

CareFirst

2024 Annual Report

Transforming Health *With Care*







Reflecting on 2024, this year underscored the power that dedication, innovation and engagement can have in building healthier, thriving communities.

CareFirst BlueCross BlueShield (CareFirst) is more than a healthcare company. We are an indispensable partner in our communities. Through collaboration, inclusion, and the giving of our time and resources, we strive to help everyone live a healthier life.

As we move forward, our commitment to these values remains steadfast as our work to advance accessible, affordable, equitable, high-quality healthcare is never complete. We will continue to partner with and support our communities, creating environments where equity and wellness can thrive.

We are committed to rolling up our sleeves and working hand in hand with our communities and partners who share our desire to develop solutions to social drivers of health (SDOH) and address the changes needed.

Together, we are making a difference every day.

With Care,

Brian D. Pieninck
CareFirst President & CEO



Investment in *Equity*

6 Building Stronger Communities

7 Strengthening Our Presence

12 Addressing Social Drivers of Health

20 Driving Economic Impact

Civic *Engagement*

26 Fostering Civic Responsibility

27 Our Culture of Giving

32 Empowering a Sense of Belonging

38 Power in Partnerships

Healthcare *Innovation*

46 Advancing Innovative Solutions

47 Meeting People Where They Are

51 Innovative Approaches to Transform Healthcare

54 Public Policy & Advocacy



 CareFirst Volunteers at DC Bike Graduation

Care by the Numbers

$403,230,368
in support of regional community impact in 2024

89,815
hours of service



52% of employees logged volunteer hours

376 community partners

305 nonprofit boards with CareFirst representation

$40,425,447
in direct community giving





Investment in *Equity*

At CareFirst, we believe that the best healthcare solutions are crafted with the local population in mind and led by the very people they aim to serve. We make it a priority to actively listen, ensuring our solutions are perfectly tailored to meet unique needs. Advancing health is at the heart of our mission, and we deeply value the public's voice in guiding our efforts.

By investing in locally led initiatives, we not only tackle immediate health concerns but also lay the groundwork for the region's long-term well-being. Our vision is to create environments where fairness and wellness flourish, empowering individuals to hone their skills and talents. We dream of a future where equity is the norm and community health is a shared commitment.

Strengthening Our Presence

A New District Headquarters

This year, we proudly announced our new Washington, D.C. headquarters at Met Square with a 10-year commitment to the area. The space is envisioned as a hub for innovation, collaboration and community engagement.

As a company dual-headquartered in Baltimore and Washington, D.C., this move strengthens our commitment, influence and connectivity in advancing healthcare solutions regionally and nationally.

CareFirst serves nearly half a million people in Washington, D.C. and is dedicated to actively contributing to the city's growth, development and economic vitality.



CareFirst works with **95 partners in Washington, D.C.** to address key health challenges for residents and advocates for inclusive healthcare policies at local, state and federal levels.





West Baltimore Community Hub

After a year of hosting our Workforce Development Program at Coppin State University, we celebrated opening a community hub and workforce development training center at The Village at Mondawmin. This significant milestone is part of CareFirst's broader commitment to West Baltimore, getting us closer to the residents who need it most. The new space serves as a hub for health and wellness resources, workforce development programs and support services for all residents.

Scan or click to watch a video about our community hub and workforce development center at The Village at Mondawmin.











West Baltimore Ribbon Cutting

Community Health Forums

As a dual-headquartered company with deep commitments throughout the region, our physical presence extends beyond our workspaces and into the communities we serve. We are a partner committed to rolling up our sleeves to build what comes next. Bringing people together to connect on the challenges they are facing has become an essential element of our efforts to act with the community's voice and needs in mind.

We hosted the inaugural Western Maryland Community Health Forum at Hagerstown Community College, focusing on health outcomes in Allegany, Washington and Garrett Counties. The forum addressed challenges to achieving good health and potential solutions through partnerships. The event featured a panel discussion on "Whole Person Health: Access to Care," in which experts discussed issues such as dental health and its connection to overall health outcomes, lack of providers in rural areas, behavioral health challenges and SDOH impacting the community.







The Northern Virginia Community Health Forum, hosted in Old Town Alexandria, focused on addressing one of the region's top concerns: behavioral and mental health. The forum brought together local leaders, industry experts and elected officials to discuss the state of behavioral health and explore community-based solutions. Speakers emphasized the importance of mental health for both individuals and businesses and covered challenges such as access to providers and identifying at-risk populations.







Addressing Social Drivers of Health

The Health Equity Fund

In 2021, CareFirst partnered with Mayor Muriel Bowser to create the Health Equity Fund, a $95 million fund that is managed by the Greater Washington Community Foundation. This initiative exemplifies the power of collaboration and innovation to address health equity in the District. In 2024, two rounds of funding were issued supporting numerous non-profits and transformative projects aimed at increasing economic mobility and wealth building. The investment included organizations who are receiving funding for the first time, as well as a number of returning organizations who received funding through the inaugural grant round.

$59,000,000
awarded since 2022 from the $95 million fund

$35,800,000
awarded over two grant rounds in 2024



Fund Recipients

Academy of Hope Adult Public Charter School

AsylumWorks

Ayuda, Inc.

Beloved Community Incubator, Inc.

birdSEED

Building Futures, Inc.

Calvary Women Services, Inc.

Capital Youth Empowerment Program

CityFirst Bank

City Year DC

DC Action

DC Affordable Law Firm

DC Appleseed Center for Law & Justice

DC Central Kitchen, Inc.

DC Jobs with Justice

DC KinCare Alliance

DC Public Education Fund

Emerald Cities Collaborative, Inc.

Early Childhood Innovation Network (ECIN)

Fair Chance

First Shift Justice Project

Free Minds Book Club & Writing Workshop

Generation Hope

Greater Washington Urban League

Healthy Baby Project, Inc.

Helping Individual Prostitutes Survive (HIPS)

Latin American Youth Center Career Academy

LIFT-DC

Many Languages One Voice

Mi Casa My House, Inc.

My Sister's Place

Network for Developing Conscious Communities

NorthStar Institute

Open City Advocates

Organizing Neighborhood Equity (ONE DC)

Rebuilding Together Alexandria

Rising for Justice

ROC-DC

RUMA Collective

Sinai Assisted Housing Foundation

Social Justice Public Charter School, Inc.

SpeakOut, Inc.

The Coalition for Nonprofit Housing & Economic Development (CNHED)

The Platform of Hope

The School Justice Project, Inc.

The Washington Area Community Investment Fund (WACIF)

The Young Women's Project

Tzedek DC, Inc.

United Way of the National Capital Area (United Way NCA)

WomenPalante

Yachad, Inc.

Huddle Up for Health

Roberta's House was selected as CareFirst and the Baltimore Ravens' 2024 Huddle Up for Health grant recipient. They provide trauma-informed care, support and services to individuals navigating the complexities of grief and loss. With the support from CareFirst and the Ravens, Roberta's House can now expand its reach and drive greater impact.

The grant funds enabled Roberta's House to offer free counseling services, where licensed clinicians diagnose and treat mental health disorders, lead peer support groups, and provide trauma-informed care training and intervention in the community. Additionally, some funds were allocated for staffing and facilitating vital support groups for Men of Loyalty and Dignity (MOLD). This program ensures participants receive high-quality support, guidance, and mentorship tailored to their unique needs and experiences.

In addition to MOLD, Roberta's House will use the grant to enhance other critical services, such as trauma-informed care training for community members and professionals. This training helps create a more supportive and understanding environment for those dealing with trauma and grief, ultimately contributing to a healthier and more resilient community.

Scan or click to watch a video about the work Roberta's House does through their Huddle Up for Health grant.



80+
2024 grant applicants

$50,000
grant awarded each year



Reaching Goals with DC Scores, the Washington Spirit & D.C. United

CareFirst teamed up with the Spirit and D.C. United this year for the second annual D.C. Ward Day, honoring the communities in Wards 6, 7 and 8 surrounding Audi Field and recognizing our community work in the District. It also was the first year as the Official Health Insurance Partner of the Spirit.

Throughout the year, CareFirst and the Spirit continued their joint efforts to support DC Scores, which empowers "poet-athletes" to form close knit bonds through teamwork and give back to their communities by engaging in service learning, building connections, and creating safe environments to learn and grow.



3,000
"poet-athletes"

60+
D.C. schools participating






TEAM SAFE KIDS

Grants Supporting the Community

We provide funds to organizations that share our mission to advance access to affordable, high-quality and equitable care. This collaborative approach ensures that our initiatives are tailored to the specific challenges faced by our communities, ultimately creating a more robust and resilient approach to address community health.

Academy of Hope Adult Public Charter School
Hope Forward: Fueling Adult Careers and Economic Mobility

American Diabetes Association
Diabetes Awareness and Support in the DMV Region

American Heart Association, Inc.
Simple Cooking with Heart Kitchen: A Heart Health Hub

Arlington Partnership for Affordable Housing, Inc. (True Ground Housing)
APAH Resident Services and Operational Support

Associated Catholic Charities
Quality Care for the Uninsured—Esperanza

Baltimore City Health Department
B'more for Healthy Babies

Baltimore Community Foundation
Maryland Tough Baltimore Strong Key Bridge Fund

Boys & Girls Club of America
BCBSA and Boys & Girls Clubs of America National Partnership

Children's National Medical Center
Start Strong: The New Onset Diabetes Program

Cristo Rey Jesuit High School, Inc.
Cristo Rey Corporate Internship Program

DC Rape Crisis Center
The Road to Justice

Dream Incubator, Inc.
The Farmer's Market at Dream Incubator, Inc.

Femly (Fusion Partnerships)
Femly Fellowship: Tackling Period Poverty

Flight-Path
State of Birth Equity: Catalyzing Place-Based Philanthropy in Maryland

Hagerstown Goodwill Industries, Inc.
Community Health Hub: Dental Addition

Jubilee Housing
Jubilee to College Scholarship Fund

Junior Achievement of Greater Washington
Junior Achievement Finance Park

MSDA Charitable and Educational Foundation, Inc.
Maryland Mission of Mercy

Prince George's Community College Foundation, Inc.
Partners for Success Scholarship Program

Safe Kids Worldwide
Safe Kids Worldwide and CareFirst Child Safety Program

The Arc of Prince George's County, Inc.
Support Through Advocacy and Resources (STAR)

The Johns Hopkins University and Medicine
Ward Infinity Accelerator

The Foundation for the Preservation of Government House

The passion pillars of the Foundation for the Preservation of the Government House directly align with CareFirst's focus areas. This multi-year funding commitment will support community events and programming around behavioral health, economic inclusion, health equity, arts and culture, and veterans and families. This year, CareFirst participated in events like the "A Woman's Work" economic empowerment event and the "School's in Session" mental health event for kids.










a Woman's
WORK
CareFirst

Driving Economic Impact

At CareFirst, all our investments and sponsorships are designed with a community element in mind. Our involvement in these events is a testament to this philosophy as we strive to create positive, lasting impacts on the region.

Baltimore Running Festival

For over a decade, CareFirst has proudly partnered with the Baltimore Running Festival, a premier event that includes a 5K, half-marathon and full marathon. We serve as the Official Health Insurance Partner and Presenting Partner of the Half Marathon, the festival's most popular race.

12,000
participants

$25,000,000
for the city
of Baltimore

In collaboration with Corrigan Sports, the festival's organizer, we established a joint community program that includes an annual $10,000 donation to Back On My Feet (Baltimore chapter), which combats homelessness and housing insecurity through fitness, running and community support. Many Back On My Feet participants train specifically for the Baltimore Running Festival but often face financial barriers to registration, so CareFirst donated 40 race entries to Back On My Feet participants.

We also encourage our employees to join the community in the Baltimore Running Festival by offering complimentary race entries, reinforcing our commitment to their health and well-being.



$10,000
raised with Corrigan Sports in support of

BACK ON MY FEET.

BALTIMORE RUNNING FESTIVAL

DC Bike Ride

We celebrated our seventh year as the Presenting Partner of the DC Bike Ride, a year-round partnership that culminates in a 20-mile ride through our nation's capital each September.

9,000 riders

$7,900,000
for the city of Washington, D.C.

Since 2020, riders have supported food insecurity programs through Pedal For A Purpose, with nearly 80,000 participants and over $100,000 donated to Dreaming Out Loud.

This year, we collaborated with DC Bike Ride, Events DC and DC Public Schools to provide over 200 bicycles to second-grade students from financially disadvantaged families, promoting physical activity and access to transportation, which can improve access to other essential services and better health outcomes.



DC BIKE RIDE

$25,000
raised by Pedal For a Purpose in support of
DREAMING OUT LOUD INC.



CFG Bank Arena

In 2023, CareFirst became a founding partner for the newly renovated CFG Bank Arena, a concert and entertainment venue in downtown Baltimore. The renovation relied on the use of sustainable construction technology and building materials to transform a historic corner into a world-class destination.

A central goal of the arena renovation was to drive economic growth and job creation. Our new collaboration with Goodr to distribute unused food from events to those in need promotes food conservation and supports local communities. We're also dedicated to promoting healthy food options at reasonable prices at the arena, ensuring that visitors have access to nutritious choices.

The renovation of CFG Bank Arena represents a significant investment in Baltimore's future, driving economic growth, job creation and community well-being. We hope this project serves as a catalyst for cultural and economic development in Baltimore City.



1 in 3 Marylanders face food insecurity



CFG BANK ARENA

7,852 lbs.
of surplus food distributed via
GOODR





CIAA Tournament in Baltimore

$23,600,000 direct spending impact

1,315 jobs created

We are a proud sponsor of the CIAA Tournament, which is so much more than just a series of basketball games—it's about community, culture, and opportunity for our city and region. As one of the nation's premier college basketball events, it draws thousands of visitors, alums, and students from historically Black colleges and universities and has become a catalyst for economic growth and cultural celebration, generating millions for local businesses.

As the tournament continues to grow in Baltimore, so will its contributions to the local economy and community well-being. By supporting events like the CIAA Tournament, we are helping to create opportunities for wealth, inclusivity and wellness.

$32,500,000

total ecomomic impact from the 2024 CIAA Tournament



 Blue Water Baltimore Volunteer Event

A Commitment to Sustainability

As our workplace strategy evolves to accommodate an increasingly hybrid workforce, we decommissioned two of our offices in Columbia, Maryland, in exchange for one larger office with space for meetings and community events. The office furniture and equipment from these spaces successfully fulfilled wish lists from 25 local non-profits.

$385,973
in value to local non-profits

186,410 lbs.
of furniture and equipment diverted from landfills

We're dedicated to environmental sustainability through initiatives that reduce emissions, improve food security and support housing stability. By expanding virtual care and advocating for better public transportation, CareFirst reduces transportation-related emissions.

Collaborations with local partners enhance food sovereignty and provide affordable housing solutions. Internally, CareFirst leads efforts in environmental sustainability, supported by the employee resource group, Action on Sustainability, Climate Change and the Environment, fostering community engagement and resilience.

Diversifying Our Economic Impact

Our suppliers play a crucial role in delivering on our mission, and we are committed to ensuring that our supplier base is representative of the people we serve.

Vendors participating in our Supplier Diversity Program must be 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.

Inclusive procurement also generates economic opportunities for historically disadvantaged communities. We aim to increase representation across important networks with the funding and resources necessary to strengthen our economy.

$157,089,999
in diverse supplier contracts



Civic Engagement

CareFirst is more than a healthcare company. Collectively and individually, we are an indispensable partner in our communities. Through collaboration, inclusion, and giving of both our time and our resources, we aim to help everyone live a healthier life whether or not they are a CareFirst member.

And while we are thrilled to be recognized for being a force for good, we take even greater pride in the continued growth of our partnerships and those that they serve. Together, we can and do make a difference in our communities every day.

Our Culture of Giving

Since 2012, the *Washington Business Journal* and *Baltimore Business Journal* have recognized CareFirst as a top corporate philanthropist, acknowledging our approach to building stronger, healthier communities. When we see a need for help, we show up to address it. That's CareFirst's culture of giving—supporting positive change in every community where we live, learn, work and play.

Passion in Action

CareFirst Difference Makers dedicated over 89,000 hours to service- and skills-based volunteer opportunities this year. While we sponsor many programs, most of these hours came from the passions and hearts of individuals serving in the places that matter most to them.





89,815
volunteer hours (+14,000 from 2023)



The CareFirst Cares Fund

When tragic events occur, employee donations to the CareFirst Cares Fund make a difference in the ability of our colleagues to recover from personal hardships.

- **$92,843** in relief funds raised in 2024
- **49** applicants received support from the program





Department of Service & Civic Innovation

CareFirst hosted a regional training event for the Maryland Department of Service & Civic Innovation (DSCI) at our Canton headquarters.

The DSCI prioritizes service in communities across the State through two streams—the Maryland Corps for people of all ages and the Service Year Option for young adults and recent high school graduates.

Several CareFirst employees volunteered their time at the event, leading networking and finance breakout rooms among other duties. Later in the year, Difference Makers joined with the second cohort from the Maryland Corps/Service Year Option to assemble packages.



Community & Youth Leadership Forum

In collaboration with BlueCross BlueShield of Illinois and Blue Cross and Blue Shield of Minnesota, CareFirst hosted a Community and Youth Leadership Forum at our current Washington, D.C. headquarters at Union Center Plaza. Students from the Chicagoland area and the DMV came together for meaningful connections, conversations about health equity, and opportunities to learn and network with mentors and business leaders.

The event featured a panel discussion that included business and community leaders' interesting and varied career paths. The lively conversation provided students with inspiration to navigate their journeys confidently and with resilience, whether or not they choose a career in healthcare.







 Department of Service & Civic Innovation Volunteer Event

Key Bridge Response

The Francis Scott Key Bridge collapse was a tragic event, resulting in the loss of lives and creating economic uncertainty for those dependent on the Port of Baltimore. In response to asks from elected officials, CareFirst immediately offered no-cost office space to house the Small Business Administration (SBA) to assist affected businesses in applying for federal disaster loans to manage the economic disruption caused by the bridge collapse. In addition to providing space for the SBA and other partners, CareFirst deferred health insurance premium payments without penalty for individual members and employer groups impacted by the disruption at the Port, offering temporary financial relief.



Empowering a Sense of Belonging

At CareFirst, our employees are connected by more than the work they do to advance our mission. Our Employee Resource Groups (ERG) help form and strengthen those connections, helping everyone find a welcoming space to network and share ideas. The following snapshot highlights events led by our ERGs to showcase our Difference Makers' shared passions, backgrounds and interests.

During Asian American and Pacific Islander (AAPI) Heritage Month in May, the **AAPI United** ERG held a cultural celebration featuring art, food and a Tai Chi demonstration. They also hosted an online career journey panel, where employees heard from ERG members about their careers and the resources that helped them along the way.

Action on Sustainability, Climate Change and the Environment ERG hosted educational seminars throughout the year on topics like promoting environmental health through advocacy and education within healthcare. They had 12 volunteer opportunities for Difference Makers during their Earth Day All Month campaign.

400 lbs. of food donated

In cooperation with the Fueling Dragons Program at Howard Community College, volunteers from the **Black Professionals Network** ERG toured the pantry, sorted donations and supported gardening tasks. Fueling Dragons aims to provide support for students facing hunger or food insecurity and educate them on nutrition.

CareFirst **Familia** hosted a series of events during Hispanic Heritage Month, including a celebration which featured guest speakers, music, cuisine, traditional outfits and educational resources on the traditions of countries of origin of many members of the ERG.

Healthy Living ERG hosted our annual Move & Walk Day, where employees paused their work and joined each other to connect and walk for health and well-being. The event was a powerful reminder that focusing on physical health can significantly enhance overall well-being, fostering a positive work environment.

71+% of the workforce participated in an ERG in 2024

The **Military Veterans** ERG (MVRG), with the support of **Women's Impact Network** ERG, invited fellow Difference Makers to join them in honoring the men and women who've served our country at a special Veterans Day event. Retired military intelligence officer Phyllis Wilson shared inspirational stories of female military veterans. MVRG members also participated in an event earlier in the year sponsored by the **Families and Caregivers** ERG, where they helped delve into the complexities of navigating PTSD within the family dynamic.

Nearly 50 employees from the **ProPride** ERG participated in the Washington, D.C. Pride Parade, a long-time tradition for CareFirst. The annual celebration in the District is one of the largest Pride parades in the U.S.

650,000 D.C. parade attendees


ONE COMPANY, ONE TEAM
CareFirst















Together We Learn. Together We Grow. Together We Thrive.

Over 6,000 employees, contingent workers and board members participated in various sessions at our 6th Annual Week of Equity & Action (WEA), an experience meant to educate our workforce on how to effectively serve our employees, members and communities.

The week kicked off with a discussion of SDOH Impact on Equity, featuring a panel of local thought leaders, including Mark Anthony Thomas, Greater Baltimore Committee; Lara Wilson, Rural Health Care Transformation and Executive Director at the University of Maryland Shore Medical Center at Chestertown; Hugo Mogollon, FRESHFARM; and Dr. Jennifer D. Roberts, Department of Kinesiology, School of Public Health at the University of Maryland College Park.

Throughout the week, Difference Makers attended workshops covering maternal health, mental health in the workplace, navigating neurodiversity and understanding unconscious bias. This year also introduced "WEA 365," offering additional sessions year-round. Mid-week, nearly 500 employees and board members volunteered over 1,000 hours of service at almost 40 locations across the Mid-Atlantic region.

Motivational speaker Poet Ali closed the week with an inspiring presentation on connection as a universal language that transcends boundaries and fosters empathy. The highlight was a surprise appearance by Maryland Governor Wes Moore, who spoke at the first WEA in 2019.

Scan or click to watch a video about WEA.





6,000+	1,000+	40
WEA participants	volunteer hours	service locations











Celebrating Our Difference Makers

For the 12th consecutive year, CareFirst was named one of the **World's Most Ethical Companies®** by Ethisphere. This recognition highlights our unwavering dedication to doing business with integrity in support of the members and communities we serve. We were one of only four health insurance companies among the 136 organizations honored.

The National Committee for Quality Assurance (NCQA) awarded CareFirst's commercial health plans its **Health Equity Accreditation** for the next three years. This recognition highlights our commitment to quality and health equity standards, and marks a key milestone in our efforts to reduce disparities in access to care and health outcomes.

CareFirst was honored by Forbes as one of **America's Best Large Employers**, highlighting our commitment to the well-being of over 6,000 employees and fostering a culture of community engagement. Forbes also listed us as one of its Best-in-State employers.

Award for Women's Representation

CareFirst earned Honor Roll distinction from the Executive Alliance as an **Award for Women's Representation** winner. This award recognizes Maryland companies with at least 30% women in executive leadership and Board of Director roles.

60% **supervisory roles**

30% **executive leadership roles and Board seats**

Scan or click to watch a video honoring our Difference Maker Award Winners.


CareFirst
CareFirst
CareFirst
CareFirst
CareFirst

Power in Partnerships

American Heart Association

Our mission is closely aligned with that of the American Heart Association (AHA) as it furthers research to save and improve lives, and our longstanding commitment to the AHA's Heart Walk campaign again shone brightly this year. For the Maryland walk, CareFirst earned "Top Fundraising Company" honors for the second time in three years by raising more than $90,000.

764
walkers

60
coaches

$116,134
raised







$51,626
raised

105
CareFirst team members

Special Olympics

More than 100 Difference Makers braved the cold waters of the Chesapeake Bay to take part in the Polar Bear Plunge supporting the Special Olympics. CareFirst also raised the most money in its history of participating in the event. We are proud to join with Special Olympics in its quest to give individuals with intellectual disabilities the opportunity to be healthy and experience the joy of participating in sports and in their communities.





 Difference Makers Volunteering at Nationals Park

American Diabetes Association

$75,000
grant to address diabetes

This year, we announced a partnership with the American Diabetes Association (ADA) aimed at bolstering their initiatives in diabetes prevention. This collaboration will promote healthy eating and nutrition, and advocate for better access to nutritious food within our service area. As part of the partnership, we joined with the ADA to host a "State of Diabetes" event at the University of Maryland in Baltimore during American Diabetes Month.

United Way

$935,843
raised by employees with CareFirst match

The United Way Campaign is the largest corporate giving campaign. Our efforts help nine United Way chapters across our service area advance the basic needs of education, housing, employment and health to help low-income families achieve self-sufficiency. One of those chapters—the United Way of Central Maryland—awarded CareFirst its 2024 **Spirit of Partnership Award** honoring organizations who "spark something bigger" for the neighborhoods they call home.



Success for the Orioles & The Food Project

The Food Project (TFP) is an organization that brings cooking skills, job opportunities, sustainable food sources, mentorship and hope to youth in Southwest Baltimore in the shadow of Camden Yards.

CareFirst helped support the production, branding and marketing of Seedy Nutty, a healthy snack mix produced at TFP and sold at Camden Yards and other venues.

At an event following the baseball season, volunteers worked with TFP to help prepare and distribute food and package toiletry items for the winter season. In total, TFP delivered almost 15,000 meals to Baltimore residents in need.



150,000 lbs.
of produce delivered to Baltimore residents

Flying High With the Shorebirds

CareFirst announced an exciting partnership with the Delmarva Shorebirds, the Orioles' minor league affiliate in Salisbury, to address food insecurity on the Eastern Shore, where almost one-quarter of residents are at increased risk. Through local initiatives like the "Strike Out Hunger Challenge" and Peninsula Home Care and TidalHealth's "Silver Slugger" program, CareFirst offered food vouchers at select games and helped distribute meals in the first year of partnership.



700,000 meals
distributed to local residents

Part of the Flock

Difference Makers stood shoulder-to-shoulder with their favorite players at service sites from Ward Street in West Baltimore to Westminster—including schools, animal rescue facilities, food banks and more—as part of Caw to Action. The yearly event is sponsored by the Baltimore Ravens and the United Way of Central Maryland, and brings Ravens players, staff, family and friends together to give back to their communities.



Continuing to Build Bridges at Nationals Park & Beyond

For the fourth year in a row, CareFirst was proud to partner with the Washington Nationals and Building Bridges Across the River (BBAR) through the Giving Garden and its thousands of square feet of produce on the rooftop of Nationals Park in Southeast D.C.

Since 2022, the garden has yielded almost 1,700 lbs. of produce that is distributed for free to hundreds of residents in Wards 7 and 8 of Washington, D.C.

$15,000

in fresh food distributed to familiies in Wards 7 and 8 each year



Another Year of "Monumental" Efforts

Monumental Sports—owner of the Capitals, Wizards and Mystics—has continued to be a key partner in supporting the health and well-being of communities in the District. CareFirst and Monumental Sports continued their work with SMYAL, a local organization empowering LGBTQ+ youth with leadership development opportunities, after-school programs and counseling services. We also sponsor Monumental's annual "Thankful Meals" event around Thanksgiving each year.







1,000+
meals served


I AM A
Difference
MAKER



Healthcare *Innovation*

Innovation is at the heart of our mission to transform healthcare. Through strategic partnerships, cutting-edge technology and dedicated advocacy efforts, we are addressing the evolving needs of our members and communities. From integrating mental health care into primary care settings to enhancing medication adherence and expanding access through community engagement, our initiatives are making a tangible impact.

Together, we are building a healthier future, one innovative solution at a time.

Meeting People Where They Are



Scene Health

Scene Health has over a decade of experience in improving medication adherence. In 2018, Scene partnered with CareFirst to support members with asthma, hypertension and type 2 diabetes. The partnership expanded this year to include new services for CareFirst's Medicaid plan, Community Health Plan Maryland (CareFirst CHPMD).

Eligible members now have access to Scene's MedEngagement program, which uses video Directly Observed Therapy and daily virtual care to ensure proper medication use. This program helps members overcome barriers to adherence and manage their conditions effectively.



Fabric Health

CareFirst partnered with Fabric Health to place bilingual care coordinators in laundromats across Prince George's and Montgomery Counties to make high-quality benefits and services more accessible to CareFirst CHPMD members and non-members.

Care coordinators schedule appointments, conduct SDOH screenings and assist with public benefit applications. This partnership helped prevent over 234,000 Marylanders from losing healthcare coverage by assisting with Medicaid eligibility paperwork.



Wider Circle

Our partnership with Wider Circle enhances member engagement and health outcomes for Medicaid members by fostering strong community ties.

Wider Circle's approach involves connecting members with peers to provide support, education and motivation, leading to better health. Their approach has been shown to reduce inpatient visits and generate savings of over $100 per month for members.

By building strong community connections and a shared purpose, Wider Circle serves as a trusted link between the healthcare system and members, resulting in lower healthcare costs and improved health outcomes.

CareFirst's Community Engagement team is committed to community health and collaboration to help people live happier, healthier lives. The team's dynamic resources for engagement include brick-and-mortar locations, mobile vans and partnerships that position us to co-locate across the Mid-Atlantic.

Physical Locations

Being present in the communities we serve allows us to engage with people in new ways to help drive improvements in their health journeys. Working with other local health and wellness partners allows us to leverage our collective strengths and resources to make an even greater impact on well-being.

CareFirst established its first engagement center in Canton in 2022 to connect people with partners and programs for healthier living, regardless of their insurance status.

This year, CareFirst opened an approximately 20,000-square-foot community hub and workforce development center at the Village of Mondawmin. This new center provides health and wellness programming to the members of West Baltimore, helping to address inequities in access to care. Areas of focus include maternal, mental and men's health.

Mobile Vans

CareFirst launched its first mobile unit in late summer to reinforce our regional presence. In 2025 we will launch a second unit—the Care Connection Van—a mobile office connecting community members to the care and services they need, including biometric screenings, vaccinations, A1C checks for diabetes and more.









2
Engagement Centers
Canton & West Baltimore

17,026
visitors

19
van appearances

13 community resource fairs
27 events hosted supporting the Latinx/Hispanic community
28 events hosted supporting maternal health initiatives
68 community tabling events attended



With Care

As we continue to transform as a healthcare company, so does our award-winning *With Care* campaign, which launched in 2022 with the purpose of adding depth and humanity to the CareFirst brand.

The newest iteration takes viewers on a journey "Beyond the Curtain" and inside some of the most influential organizations like DC Prep and The Kennedy Krieger Institute. This evolution features actual employees and members, as well as real partners and customers. Plus, shooting locally in our neighborhoods with local actors and producing it with a local director and agency partner continued to keep ad dollars in the DMV economy.

Our sponsorship of cultural institutions, regional organizations, the arts, entertainment and sporting events is a natural extension of our mission and enables us to promote the well-being of the community. It also supports our efforts to address inequities in accessing education opportunities, relieving food insecurity, promoting physical health, making care accessible across ZIP codes and growing our local economy.

We believe that such support contributes to a healthier, happier and more prosperous community, and we are honored to play a significant role in this endeavor. Together, we work to create a healthier community in every sense of the word.



Scan or click to watch a video about our partnership with Kennedy Krieger Institute.



Scan or click to watch a video about how we support DC Prep.



Scan or click to watch the latest spot from our award-winning With Care campaign.

Innovative Approaches to Transform Healthcare

Healthworx Accelerator

CareFirst's innovation accelerator, Healthworx, transformed its program, 1501 Health, into the Healthworx Accelerator. This reimagined program now delivers exceptional value to health and wellness startups in just three months instead of twelve.

Healthworx Accelerator welcomed new partners, including Highmark, Inc., alongside long-time partner LifeBridge Health. The first cohort saw a record 250 applications, with 20 startups selected. Each member received capital, fundraising support and mentoring from industry experts.

By collaborating with startups, CareFirst aims to deliver innovative healthcare solutions and address barriers to quality, affordable care.



Techstars Health AI Baltimore

CareFirst and Johns Hopkins University collaborated with Techstars on a new healthcare accelerator program to support early-stage entrepreneurs in improving access to quality care through artificial intelligence (AI). The new program, launched and based in Baltimore, leverages the university's strength in turning research into market-ready businesses and CareFirst's experience, expertise and resources as one of the nation's largest, not-for-profit healthcare organizations. The accelerator provided members with capital, expert guidance and other necessary resources over a 13-week period.



Addressing Pediatric Mental Health

CareFirst and Children's National Hospital have formed an alliance to address health disparities and SDOH through targeted pediatric healthcare interventions. This partnership focuses on behavioral and mental health, diabetes and infant mortality, implementing a value-based care model that integrates mental health care within primary care settings.

Providers receive training in mental health care, including depression, suicide prevention, anxiety, ADHD and eating disorders. This approach aims to provide timely interventions and enhance the quality of care for children, ultimately building healthier childhoods and communities.



Mental health care training offered through the Pediatric Health Network

1,500+ members

700+ primary care physicians



Pediatric Mental Health Summit

Industry experts and community leaders gathered to discuss the state of pediatric mental health and solutions for these challenges at the Pediatric Mental Health Summit, an event supporting the ongoing work of the Children's National Alliance, a unique payer-provider alliance forged by CareFirst and Children's National Hospital grounded in shared values and a commitment to improving health outcomes in the communities.

Scan or click to watch a video from the Pediatric Mental Health Summit.

Public Policy & Advocacy

Advocating to remove barriers to care at local, state and federal levels is part of our mission to advance affordable, accessible, equitable, high-quality healthcare. The following highlights several key pieces of legislation we advocated for that are aimed at addressing drug pricing reform, cybersecurity and the digital divide in rural and underserved communities.

- The Prescription Drug Price Reduction Act
- The Lower Drug Costs Now Act
- The Affordable Medications Act
- The Fair Drug Pricing Act
- The Telehealth Expansion Act
- The CONNECT for Health Act
- The Telehealth Modernization Act

As part of a broader effort to modernize healthcare and leverage digital technologies to improve patient care, we supported:

- The Health IT Modernization Act
- The Healthcare Cybersecurity Act

To advance healthcare delivery, we supported several key pieces of legislation that encouraged innovation in care delivery models. This included supporting pilot programs and initiatives that utilize digital technologies to improve patient outcomes and reduce healthcare costs. Key legislation included the **Telehealth Expansion Act** along with:

- The Health Data Interoperability Act
- The Digital Health Innovation Act

DC Health Policy Forum

We proudly hosted the DC Chamber of Commerce 2024 Health Policy Forum, an event to discuss and encourage collaboration around pressing issues and innovative solutions. Topics ranged from policy changes and healthcare access to the integration of technology in patient care. These events help us stay at the forefront of policy developments and advocate for changes that benefit our members and the broader community. We can also use the insights gained to enhance digital health solutions, making healthcare more efficient and patient-centered.

Scan or click to watch a video about the DC Health Policy Forum.


CareFirst


Difference
MAKER


CareFirst


CareFirst






CareFirst
CareFirst


UITY & ACTION
LISTEN. LEARN. ACT.
July 15-19
CareFirst




Community, With P
A Not-For-Profit


Heaven on Earth NOW
CareFirst
CareFirst


I AM A
MAKER





It's not just

our name. It's our *promise*.

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.