemeteries in recognition of Memorial Day, participating in the 9/11 Memorial Stair Climb at M&T Bank Stadium, volunteering at the 6th Branch’s annual “Together We Serve” September 11 event and placing wreaths at veterans’ gravesites through Wreaths Across America.

2022 Numbers

48.8K
volunteer hours

2K
employee volunteers

30
cities/counties in our service region with volunteer activity

207
employees serving on nonprofit boards







Service-Based Volunteering

In 2022, CareFirst Difference Makers leveraged nearly 32,000 hours of their time in support of service-based volunteering, supporting hundreds of nonprofit organizations. This includes enthusiastic support for 80 service projects throughout the region and nearly 1,500 Difference Makers participating in civic engagement activities.

Top organizations include:

American Heart Association.

American Red Cross

BOY SCOUTS OF AMERICA® BALTIMORE AREA COUNCIL

Special Olympics Maryland

CAPITAL AREA FOOD BANK®

FIRST FRUITS FARM GROW – GIVE – SERVE

Moveable Feast

See how CareFirst is showing up in our communities:

WATCH NOW

> "We are community; it really does take a village. We are all interconnected, and we need each other in so many ways. Giving back to the community is a way of acknowledging that together we can truly make a larger impact."
>
> CAREFIRST DIFFERENCE MAKER





Spotlight: American Heart Assocation

3
year partnership

4
regional Heart Walks[1]

80
CareFirst Teams

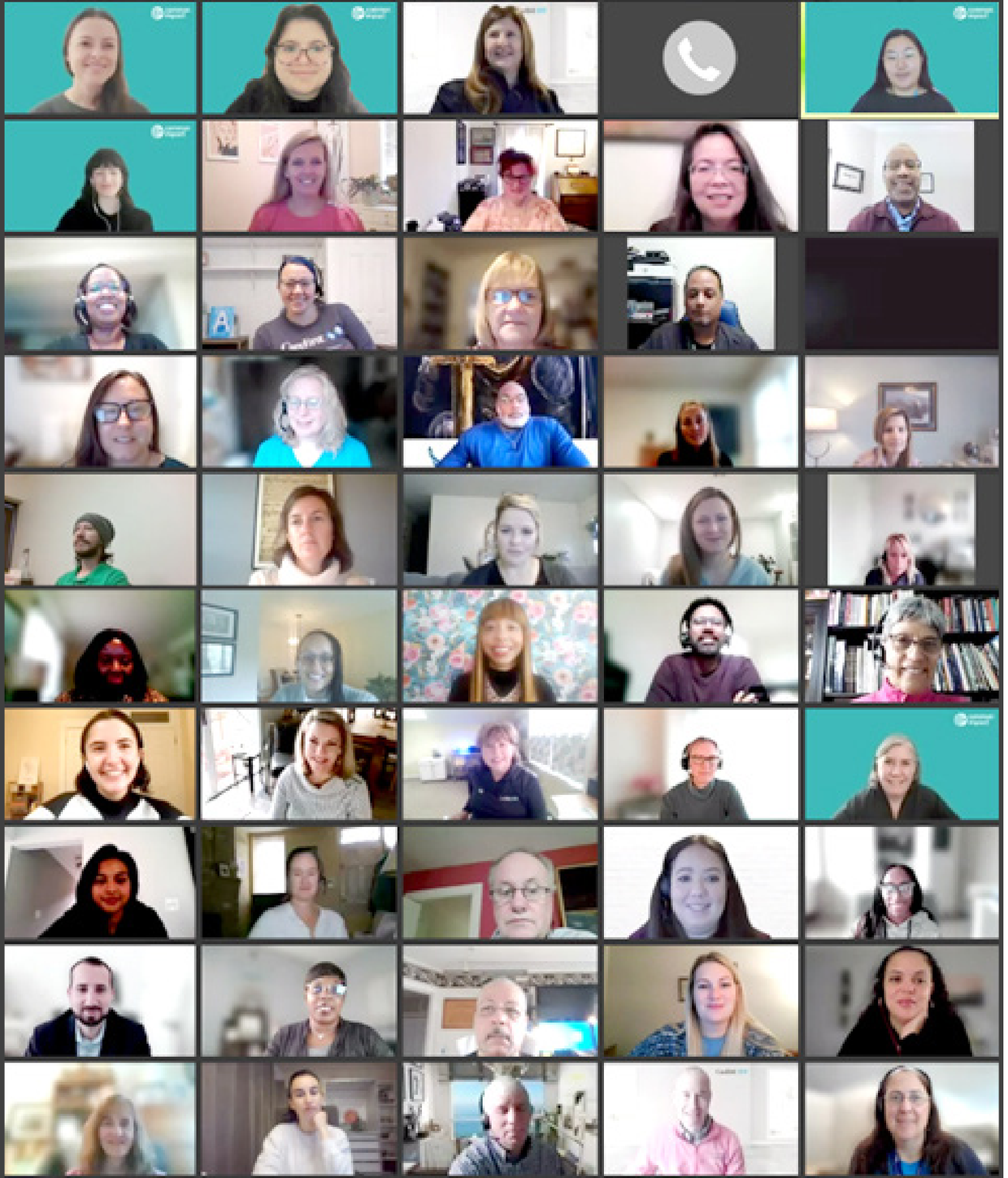
1,469
registered walkers[2]

$266K
funds raised[3]

[1] Charleston, WV; Cumberland; Greater Maryland and Greater Washington

[2] CareFirst Difference Makers, friends and family

[3] For innovation, research and medical treatment, education, CPR training, community programs and engagement



Skills-Based Volunteering

CareFirst Difference Makers lent nearly 17,500 additional hours of their talent and professional expertise to participate in skills-based volunteering. These activities, including nonprofit board service, help support the infrastructure needs of community organizations to build capacity and create social change.

CareFirst hosted its first skilled volunteer event, Pitch Competition, in partnership with Common Impact. The event offered a virtual opportunity for 100 CareFirst employees to work in small teams and develop ideas for four local community partners:

The Arc Prince George's County

rebirth Inc

STEIN Open The Mind, Change The World

FRIENDS of ANACOSTIA PARK

> "This was a great use of time and was very well organized. I really felt like we were able to make an impact and put our skills to good use. I worked for a nonprofit startup before coming to CareFirst and know how valuable skilled volunteers can be to a nonprofit with limited resources. I'm grateful for the opportunity to participate."
>
> CAREFIRST DIFFERENCE MAKER, PITCH COMPETITION VOLUNTEER

Skills-Based Volunteering: Competition Spotlights

The Arc of Prince George's County

The Arc provides support for people with developmental and intellectual disabilities through employment training, residential services, advocacy and more.

- **Challenge:** Provide solutions that will help The Arc optimize its data dashboard.
- **Skill gaps:** Data reporting and visualization, database design and development, data and analytics
- **Pitch recommendations:** CareFirst volunteers suggested The Arc adopt a dashboard tool that allows the organization to start small and expand their data reporting capabilities as needs change. They recommended a phased implementation with established milestones to measure progress and suggested sample question models to maximize the insights gained from the data collected.

Friends of Anacostia Park (FoAP)

FoAP strives to enrich the lives of D.C. residents by preserving Anacostia Park and connecting surrounding communities to its redevelopment.

- **Challenge:** Define FoAP's unique value proposition to gain support, engage new partners to create an employment pipeline.
- **Skill gaps:** Marketing and communication, brand strategy, value proposition, business strategy, stakeholder identification, client relations
- **Pitch recommendations:** CareFirst volunteers suggested FoAP bolster existing programming and develop marketing materials to communicate its value to stakeholders. They also recommended hosting events at the park to increase visibility, community engagement and opportunities to solicit new funding from untapped sources.

Rebirth Inc.

Rebirth is a nonprofit dedicated to advocating for rights and facilitating resources for low-income and immigrant communities in the Delmarva Peninsula.

- **Challenge:** Outline a family-based mental health program to better support and serve the community.
- **Skill gaps:** HR strategy, DEI, health expertise, behavioral health, operations
- **Pitch recommendations:** CareFirst volunteers recommended Rebirth Inc. rely on community-based organizations, like faith institutions, to reach underserved populations. They were also encouraged to develop educational materials to reach at-risk individuals, and use social media, recreational clubs and peer-to-peer interactions as touchpoints to further build trust and engage community leaders.

Stein Learning Gardens

Stein Learning Gardens delivers high-quality garden education and community programs that encourage healthy lifestyle choices and increase access to fresh, affordable, healthy produce.

- **Challenge:** Draft a roadmap outlining 5–10 short-term action items to determine if expansion is financially feasible.
- **Skill gaps:** Financial analysis, business strategy, marketing, research, data analysis
- **Pitch recommendations:** CareFirst volunteers suggested corporate giving programs, sponsorships and community engagement to generate resources for expansion. They also recommended collecting feedback to revamp and scale programming. Volunteers encouraged the identification of educational partners to align programming with curriculum goals, create internship opportunities and develop grade-appropriate, hands-on projects for students. They were also encouraged to promote engagement using digital tools.

Employee Giving Campaigns

To help support community partners across our region, CareFirst encourages employees to give not only their time and talent, but also their treasure. These partnerships and commitments address root causes of health disparities in our communities. And that means our Difference Makers can have a direct positive impact on the health and wellness of the people we promise to serve with care. This year, that included offering a matching grant program as well as corporate giving campaigns.

> **"At some point in our lives, we will all need help from someone. Although the need may show up differently, we should pay it forward and give back to the community as we are able to promote a positive culture of community and volunteerism."**
>
> CAREFIRST DIFFERENCE MAKER

2022 Numbers

$18,805
Individual Employee Matching Grants to 32 organizations

$1,065,546
United Way
- Corporate match: $456,663
- Employee pledges: $608,884

$32,898
Polar Bear Plunge
- Corporate match: $8,963
- Employee pledges (including fundraising efforts): $23,935

$26,632
PAC Associate Match to 38 organizations

$229,463
American Heart Association
- Corporate match: $88,510
- Employee/friends/family pledges: $106,828
- B2B Campaign: $12,581
- Vendor Campaign: $21,543

$112,483
CareFirst Cares Campaign
employee disaster relief program
- Corporate match: $75,000
- Employee donations: $37,483











Listen, Learn, Act: Week of Equity and Action

CareFirst's annual Week of Equity and Action serves as an opportunity for employees to cultivate empathy and understanding of each other in the workplace and the community.

Company-wide conversations hosted in thoughtfully designed and safe learning spaces challenge employees to actively listen and appreciate the worldview of others. Events like these are foundational in our efforts to expand our knowledge and understanding of why prejudice exists—and how to combat it.

Empowered by a renewed commitment to foster belonging, seek understanding and demand equity, our employees are encouraged to live out the CareFirst mission, serve side-by-side with fellow Difference Makers at offsite volunteering events and have a real-time impact in the communities we serve.

430 Difference Makers volunteered with 25 community partners across the region.

> **"I want to thank CareFirst for taking such a bold step in these diversity trainings. I don't know any other company that is doing this kind of thing. I appreciate the leadership that made this happen and I am thankful to be part of the CareFirst family."**
>
> CAREFIRST DIFFERENCE MAKER

2022 Numbers

4K
pounds of produce harvested[1]

1K
pieces of donated clothing counted and sorted[2]

14K
square yards of outdoor space cleared of invasive plants[3]

413
backpacks packed with food[4]

120
hygiene kits and 20 welcome baskets created[5]

[1] Baltimore County
[2] Baltimore City
[3] Fairfax, VA
[4] Charleston, WV
[5] Washington, D.C.; for clients experiencing or recovering from homelessness

Leadership

Executive Leadership Team

Brian D. Pieninck
President and CEO

Meryl Burgin
Executive Vice President, General Counsel and Corporate Secretary

Angela Celestin
Executive Vice President, Chief Human Resources Officer

Stacia Cohen, R.N.
Executive Vice President, Health Services

David Corkum
Executive Vice President, Chief Growth Officer

Lester Davis
Vice President, Chief of Staff

Ricardo Johnson
Executive Vice President, Enterprise Strategy and Healthworx

Char MacDonald
Senior Vice President, Public Policy and Government Affairs

Rose Megian
Executive Vice President, Chief Administrative Officer, Enterprise Shared Services

Wanda Oneferu-Bey
Executive Vice President Government Programs

Jenny Smith
Executive Vice President, Chief Financial Officer and Treasurer

Matt Snyder
Senior Vice President, Chief Risk Officer

CareFirst, Inc.

Kevin H. Beverly

Sherri L. Bohinc

Dave Bond
Continuing Care Actuaries

Jonca Camille Bull, M.D.
Consultant

Mark J. Chastang
Saint Elizabeths Hospital

Jeffrey P. DiLisi, MD.
Roper St. Francis Healthcare

Charlene M. Dukes
The Dukes Group, LLC

Robert Hagans, Jr.

Alexandra M. Hughes, Esq.
Blended Public Affairs

Jason D. León, CPA
Diversified Search

Julissa Marenco
Smithsonian Institution

Michael J. McShea
Health Systems Innovation Lead, Next Generation Care Delivery

National Health Mission Area, Johns Hopkins, Applied Physics Laboratory

Richard T. Napolitano
Anne Arundel County

Donald M. Parsons, Jr.
Financial Health Matters, LLC

Wayne L. Rogers
Synergics, Inc.

Cheryl E. Tillman

Community Health and Social Impact

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

Hosanna Asfaw-Means, MPH
Director, Community Health and Social Impact, Maryland

Kimberly Harris, MA
Director, Community Health and Social Impact, National Capital Area

CareFirst

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Our-Mission-in-Action (4/23)