CareFirst

Transforming Health

With Care

2023 ANNUAL REPORT



FOR 86 YEARS, our mission at CareFirst BlueCross BlueShield (CareFirst) has been to ensure that high-quality healthcare is affordable and accessible to all. With this mission intact, we have grown to become one of the largest not-for-profit healthcare companies serving the nation—realizing our responsibility to safeguard the health of our 3.6 million members, 5,067 employees and communities across Maryland, Washington, D.C. and Northern Virginia.

To advance our mission and transform the healthcare experience, we strive to address the social and environmental factors preventing people from practicing healthy habits or getting the healthcare they need. We:

Partner with groups in the National Capital Region and Maryland to address food insecurity.

Collaborate with community organizations to provide education, skills training and employment opportunities.

Advocate for more services to support behavioral health and compassionate, inclusive care.

Foster innovative solutions to meet those we serve with the resources to get and stay healthy

Encourage our employees to give back in our communities.

Most importantly, we continue to show up to listen and learn how we can do more.

With Care,

CareFirst



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Kimberly H.

CareFirst

Employee since '21

A year of *Impact*

"It's important to recognize we cannot address health challenges in a silo. To effectively transform the healthcare experience, we must widen our focus to explore all avenues through which we can address social drivers of health, lessen disparities in care and advance meaningful change to create healthier, thriving communities."

$233 MILLION

IN SUPPORT OF REGIONAL COMMUNITY IMPACT IN 2023



Employee Engagement

75K HOURS OF SERVICE

9 CAREFIRST EMPLOYEE RESOURCE GROUPS (ERG)

4,031 EMPLOYEES ARE IN ERGs

248 NONPROFIT BOARDS WITH CAREFIRST REPRESENTATION

Workforce Data

5,067 FULL-TIME EMPLOYEES

54.6% OF EMPLOYEES SELF-IDENTIFY AS A RACIAL MINORITY

3% OF EMPLOYEES SELF-IDENTIFY AS VETERANS

309 EMPLOYEES SELF-IDENTIFY AS LGBTQ+

COMMUNITIES

Advancing Care in Our Communities

The well-being of individuals, families, businesses and the economy depends on the health and wealth of communities. Every day we strive to do more to make meaningful differences in all the communities we serve, from physical and mental health to social drivers of health such as quality education, healthy food options and well-paying jobs.

This past year we created more partnerships, addressed more disparities and provided more resources to make our communities wealthier and healthier.



"As a leading healthcare company and an anchor institution, our presence in the community should be seen, heard and felt. Through collaboration with community partners, regulators and policymakers, business leaders and like-minded organizations throughout the region, we are advancing equity, improving access, promoting inclusion and prioritizing health and wellness for all we serve."

Maisha D.

CareFirst

Employee since '21

ADDRESSING BEHAVIORAL HEALTH IN THE NATIONAL CAPITAL AREA

CareFirst gathered a group of Behavioral Health thought leaders and partners at **Whitman-Walker Health**'s new event space, "The Corner," to discuss the connection between workforce development, economic opportunity and access to behavioral health care for youth in historically low-income communities and communities of color. The event marked an opportunity for community organizations, policymakers and other stakeholders to engage in dialogue around the challenges we face and the new and innovative approaches some of our recent partners are implementing to address disparities.

The event started with an address from Lester Davis, Vice President and Chief of Staff, CareFirst. It was followed by a fireside chat featuring Destiny-Simone Ramjohn, Vice President of Community Health and Social Impact, CareFirst; Naseema Shafi, Chief Executive Officer, Whitman-Walker Health; and Ryan Moran, Chief Executive Officer, Whitman-Walker Health.

The fireside chat was followed by a panel discussion moderated by Kimberly Harris, Director of Community Health and Social Impact, National Capital Area, CareFirst. She held an inspiring discussion with Marielle Levy of **Arlington Free Clinic**, Brittni Dash of the **Sexual Minority Youth Assistance League** (SMYAL), Melissa Rothstein of the **Association for the Public Defender of Maryland** and Pam Lieber of **Sasha Bruce Youthwork**.



Transformative investments, collaboration and innovation improve access to behavioral health services.

In March 2023, CareFirst brought behavioral health thought leaders and partners together for Community Conversation: The State of Behavioral Health. The event presented an opportunity for community organizations, policymakers and other stakeholders to engage in dialogue around the challenges and opportunities to address behavioral health disparities. The conversation highlighted the connection between social drivers of health—such as education, economic opportunity and access to behavioral health care—and challenges faced by youth in historically low-income communities and communities of color.

A fragmented system of care, stigma and an insufficient supply of behavioral health providers are just a few of the challenges associated with securing much-needed care. In Washington, D.C., stats on mental health are noteworthy. One report revealed that while the District reports lower rates of depression among youth, nearly one in six youth have attempted suicide, which is nearly double the national average. That same CDC report shows that mental health outcomes in Washington, D.C., also reflect racial disparities. Minority students have higher rates of depression and suicide than white students.

In 2023, CareFirst invested nearly $8 million to change the trajectory of behavioral health disparities in Washington, D.C., awarding grants to community-based organizations working with at-risk youth, including rural, low-income, youth of color and LGBTQIA+ youth to improve services, screening and referral pathways for behavioral health programs.

We also advocated for public policy to improve access by promoting growth of the behavioral health workforce and increasing telehealth flexibility. And introduced innovative solutions such as Headway and our Behavioral Health Digital Resource to help members connect with licensed therapists virtually and on-demand to get emotional support any time, day or night.

Whitman-Walker

smyal
empowering LGBTQ youth

Sasha Bruce

arc arlington freeclinic

APDM
Association for the Public Defender of Maryland

$8M
IN COMMUNITY IMPACT

19
BENEFICIARY ORGANIZATIONS

25K
LIVES IMPACTED

CLOSING THE HEALTH-WEALTH GAP

In collaboration with Coppin State University and the Center for Urban Families, CareFirst's West Baltimore Workforce Development Initiative is narrowing the health-wealth gap.



For many Americans, low earnings and unemployment can mean poorer health. Numerous studies have shown that compared with those in the highest income group, adults with the lowest incomes are nearly five times as likely to be in poor or fair health. This disparity is known as the health-wealth gap. Across Maryland, Washington, D.C. and Northern Virginia, the gap has challenged our communities for generations because its root causes, such as lack of access to reliable and safe transportation to get workers to and from their jobs, remained unaddressed.

To help meet the needs of those we serve in Baltimore, CareFirst established the **West Baltimore Workforce Development Initiative**, a multimillion-dollar collaborative with **Coppin State University** and the **Center for Urban Families**.

The goal: Create a talent pipeline of candidates matched with sustainable-wage job opportunities while providing intensive training in practical skills from problem-solving to financial literacy. Initiative participants are trained to enter careers in a variety of fields at CareFirst, from community healthcare to sales and customer service.

The Initiative invests in neighborhoods that for decades have experienced unemployment rates nearly double that of Baltimore City as a whole. CareFirst actively recruited residents from the 21215, 21216 and 21217 ZIP codes to drive engagement with the community, build trust and support the growth of the local workforce.

"West Baltimore is historically known to be at the intersection of challenges in economic opportunity and community wellness. Solving these issues demands innovative solutions, and we believe this is one of them," Dr. Anthony L. Jenkins, President of Coppin State University, said. "As an anchor institution in West Baltimore, we are proud to partner with CareFirst in this initiative to empower individuals in our community with the skills to control their own futures."

Knowing other social drivers of health also worsen the health-wealth gap, the Initiative offers wraparound support services, including transportation and childcare, to remove additional barriers to success and ensure participants thrive and grow.

"We at the Center for Urban Families deeply understand the role job readiness skills and investment in workforce skills training can dismantle poverty and transform families in Baltimore City," Joseph T. Jones Jr., President and CEO of Center for Urban Families, said.

"We are proud to partner with CareFirst because they understand how all of these factors, including health and wellness, tie together to ensure prosperous families."

The Initiative's inaugural cohort of 10 trainees graduated in November 2023 and are already making a positive impact in the lives of CareFirst members.







"It's inspiring to see healthcare become more accessible in marginalized communities. We need more opportunities, more resources to strengthen this community, and I'm excited about the opportunity to make an impact."

Kyra Roberts, Customer Service Advocate, Inaugural Cohort Graduate, West Baltimore Workforce Development Initiative

Improving Access in Charm City

Lack of access to transportation can lead to missed or delayed doctor's appointments, prescription rationing and, ultimately, poor health outcomes. And when more people are sick and unable to work, it strains our healthcare system, economy and workforce.

Adequate investments in Maryland's transportation system are critical to our state and region's economic competitiveness and vibrancy and play a significant role in the success of programs like the West Baltimore Workforce Development Initiative.

45% of Americans have limited access to transit, and a 2021 report from the Baltimore Transit Equity Coalition found that only 9% of jobs in the Baltimore region can be reached by public transit in under one hour. This lack of mobility disproportionately impacts communities that have historically faced racial and economic segregation.

In 2023, CareFirst supported legislation that would establish funding to bring more equity-focused, transit-oriented development and benefits to communities throughout the state.

As a signatory of Baltimore's Transit Future, CareFirst will continue to advocate for a world-class public transportation system for the Baltimore region that creates shared economic prosperity and stewards inclusive growth for all.



9%

OF JOBS

in the Baltimore region can be reached by public transit in under one hour



CIAA Tournament

CareFirst is proud to support the **Central Intercollegiate Athletic Association** (CIAA) basketball tournament in Baltimore. Founded in 1912, the CIAA is the nation's first Black athletic conference to support the total student-athlete. The tournament presents an incredible opportunity to showcase our core values while supporting an event that prioritizes health and wellness experiences and gameplay while contributing millions in economic benefits to the city.

"At CareFirst, we value the importance of events like the CIAA Tournament in creating lasting, positive change in local communities," said Brian D. Pieninck, President and CEO of CareFirst. "CareFirst's continued support of the tournament is a testament to our commitment to fostering a healthy, vibrant and economically stable region. CareFirst is immensely proud of the inclusive economic growth the tournament promotes and recognizes the importance of education, particularly for Historically Black Colleges and Universities (HBCUs), by offering scholarships, internships and other educational opportunities to students. The tournament's economic impact goes beyond the immediate tournament itself, bringing thousands of visitors to the city, boosting local businesses and creating job opportunities, making it a vital component of Baltimore's inclusive economic growth."

$29.6M

IN ECONOMIC IMPACT

1,505

JOBS SUPPORTED





ADVANCING EQUITY, IMPROVING ACCESS

Prioritizing the well-being of our employees, members and neighbors is core to our mission because everyone benefits when the individuals we serve have the right tools and resources to focus on getting and staying healthy. We collaborate with community leaders, grassroots coalitions, municipalities and health systems to proactively identify and address social drivers of health to create healthier, thriving communities.



Centered on Community

CareFirst's first-ever Engagement Center opened in Baltimore City to provide members in-person services and connect our local community to the healthcare they need. CareFirst isn't just a card in your pocket but a partner in your wellness journey.

In its first full year of operation, our pilot Engagement Center serves as a brick-and-mortar location that brings the full breadth of our services and resources into the community to transform public health on a local level.

Our Engagement Center is open to members seeking help with billing, benefits, enrollment and claims processing, as well as local residents who don't have CareFirst insurance but would benefit from wellness programming, social connection and courses that equip participants with essential life skills.

CareFirst isn't just a card in someone's pocket but a partner in their wellness journey.

"The Engagement Center is a place where you can put a name and face to the multitude of health and wellness resources CareFirst offers. Whether you're a CareFirst member or a community member, we have staff on-site to guide you on your journey to better health," says Shar Ferrell, Director of CareFirst Engagement Centers. "This initiative is all about simplicity, clarity and human connection. It's a one-on-one conversation, a helping hand in your health journey."

All of the center's programs are designed to foster social cohesion, fulfillment and life-long learning. They're also meant to help participants overcome many barriers preventing them from living their healthiest lives. Pilates and mindfulness classes are offered alongside legal basics and home-buying courses, and nutrition education sessions are held in partnership with Moveable Feast.









Aledade

In 2023, CareFirst expanded participation in existing value-based programs and developed new ones to create financial incentives for providers that help us improve outcomes and affordability for our members. Expanded participation in our value-based programs means a larger portion of the healthcare delivery system is placing greater emphasis on maintaining population health and affordable care delivery. Over time, the cumulative impact of these programs is expected to slow the rate of healthcare cost increases.

CareFirst also announced the formation of a strategic alliance with **Aledade**, a public benefit corporation and the country's largest independent primary care network that connects our member physicians with Aledade's tools and resources to improve the efficiency and effectiveness of independent primary care physicians.

Synergie Medication Collective

CareFirst invested in the creation of the **Synergie Medication Collective** to help ensure that our members and communities have access to affordable and often life-saving prescription drugs.

Synergie is focused on improving affordability and access to costly medical benefit drugs—injected or infused by a healthcare professional in a clinical setting—for nearly 100 million Americans. These high-cost treatments include multimillion-dollar gene therapies and infusible cancer drugs, representing a substantial portion of overall drug spend.



Access

The Health Equity Fund

A second grant round of The Health Equity Fund was announced in June 2023. It awarded $12.5 million—the single largest in **The Community Foundation**'s history—to 14 Washington, D.C.-based nonprofits working on health advocacy, policy and systems change initiatives.

The Health Equity Fund was launched in 2021 in partnership with the District to address social drivers of health exacerbated by the COVID-19 pandemic that continue to contribute to disparities in health outcomes. With a mission of improving outcomes and health equity for District residents, the fund is one of the largest of any kind focused on community-based nonprofits, with $95 million going entirely to social programs.

NONPROFIT GRANTEES

- Black Women Thriving East of the River
- Council for Court Excellence
- DC Fiscal Policy Institute
- DC Justice Lab
- DC Reentry Housing Alliance
- Emerald Cities Collaborative, Inc.
- Empower DC
- Fair Budget Coalition
- La Clinica del Pueblo
- Many Languages One Voice
- Mothers Outreach Network
- The National Reentry Network for Returning Citizens
- Tzedek DC
- Whitman-Walker Institute



$21.8M

AWARDED

over two grant rounds from the $95 million Fund

PARTNERING UP TO TACKLE HUNGER

CareFirst's partnerships between local nonprofits and the region's sports and entertainment leaders amplify an important message about the connection between better food access and health outcomes. These programs meet people where they are and provide families throughout our community with nutritional meals, produce and healthy snacks.

A recent U.S. Department of Agriculture report revealed that in 2022, 17 million American households were food insecure—defined as not having access to sufficient food or food of an adequate quality to meet basic needs. In Washington, D.C., one in seven children faces hunger. And while Maryland is one of the wealthiest states in the nation, one in three residents are food insecure.

At CareFirst, we're addressing food insecurity and other social drivers of health through strategic partnerships that pair the winning drive of sports and entertainment leaders with the community connections and grassroots know-how of local nonprofits.



Going Big in Birdland

"Forming a partnership with the **Baltimore Orioles** and **The Food Project** allows us to address the things that we know drive the health of a community: access to food and job opportunities," says Mack McGee, Chief Marketing Officer, CareFirst.

The Food Project (TFP) is a nonprofit community kitchen and social enterprise that provides Baltimore youth with job training, mentorship and sustainable food sources. In addition to preparing and packaging healthy meals for their neighbors, program participants can also learn how to batch, brand, market and sell Seedy Nutty, a healthy snack produced at TFP's facility.

CareFirst's three-year partnership between the O's and TFP began in July 2022 with our funding to help employ program youth at Orioles Park and at TFP's pop-up markets in Southwest Baltimore, where four in ten families live in poverty.[1]

Year two of our collaboration brings more meaningful opportunities to Charm City's emerging leaders. CareFirst has funded three internship positions with TFP, and the Orioles will be amplifying the project and its participants throughout baseball season on social media and in-game video, TV and radio spots.

In addition to these efforts, we've added to the partnership's overall impact by promoting special O's merchandise to raise funds for TFP and organized winter clothing drives, collecting more than 2,400 items of cold weather gear to support TFP youth.

56,974

MEALS

provided by The Food Project, made possible with support from partners including CareFirst.



[1] https://www.seedynutty.com/

We Flock Together

When our relationship with the **Baltimore Ravens** began two decades ago, we pledged to combine our strength, expertise and resources to support communities throughout Maryland.

We enhanced our partnership five years ago when we launched a collaboration with the **Maryland Food Bank** (MFB) and purchased the Fresh Food Mobile, a van that's part of MFB's Mobile Market program. These vehicles travel to locations across the state, providing a no-cost shopping experience for community members with limited access to grocery stores and nutritious food. In 2023, MFB's mobile program distributed more than 400,000 pounds of food—enough to provide more than 330,000 meals.[2]

MARYLAND FOOD BANK

400K
LBS OF FOOD

330K
MEALS



[2] https://mdfoodbank.org/wp-content/uploads/2023/05/MFB-Mobile-Market-Program-evaluation.pdf

Setting the Stage for Progress

In 2023, CareFirst became a founding partner of the newly renovated **CFG Bank Arena** in downtown Baltimore, a facility serving as a catalyst for cultural and economic development in a historic corner of the city.

In 2024, CareFirst and CFG Bank Arena will begin a partnership to tackle tackle food waste and hunger by distributing the facility's surplus food to schools, local food pantries and more.

CFG BANK ARENA

Partnering at the Park

CareFirst's partnership with the **Washington Nationals** supports **Building Bridges Across the River** through the Giving Garden, a 6,000-square-foot rooftop garden at Nationals Park that yields approximately 12 tons of produce. The cultivated fruits, vegetables and herbs are distributed through the Community Sourced Agriculture (CSA) program and Saturday Farmer's Market to more than 400 residents from D.C.'s Wards 7 and 8, who pay an income-based fee to participate in the program.[3]

The Giving Garden has yielded over 1,000 pounds of produce, harvested this past summer by more than 100 CareFirst volunteers. The produce cultivated in the Giving Garden equates to more than $14,000 in fresh, healthy food going directly to families facing food insecurity.

Building Bridges Across The River

1K
LBS OF PRODUCE

100+
VOLUNTEERS

$14K
IN FRESH FOOD



[3] https://individual.carefirst.com/individuals-families/transformation/community-impact/giving-garden-brings-fresh-food-wards-7-and-8.page

OUR PARTNERS IN PUBLIC HEALTH

CareFirst stewards various established partnerships that advance health equity and address our communities' unique challenges.

Huddle Up for Health

Last year, CareFirst and the **Baltimore Ravens** expanded their decades-long partnership with a new program, **Huddle Up for Health**. Huddle Up for Health continues the ongoing community wellness and health equity initiatives established by the two organizations while broadening the focus to include other health challenges individuals face throughout Maryland. The program's first grantee, **Nexus-Woodbourne Family Healing**, received $50,000 to strengthen mental health services in the community.

Out of a pool of more than 100 applicants, Nexus-Woodbourne was chosen for its commitment to supporting Maryland youth recovering from trauma. As a safe and specially equipped residential treatment facility and foster care program located in Baltimore, they have the resources and support to help youth navigate complex behavioral health challenges.[1]

Through the Huddle Up for Health partnership, Nexus will dedicate resources to trauma-informed intervention and continue supporting youth on their care journey as they are reintroduced to their external communities.



[1] https://individual.carefirst.com/individuals-families/news/2023/11/nexus-woodbourne-family-healing-named-grantee-of-h/

DC Scores

2023 marked the first year of partnership between CareFirst and the **Washington Spirit** and the second with **D.C. United**. Aligning both organizations' goals of creating better health for communities in Washington, D.C., included identifying community partners that would receive funding to advance health equity and further various learning opportunities for children in the District.

Each partnership supports an afterschool program through **DC Scores** at Brightwood Elementary and the Excel Academy to create physical and educational opportunities for youth in the District. The students learn life and leadership skills and participate in athletic training programs to champion positive outcomes in physical health, social learning and academic achievement.

Monumental Sports

CareFirst's partnership with **Monumental Sports** provides opportunities to support the health and well-being of communities in Greater Washington. The initiatives include work alongside the **Washington Capitals, Washington Mystics** and **Washington Wizards**.

In 2023, through this partnership, we supported **SMYAL** in its efforts to advocate for local LGBTQ+ teens and young adults. Social media content, player and coach event activations and in-venue signage spread awareness of SMYAL's services to local youth, including leadership development opportunities, after-school programs and counseling services.

Baltimore Running Festival and DC Bike Ride

CareFirst champions wellness for our employees, members and community, so we value partnerships that create the time and place to promote physical activity.

Our relationship with the **Baltimore Running Festival** spans over a decade and includes sponsorship of the event as well as free race entries for our employees.

CareFirst has sponsored the **DC Bike Ride** since its inception six years ago. Since then, the annual event has welcomed more than 50,000 riders on two wheels from all over the world. A portion of proceeds benefit nonprofit organizations, including **Dreaming Out Loud**, which aims to build a healthier and more equitable food system.





ENGAGEMENT

Difference Makers in Action

Diverse thinking in our workforce, partnerships and supply chain makes us all stronger. That's why we invest in economic inclusion and why we empower our people to be their fullest selves, share their unique perspectives and give back as often as they can.

Together, we are a force for good. Not just for our 3.6 million members, but for everyone in the communities where we work and live.



"How we identify and implement initiatives to support our diverse communities externally is through internal representation among our Difference Makers. At CareFirst, one of our core values is one company, one team, a celebration of our diverse backgrounds and experiences to collaborate and deliver on our mission. It's one of the ways we bring different perspectives and voices to the table to create a comprehensive approach to good health."

Tonya O.

CareFirst

Employee since '22

ADVOCATING FOR HEALTHIER COMMUNITIES

CareFirst collaborates with policymakers to drive the transformation of healthcare on behalf of everyone we serve. Policies made at the federal, state and local levels impact the health of our members and shape our ability to place care for every individual, family and community at the forefront of our efforts.

At CareFirst, we know that removing barriers to healthcare strengthens individuals and communities. So we're doing our part in every arena—including local, state and federal policymaking circles—to improve social drivers of health and create incentives that make accessible healthcare a priority for legislators and those they represent.

Improving Access to Care

Access to affordable, quality, comprehensive healthcare is vital to maintaining overall health, achieving positive health outcomes and ensuring everyone can live their best, healthiest life.

Access to care starts with access to health insurance. But, one in ten people in the United States does not have health insurance. These individuals are less likely to receive appropriate treatment, preventive services, primary and mental health care, chronic disease management and hospital- and emergency-based care.

Non-citizens, including undocumented immigrants, are significantly more likely to report being uninsured than citizens. 65% of undocumented immigrants do not have health insurance, compared to 32% of permanent residents. As a result, undocumented immigrants experience adverse health outcomes and often receive lower-quality care.

In 2023, CareFirst submitted comments on a federal proposed rule that, if finalized, would expand access to healthcare coverage for Deferred Action for Childhood Arrivals (DACA) recipients. The rule amends the definition of "lawfully present" for the purposes of Medicaid and Affordable Care Act (ACA) coverage.

CareFirst voiced support for an effective date of November 1, 2023, for Medicaid eligibility redeterminations to align with the Marketplace Open Enrollment period, as this would further encourage enrollment in the program by leveraging existing outreach activities already occurring during this time.

CareFirst also provided written testimony in favor of Maryland's Senate Bill 365 Qualified Enrollment program, known as the Access to Care Act. This bill would remove immigration status as an eligibility requirement for purchasing a health plan through the Maryland Health Benefit Exchange, creating a life-changing opportunity for many residents to access health insurance coverage.

We believe all people, regardless of race, ethnicity or citizenship status, deserve access to quality, affordable healthcare, and we will continue to support local, state and federal policies that demonstrate our commitment to health equity for all.

65%

OF UNDOCUMENTED IMMIGRANTS DO NOT HAVE HEALTH INSURANCE

Food as Medicine

Access to healthy, nutritious food is a key social driver of health, contributing to a healthy lifestyle. Improved access to healthier food promotes well-being and helps prevent chronic illnesses, including heart disease, type 2 diabetes and obesity.

Food insecurity is a major public health concern, and disproportionately affects people from racial and ethnic minorities and socioeconomically disadvantaged populations.

CareFirst submitted comments on two federally proposed rules that, if finalized, would expand access to no-cost meals for children enrolled in school while also increasing equity and access to nutritious foods for people in the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) through program modernization.

Equitable Transportation

Access to reliable, affordable transportation is another social driver of health that impacts people's ability to access social services, family-sustaining wage employment opportunities and quality education. Access to transportation also affects a person's ability to get to healthcare appointments and can increase the cost of healthcare, resulting in delayed or missed treatment.

CareFirst continues to advocate for equitable and inclusive transit-oriented development throughout the region and has provided written testimony in favor of legislation that removes transportation barriers to healthcare associated with lower healthcare utilization. House Bill 12, the Equitable and Inclusive Transit-Oriented Development Enhancement Act, would establish a capital grant and revolving loan fund to promote development around state-designated Transit-Oriented Development (TOD) sites.

WEEK OF EQUITY & ACTION

CareFirst's Week of Equity & Action reinforces our commitment to fostering inclusion and equity so our employees, members and communities can thrive.

Our 5th Annual Week of Equity & Action brought together more than 5,500 employees who actively engaged in the week-long celebration of learning, diversity, community and mutual understanding.

Participants attended workshops and panel discussions throughout the week and heard directly from thought leaders and experts across various fields. Employees heard the unique perspective of a trauma surgeon and U.S. Air Force Veteran, Dr. Brian Williams, who delivered a powerful keynote on the complex roots of gun violence—a public health epidemic and the leading cause of premature death in the United States.

Workshops focused on understanding and skill building. Participants learned to identify and handle microaggressions, navigate multigenerational teams and workplaces and incorporate accessibility into everyday decisions. Other sessions covered personal growth topics such as allyship, mindfulness, self-awareness, intersectionality and emotional intelligence.

The closing session featured a diverse group of panelists who spoke on the power of names—how our names are inextricably linked to our identity and personhood, and the harm that can result from diminishing an individual's self-worth by disregarding correct names or pronouns.









"It fills my heart … to know that not only am I invested in my community, but my coworkers are invested in it as well. To help others who are right here in the community I grew up in, it means the world to me."

Willonda J.

CareFirst

Employee since '11

WEEK OF EQUITY & ACTION NONPROFIT PARTNERS

- Anne Arundel County Food Bank
- Baltimore Community ToolBank
- Baltimore Green Space
- Baltimore Tree Trust
- Blue Water Baltimore
- Break A Difference & Parity Homes
- Bridges to Independence
- Building Bridges Across the River
- Community Reach of Montgomery County
- County United Way, Inc.
- Evergreen Heritage Center
- Foundation
- First Fruits Farm, Inc.
- Food & Friends, Inc.
- Food for Others
- Friends of Accotink Creek
- Heaven on Earth NOW
- Howard Community College Educational Foundation
- Irvine Nature Center
- Leveling the Playing Field
- Mountaineer Food Bank
- Ocean City Surfrider
- Pathways to Housing DC
- Plantation Park Heights Urban Farm, Inc.
- Sasha Bruce Youthwork
- ShareBaby
- The Arc Prince George's County, Inc.
- The Baltimore Station
- The Sixth Branch, Inc.
- United Way Central West Virginia
- Volunteers of America Chesapeake and Carolinas
- Waterfront Partnership of Baltimore, Inc.
- Worcester GOLD

Taking Action

To complement listening and learning sessions, nearly 1,000 CareFirst volunteers participated in service projects with 32 nonprofit partners in communities across Maryland, Washington, D.C., Virginia, West Virginia and beyond.

"It fills my heart … to know that not only am I invested in my community, but my coworkers are invested in it as well," says Willonda Johnson, a Business Systems Manager for CareFirst who participated in the week's service projects. "And to help others who are right here in the community I grew up in, it means the world to me," she adds.

Johnson and a team of Difference Makers filled thousands of book bags with essential school supplies to support local kids' return to classrooms, while other teams beautified parks, served hot meals to people experiencing homelessness and assisted in renovating vacant properties to create more affordable housing and retail space in neighborhoods facing gentrification and displacement.

All of 2023's Week of Equity & Action Difference Makers brought their unique and authentic perspectives and backgrounds to the volunteer service totaling more than 2,400 hours, adding immeasurable value to our community.











DRIVING PROSPERITY FOR DIVERSE SUPPLIERS

Diversity of background, thought and experience strengthen our organization and enable us to achieve our goals.

CareFirst prides itself on fostering a diverse workforce and a diverse network of suppliers and partners with whom we do business. Our suppliers are instrumental in our ability to deliver on our mission to over 3 million members throughout the region, and CareFirst is committed to ensuring that our supplier base reflects the diversity we see in the members we serve.

From equitable procurement to inclusive sourcing, CareFirst's Supplier Diversity Program promotes inclusive growth, diversifies our supply chain and minimizes our region's racial wealth gap. It also increases representation across important networks to ensure underserved communities are empowered with the funding and resources necessary to strengthen our economy.

Vendors participating in CareFirst's Supplier Diversity Program are at least 51% owned and operated by individuals from traditionally underrepresented groups, including women, minorities, individuals with disabilities, veterans and members of the LGBTQ+ community. CareFirst also prioritizes partnerships with small businesses through its Supplier Diversity Program.

In 2023, CareFirst executed contracts totaling $171.5 million in products and services through diverse suppliers, totaling 18.9% of CareFirst's overall procurement spend.

2023 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE 11-TIME HONOREE

11 Years of Recognition

In 2023, CareFirst was recognized for the 11th consecutive year as one of the "World's Most Ethical Companies" by the Ethisphere Institute for its commitment to high ethical business standards and practices.

CareFirst is one of just four companies representing the healthcare insurance industry on the list of 135 organizations spanning 19 countries and 49 industries. The designation recognizes strong corporate culture, business integrity and industry leadership in accountability, transparency and corporate social responsibility. All of these values guide our company's mission: providing high-quality, affordable, accessible and equitable healthcare services to people in the region.



"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

CREATING A CULTURE OF BELONGING

CareFirst's Employee Resource Groups create a safe space for employees to support one another, build an inclusive workplace and foster innovation throughout the organization.

At CareFirst, our people are our strength. To support our employees and harness the diversity of their experiences to better serve our communities, we invest in inclusion, demand equity and nurture belonging.

For our teammates, that investment is realized in many ways, but perhaps most notably through our nine Employee Resource Groups (ERGs), which connect employees through shared identities, passions and advocacy, and deepen our collective engagement.

More than 2,400 employees participate in an ERG, representing more than 42% of our employee workforce. These employee-led groups support personal growth, help individuals develop leadership skills and enhance the overall employee experience while offering participants an opportunity to impact our business goals and mission.







4,000+

EMPLOYEES IN ERGS





Our Diversity, Equity & Inclusion Office and our CareFirst Familia ERG welcomed the Association of Latino Professionals For America's Baltimore Chapter to our Canton headquarters. CareFirst President and CEO Brian D. Pieninck and executive leadership colleagues joined ERG members and business leaders for a networking event and tour of our Engagement Center.



CareFirst's Women's Impact Network (WIN) ERG hosted an event for our employees to engage in a dynamic conversation with the women of our executive leadership team.



The Asian American & Pacific Islander United (AAPI) ERG celenrated Diwali, a Hindu Festival of Light that marks the victory of good over evil. Many traditional celebrations include food, fireworks, colored sand, ornate candles and lamps, and at CareFirst, a fun-filled Dandiya dance and friendly game of Antakshari.

CAREFIRST'S ERGS

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

Asian American & Pacific Islander United (AAPI)

Black Professionals Network (BPN)

CareFirst Familia (Hispanic, Latino and Latinx community)

Community of Parents, Families & Caregivers (CPFC)

Healthy Living

Military/Veterans

PROPride (LGBTQ+ employees and allies)

Women's Impact Network (WIN)







Advancing Diversity, Equity & Inclusion

CareFirst was recognized as a winner of the 2023 NACD Diversity, Equity & Inclusion Awards by the National Association for Corporate Directors in the not-for-profit category. The annual awards recognize boards that have improved governance and created long-term value for stakeholders by implementing forward-thinking diversity, equity and inclusion (DEI) practices.

"We are incredibly proud of what we have accomplished through our board DEI work, but we recognize there is still much to do," said Charlene Dukes, Chair for the CareFirst, Inc. board at CareFirst. "The board embodies 'One Company, One Team', a CareFirst value that celebrates our diverse backgrounds and experiences to collaborate and deliver on our mission. The success of our work in this space is due to the commitment of our board, leadership and employees, and has so far exceeded our expectations. We look forward to its ongoing evolution as we work to further affordable, accessible and equitable healthcare across the Mid-Atlantic region."

CareFirst also received an "Equality 100" score from the Human Rights Campaign's 2023 Corporate Equality Index, a national benchmarking tool that measures workforce protections, inclusive benefits and culture, internal training, corporate social responsibility and responsible citizenship through the lens of LGBTQ+ quality in the workplace.



"Where we thrive is in the engagement of our Difference Makers. They're active in our work and share CareFirst's mission to advance affordable, equitable and accessible care for all. We all have a part to play, and we're excited to do it."

Eleazar G.

CareFirst

Employee since '22

Taking Care of Our Difference Makers

When disaster impacts a member of our team, the **CareFirst Cares Fund** is there to help.

This employee-funded relief program provides grants to employees who have experienced certain crises or emergencies causing financial hardship. Qualifying events include damages resulting from catastrophic disasters, like floods, winter storms, earthquakes and hurricanes, as well as personal hardships, including domestic or physical abuse, house fires and unscheduled loss of child support or alimony.

In 2023, the program raised $42,710 in relief funds and supported 21 CareFirst employees.

GIVING WITH CARE

CareFirst fosters a culture of giving among employees to support positive change in the communities we serve.

Giving back is core to our mission to advance health equity and build stronger, healthier communities for those we serve. CareFirst's One Company, One Team culture invites everyone to do well and do good.

Because we value our role as a corporate citizen, we encourage all our teammates to invest their time and talent to support the places where we live, learn, work, play and seek care.

In 2023, CareFirst Difference Makers dedicated nearly 75,000 hours of their time to service- and skills-based volunteer opportunities. With 2,910 Difference Makers volunteering in all 29 jurisdictions throughout our region, our impact equates to an economic infusion of $2.4 million in support of our communities.

Our employees exemplified their commitment through board service on hundreds of nonprofits and through support of both national and regional organizations, including **American Heart Association**, **American Red Cross**, **Boy Scouts of America**, **Dunbar Community Partners**, **First Fruit Farms**, **Maryland Food Bank**, **Special Olympics** and **The United Way**.

75K
HOURS OF SERVICE

2,910
DIFFERENCE MAKERS

$750K
EMPLOYEE DONATIONS TO CHARITABLE ORGANIZATIONS



American Heart Association

CareFirst's long-standing partnership with regional chapters of the American Heart Association includes financial support and a commitment from CareFirst employees, who actively engage in volunteerism and fundraising to support their work to advance cardiovascular health for all. In all, we helped raise more than $175,000 during our 2023 Heart Walk Campaign.

Special Olympics and The Polar Bear Plunge

Individuals with intellectual disabilities are often denied health services, resulting in an average life expectancy shorter than the general population. CareFirst is proud to join Special Olympics in their work to ensure everyone has the same opportunities to be healthy and people living with intellectual disabilities can access the same health programs and services focusing on physical and social-emotional well-being. Our support in 2023 generated more than $33,000.

United Way

For more than two decades, CareFirst's partnership with local United Way chapters has promoted philanthropic giving through workplace campaigns, 211 resources and grant funding to create healthy, thriving communities throughout the Mid-Atlantic region. CareFirst's support totaled more than $983,000 in 2023.

Maximizing the Gift

To support our colleagues who donate to nonprofits that address the root causes of health disparities, our Employee Matching Grants program gives proportionate contributions to eligible groups based on donations by CareFirst teammates. In 2023, this included $8,226 in addition to contributions made directly from CareFirst employees.

CareFirst matched qualifying employee contributions to the CareFirst Associates' Political Action Committee to approved charities throughout the region totaling more than $34,000 in 2023.







INNOVATION

Shaping the Future

As one of the largest healthcare providers in the country, we are uniquely positioned to transform healthcare for the better. Through our ongoing advocacy, investments and innovation, we are strategically working to improve access to care; support good physical, mental and financial health; reduce overall healthcare costs; and advance health equity. Because everyone deserves quality care.



"Bridging innovation and healthcare is a natural progression for complete, holistic care. As one of the country's largest not-for-profit healthcare companies serving over 3 million people, we have a responsibility to create healthcare solutions for the people we serve and our communities. We must also serve as a resource and facilitate, foster and support other innovative solutions coming from others in this space to advance better healthcare for all."

Doba P.

CarePrist

Employee since '20

Innovation

BETTER ACCESS, BETTER OUTCOMES

We're increasing access to care with new, digital-first products that meet our members where they are to improve their healthcare experience.

CloseKnit™

In 2023, CareFirst expanded its partnership with CloseKnit to support Medicaid beneficiaries. With virtual-first services and flexible scheduling, CloseKnit is designed to reach populations that have historically struggled with the confines of traditional, 9-5, in-person primary care.

In addition to telehealth visits and 24/7 healthcare access, CloseKnit's services include care coordination for chronic conditions and navigation assistance when in-person or specialty care is needed.

"One of CareFirst's priority directives is to improve healthcare access, and this program removes the barriers our members have told us they face when seeking healthcare," says Mike Rapach, President and CEO, CareFirst CHPMD.

Navigator

Navigator and CareFirst announced a partnership to improve access to substance use disorder (SUD) treatment for CareFirst members and their families. Members seeking evaluation and treatment for SUD have access to 24/7, on-demand support through the mental health and substance use phone number on the back of their insurance card.



CloseKnit™

Scene Health

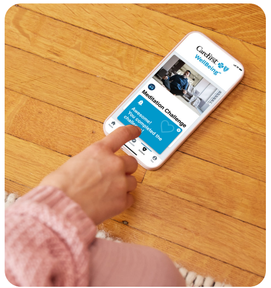
Baltimore-based company Scene Health helps our members better manage their prescription drug use through personal video engagement and coaching.

Replicating the model of care used in hospitals, Scene's digital medication support program involves a team of pharmacists, nurses and health coaches interacting with patients through daily video exchanges and texts on an app.

Medication adherence—taking medications as prescribed and directed—can improve the treatment of illnesses and symptoms. Still, many patients need help understanding instructions or require reminders to take their pills. The Centers for Disease Control and Prevention estimates that nonadherence causes 30-50% of chronic disease treatment failures in the United States.[4]

WellBeing

CareFirst WellBeing℠ provides wellness guidance and tracking and seamlessly integrates motivational programs to CareFirst members in an easy-to-use digital platform. Personalization filters mean the content can be easily tailored to members' needs, and WellBeing can link to other health monitoring data, devices and programs such as Noom and Fitbit.





[4] https://individual.carefirst.com/individuals-families/transformation/complete-care/new-free-resource-helps-members-manage-their-medications.page

INVESTING IN INNOVATION

CareFirst, Inc.'s incubation and investment efforts through Healthworx provide early-stage companies with capital, expertise and support to bring about necessary innovation to transform the healthcare experience.

Healthworx partnered with LifeBridge Health to bolster healthcare startups through its incubator programs to provide early-stage companies with the three C's—capital, community and customers.

Over a 12-month program, participants receive investment dollars and support with future fundraising efforts. They can meet with other entrepreneurs and healthcare experts and work to refine their business plan, from brand identity and value proposition to customer pipeline.

Healthworx simplifies innovation in healthcare and enables solutions that increase product and service quality, affordability and accessibility for all.

Recent investments include a patient-matching platform that helps members search for in-network behavioral health providers by appointment schedule and availability, services offered and demographics,[5] as well as a technology and services company dedicated to reducing barriers to care by improving the delivery of non-emergency medical transportation (NEMT) to people nationwide.



Arianne G.

CareFirst

Employee since '20

"Innovative healthcare practices are crucial to advancing a healthcare system that works for everyone. Meeting people where they are on their healthcare journey requires conversations and different perspectives to create lasting, sustainable solutions that drive better health outcomes."

[5] https://bhbusiness.com/2023/02/28/patient-matching-platform-headway-expected-to-land-100m-become-first-digital-behavioral-health-unicorn-of-2023/

Meeting Members Where They Are

Disparities in healthcare are persistent and prevalent—particularly when it comes to chronic conditions that disproportionately affect minority communities. To address this, CareFirst understands its role in paying for care, facilitating care coordination and increasing access to primary and preventive care.

In 2023, CareFirst brought two cohort companies into the suite of benefits for our members to create a better healthcare experience.

Healthworx

Ryse Health

Ryse Health serves individuals living with uncontrolled or complex type 2 diabetes in CareFirst's commercial networks. The program—which pairs Ryse providers with CareFirst members in Maryland, Washington, D.C. and Northern Virginia—combines in-person and virtual care to help patients better manage their blood glucose and blood pressure levels. Ryse emphasizes early detection and interventions that help patients avoid diabetes-related complications.[6]



[6] https://individual.carefirst.com/individuals-families/news/2023/08/carefirst-bluecross-blueshield-and-ryse-health/

BUILDING EQUITY THROUGH HEALTHCARE TECH

Baltimore's new federal Tech Hub designation will bring sustainable economic growth to the region while supporting the development of predictive health technologies to make care delivery more equitable.



In October, Baltimore was named one of the nation's 31 Regional Innovation and Technology Hubs (Tech Hubs) to spur American innovation and strengthen our economy. These Tech Hubs were selected by the Biden-Harris Administration to redistribute economic growth and prosperity into historically underserved communities.

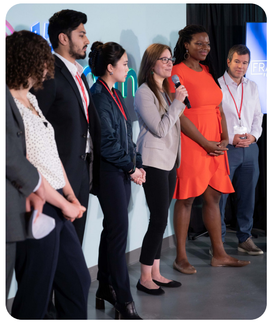
Healthworx, CareFirst's innovation and investment arm, joined a coalition of 38 businesses and organizations throughout Greater Baltimore to support The Greater Baltimore Committee's regional application for this designation.

The Tech Hub designation will lead to direct investments aimed at transforming our region into a globally competitive innovation center, working to improve equitable care delivery, health outcomes and overall well-being in the Baltimore community and across the nation.

Baltimore's Tech Hub has a dual focus—artificial intelligence and biotechnology—guided by the region's capabilities to lead in predictive health technologies that will support clinical decision-making, bioethics, personalized medicine, new biologics and therapeutics.



Over the long term, this work will spark new collaborations between economic development groups, regional businesses and community partners to support quality-of-life improvements for our communities. Greater economic health translates into better overall health for those we serve.





"The economic health of a region has a huge impact on the overall health of our communities. We must choose to invest in inclusive and equitable approaches to diversify Maryland's economy and drive meaningful and impactful solutions in support of the health of our communities. Receiving this designation is an excellent example of collaborative partnerships' power to drive inclusive economic growth."

Brian D. Pieninck, President and CEO of CareFirst and Vice Chair of the GBC Board

GOVERNMENT PROGRAMS

CareFirst's ability to offer Medicare and Medicaid coverage options within government programs is deeply rooted in our efforts to provide essential coverage in our communities where it's needed most and to further drive equitable healthcare access for all.



Our ability to offer Medicare and Medicaid coverage options within government programs is deeply rooted in our efforts to provide essential coverage in our communities where it's needed most and to further drive equitable healthcare access for all.

CareFirst BlueCross BlueShield offers services and products that meet the needs of our members at every stage and through every transition of life, including healthcare to some of the most disadvantaged populations within our region.

Since entering the Medicaid market in 2020, CareFirst BlueCross BlueShield Community Health Plan Maryland (CHPMD) has remained committed to improving healthcare access and providing high-quality service through innovative solutions, quality service, and care coordination so our members and communities can thrive.

Increasing Access

Driven by our mission to expand access to affordable, quality care, CareFirst CHPMD proudly serves over 90,000 Medicaid members, including limited-income families, children, pregnant women, the elderly, individuals managing chronic illness and people with disabilities.

We cover individuals and families in every county in Maryland and as our membership grows, so does our commitment to enhancing access through expanded benefits and a growing provider network.

We also advocate for policy changes at the local, state and federal levels that increase access for underserved populations, including our support of the Healthy Babies Equity Act enacted in Maryland in 2023, which provides comprehensive healthcare coverage to pregnant women regardless of immigration status.

Quality of Service

CareFirst remains committed to providing the highest quality of service to members in all segments and lines of business. We consider the voice of our members in everything we do to empower active participation in the healthcare journey.

In 2023, CareFirst also conducted an end-to-end review of its digital front door to provide a cohesive and consistent experience to Medicaid and Medicare members.

These improvements empower members to access relevant information easily and with simplified navigation. Members expressed positive sentiment in their ability to confidently select a plan and easily access care, driving positive quality scores and Consumer Assessment of Healthcare Providers and Systems (CAHPS) and Stars ratings for our Medicaid offerings.

Innovation

Enhancing care delivery and promoting equitable access to healthcare is essential to ensuring all CareFirst members have the tools they need to be healthy.

In 2023, CareFirst extended its partnership with CloseKnit, a virtual-first primary care solution, to include Medicaid beneficiaries 21+ years of age. Members have 24/7 access to personalized care on the go and can use CloseKnit to book same-day video visits, quickly and easily refill prescriptions, receive preventive, urgent, chronic and behavioral health care support, and easily find in-person and specialty care as needed.

Medicaid beneficiaries also received support through new services and resources coming out of Healthworx, CareFirst's innovation and investment arm that bolsters early-stage companies. Scene Health provides digital medical support through Spotlight, an app that helps members with medication adherence through personal video engagement and coaching.







Addressing Maternal Health

CareFirst CHPMD Medicaid members have access to obstetrics care through our Baby Steps Your OB Wellness Program, a pre- and postnatal care program that provides prenatal visits at no copay, free breastfeeding equipment, doula services, prenatal vitamins, nutrition counseling, smoking cessation assistance, dental care, over-the-counter medicines and supplies, hospital stay coverage, and home health services when necessary.

Obstetrics case management services are also available to members, who can connect with a nurse case manager to get pregnancy health information, schedule consultations and tests, and receive referrals to community resources like WIC, substance use treatment programs, and birthing and newborn care classes.

Members also receive financial assistance after completing a series of prenatal education classes, including breastfeeding, childbirth and infant care.

Medicaid Redetermination Campaign

During the COVID-19 public health emergency, federal law prohibited states from terminating any enrollee's Medicaid coverage due to loss of eligibility during the pandemic. Beginning in April 2023, Maryland resumed eligibility reviews, meaning 1.7 million Medicaid enrollees would be required to re-enroll in the program based on eligibility status for the first time in three years.

To prevent a dramatic loss in healthcare coverage and ensure continuity for those enrollees who remain eligible for Medicaid, CareFirst collaborated with eight Medicaid Managed Care Organizations (MCOs) and the Maryland Department of Health (MDH) to implement a robust campaign to ensure people continued to receive healthcare coverage—whether that was successful re-enrollment in Medicaid, new enrollment in Medicaid or enrollment in a different plan based on eligibility status.

The MDH and the nine MCOs collectively invested $3 million in a statewide campaign to provide unified messaging to beneficiaries through the multi-modal "Medicaid Check-In" campaign to reach enrollees across Maryland. Statewide strategies included broad awareness and education via TV, radio, social media and robocalls. MCO-driven strategies involved member communication via text messages, emails, direct mail, outreach events and outbound calls. The organizations also worked alongside local councils, community-based organizations, providers and pharmacy benefit managers to promote awareness of Medicaid redeterminations.

$3M

INVESTED

in statewide messaging campaign



"Healthcare innovation is essential in government programs, where access, affordability, quality and equity are ever-present needs. Understanding the needs of the people we serve and listening to their feedback is imperative to advancing better health outcomes for the communities where systemic barriers exist."

Sheila Yahyazadeh, Chief External Operations Officer, CareFirst CHPMD

Innovation



MISSION STATEMENT

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.

Mission



CareFirst

CONNECT WITH US

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc., which are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.