

2021 COMMUNITY HEALTH & SOCIAL IMPACT REPORT

Supporting Healthier Communities

With Care,

CareFirst

Promoting, Preserving and Protecting the Health of Our Communities

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

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

That's why we:

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

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





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

A LETTER FROM OUR

Executive Vice President of Health Services

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

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

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

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

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

With Care,

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



Our comprehensive investment of time, talent and treasure drives interventions that are shaping our plans for 2022 and beyond.

A LETTER FROM OUR

Vice President of Community Health & Social Impact

Health inequity is evident and widespread. It contributes to worse health outcomes. And it undermines the well-being of our most underserved communities and vulnerable populations. CareFirst's mission is to ensure that healthcare is affordable and accessible for all. We see a future in which quality care is easy to access and afford. A future in which health is equitable. We advocate for policies and pursue partnerships and investments to help us realize this vision.

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

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

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

With Care,

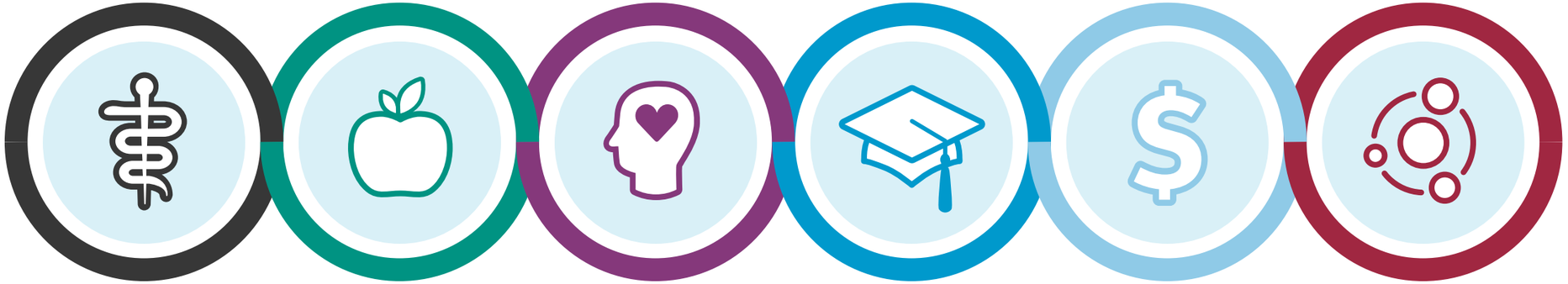
Destiny-Simone Ramjohn, Ph.D.
Vice President, Community Health & Social Impact



Our Focus Areas

Making an Impact

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



ACCESSIBLE, AFFORDABLE, HIGH-QUALITY CARE

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

CHRONIC CONDITIONS

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

BEHAVIORAL HEALTH

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

EDUCATIONAL OPPORTUNITY

Providing access to education, skills training and employment opportunities

ECONOMIC INCLUSION

Supporting small business creation and workforce training

SOCIAL RESPONSIBILITY & IMPACT

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

$26M

IN INVESTMENTS

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

351

PARTNERSHIPS

with unique regional nonprofit organizations

Advancing Accessible, Affordable, High-Quality Care

HOW WE PROVIDED SUPPORT

In 2021, our region faced the dual challenges of the direct health impacts of the continuing COVID-19 pandemic and its direct health impacts, as well as the indirect impacts of the additional barriers it placed between community members and access to healthcare. Our approach was two-pronged, focusing community investments in programs working to bring the pandemic under control and programs working to safely connect community members to essential healthcare services.

Addressing Barriers to Affordable, Accessible, High-Quality Care

LEARN MORE



IMPACT IN NUMBERS

6.7K
VACCINES
provided

6.5K
INDIVIDUALS
tested for COVID

103K
IN-PERSON VISITS
provided

31K
VIDEO VISITS
provided

394
UNITS OF PRESCRIPTIONS
valued at $13,569
provided

5.6K
HOUSEHOLDS
referred to case management services

Chronic Conditions

HOW WE PROVIDED SUPPORT

In the COVID-19 pandemic, chronic conditions were of special concern, both because patients with certain chronic conditions were at higher risk of serious complications or death due to COVID infection, but also due to the barriers the pandemic created to screening and ongoing care for chronic conditions.



IMPACT IN NUMBERS

163
LATINX SCREENED FOR BREAST CANCER

70
LATINX WITH ABNORMAL FINDINGS
received case management

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

98
LATINX RECEIVED MENTAL HEALTH SUPPORT

120
LATINX PROVIDED ACCOMPANIMENT AND MEDICAL TRANSLATION
by Patient Navigators

Addressing Chronic Conditions to Reduce Disparities in Health Outcomes

LEARN MORE

Behavioral Health

HOW WE PROVIDED SUPPORT

In 2021, it was abundantly clear that it would be necessary to adjust to a 'new normal.' For behavioral health, this meant meeting needs head on by investing in community partners whose relationships in the community allowed them to provide vital behavioral health services in-person and via telemedicine to those in most need. This meant collaborating with partners who were able to reach the populations most at risk of poor behavioral health outcomes, as well as being the best equipped to meet the needs of these communities.

Providing Access to Appropriate Behavioral Health

LEARN MORE



IMPACT IN NUMBERS

9.2K
IN-PERSON VISITS
provided

21.3K
VIDEO VISITS
provided

984
HOUSEHOLDS
referred to case management services

Educational Opportunity

HOW WE PROVIDED SUPPORT

School closures throughout the country had a profound effect on education. Existing achievement gaps widened as students with poorer internet access and less familial support faced reduced access to education. While schools started to resume in-person classes in fall 2021, there was a vital need to work with students to make up for lost time and reduce educational disparities. We invested in holistic support to under-resourced preschool students and their families, mentorship for high school students, after-school programs, technical education programs and college readiness programs.



Providing Access to Education and Opportunities for Success

LEARN MORE

IMPACT IN NUMBERS

60
INDIVIDUALS
completing job training

$35K
OF DEVICES
provided to increase access to education

139
OF DEVICES
provided to increase access to education

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

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

409
OF PARTICIPANTS IN COLLEGE READINESS
demonstrated increased knowledge of financial aid and admission deadlines

Economic Inclusion

HOW WE PROVIDED SUPPORT

COVID has had profound economic impacts and the most vulnerable were faced with food insecurity, housing insecurity and not being able to keep the lights on. While things may have felt like they were going back to normal for some, economic impacts of the pandemic continue to affect our communities. We invested in programs providing emergency support to provide food, housing (shelters and services to avoid eviction and foreclosure) and connect community members to services. Grants awarded to these organizations address housing, food and utility assistance for urban and rural communities, workforce and small business development, and more.



IMPACT IN NUMBERS

521K
MEALS
provided

35.7K
BAGS/BOXES
of food distributed

1.5M
POUNDS
of food distributed

1,471
FAMILIES
receiving shelter

358
HOUSEHOLDS
receiving $818,149 of utility assistance

Supporting Small Business Creation and Workforce Training

LEARN MORE

Social Responsibility & Impact

CareFirst is committed to "do well and do good" by leveraging our total assets in service to communities while pursuing strategic growth. This commitment is reflected in CareFirst's recognition as one of the World's Most Ethical Companies® for 10 years running based on our commitment to high ethical business standards and practices, including corporate citizenship and responsibility. Since 2012, CareFirst has been recognized as one of the region's leading corporate philanthropists by publications including the *Baltimore Business Journal* and *Washington Business Journal*.

Our investments are not only made through charitable giving but also through the time and talent of our Difference Makers. We work closely with our community partners to build partnerships for our employees to share their time and talent to deepen community impact. In 2021, CareFirst employees logged more than 13,000 hours donating time to over 500 organizations and community partners, including the **Maryland Food Bank**, **Food for Others**, the **Boys and Girls Club**, the **Medical Reserve Corps** and more. Our Difference Makers also show up as community leaders, supporting nearly 250 organizations through service on their Boards of Directors.

CareFirst is also committed to encouraging and supporting our Difference Makers' financial contributions to the causes that are closest to their hearts. For more than 20 years, CareFirst has partnered with United Way and has contributed over $15M in employee pledges, fundraising, resources and matching grants. The long-standing relationship between CareFirst and United Way has promoted philanthropic giving through workplace campaigns and other programs.

In 2021, we also led giving campaigns for Pride Month, Special Olympics Maryland, and the American Heart Association contributing over $40,000 in matching grants, as well as matching individual employee donations totaling over $55,000.

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

—Keira Shilling, Specialist, Quality Assurance

Learn About Our Community Health & Social Impact Efforts

WATCH NOW

IMPACT IN NUMBERS

$15M
IN PLEDGES, FUNDRAISING & MATCHING GRANTS
over 20 years

$700K
IN EMPLOYEE PLEDGES
in 2021

13K+
VOLUNTEER HOURS
to over 500 organizations and community partners

250
ORGANIZATIONS
supported by CareFirst employees with service on their Boards of Directors



COVID-19 Support

Investing in COVID-19 Relief Efforts

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

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

150 **ORGANIZATIONS**
benefited

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



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

Using Resources to Reduce Health Disparities During a Pandemic

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

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



Fighting Hunger During COVID-19

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



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

Supporting COVID-19 Vaccination Efforts

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

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

Learn About Our "Better Together Pledge" Campaign

WATCH NOW

CASA DE MARYLAND™

United Way of the National Capital Area

WEST VIRGINIA Health Right INC.
Caring for Those in Need

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

35.5K **VACCINATIONS**
distributed

766 **ORGANIZATIONS**
signed the pledge

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



Impact in Action

Week of Equity and Action

To fulfill CareFirst's mission, we rely on our talented employees and their different experiences and backgrounds. When employees are valued equally, it makes us stronger. CareFirst actively nurtures our culture of inclusion through the **Week of Equity and Action**, which is an opportunity for CareFirst Difference Makers to engage in thoughtfully designed learning and volunteer efforts that demonstrate our collective commitment to advancing diversity, equity and inclusion.

In 2021, 5,692 Difference Makers participated in more than 20 workshops and 14 on-site volunteer opportunities throughout our service area. The workshops and volunteer activities are transformative. CareFirst employees are ushered into an understanding of the greater purpose behind their work and guided through critical reflection that permanently influences their attitudes and behaviors.

Learn About Our Equity in Action

WATCH NOW









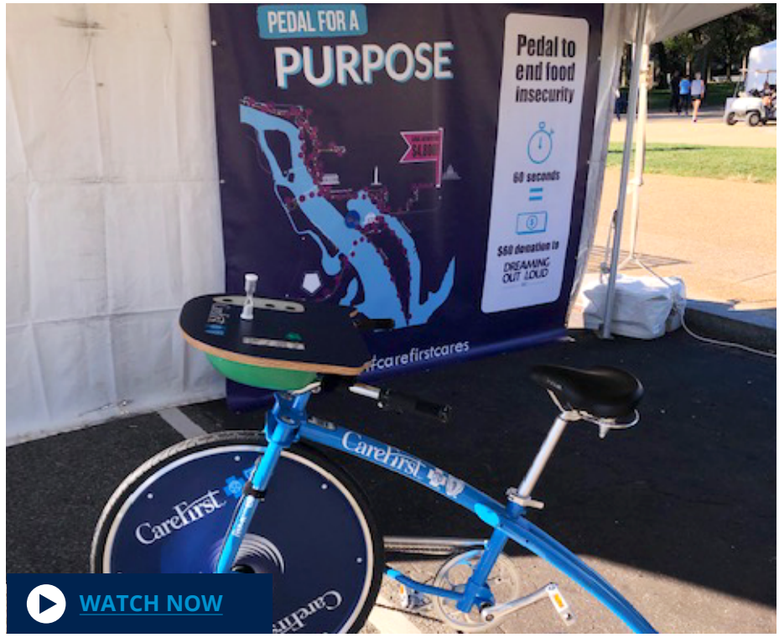
Promoting Health via Membership & Sponsorships

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

$800K | **IN FUNDING**
for 98 memberships and sponsorships of community nonprofits in our region



WATCH NOW



WATCH NOW



WATCH NOW

Receiving Recognition from Our Communities

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

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

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

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

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

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

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

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

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

Forging Ahead

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

With Care,

CareFirst

carefirst.com/community



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Sherri L. Bohinc

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Continuing Care Actuaries

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Consultant

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Blended Public Affairs

Jason D. León, CPA
Diversified Search

Julissa Marenco
Smithsonian Institution

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

National Health Mission Area, Johns Hopkins, Applied Physics Laboratory

Richard T. Napolitano
Anne Arundel County

Amy Schwab Owens
Life Fitness Management

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

Wayne L. Rogers
Synergics, Inc.

Cheryl E. Tillman

Ellen J. Waters
Certified Residential Real Estate Appraiser

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(CareFirst of Maryland, Inc.)

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Dave Bond
Continuing Care Actuaries

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Maryland Primary Care Physicians

Alan Klatsky
Prestige Development, Inc.

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

National Health Mission Area, Johns Hopkins, Applied Physics Laboratory

Richard T. Napolitano
Anne Arundel County

Amy Schwab Owens
President, Life Fitness Management

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

Ellen J. Waters
Certified Residential Real Estate Appraiser

Walter A. Williams, Jr.
Merrill Lynch, Pierce, Fenner & Smith, Inc.
Peak Wealth Management Group

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Jonca Camille Bull, M.D.
Consultant

Tracy S. Harris
MIB Group, Inc.

Jason D. León, CPA
Diversified Search

Julissa Marenco
Smithsonian Institution

Shirley R. Patterson

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President & CEO

Meryl Burgin
Executive Vice President,

General Counsel & Corporate Secretary

Angela Celestin
Executive Vice President, Chief Human Resources Officer

Tich Changamire, M.D., Ph.D., MBA
Vice President, Chief Medical Officer

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

David Corkum
Executive Vice President, Chief Growth Officer

Ricardo Johnson
Executive Vice President, Enterprise Strategy and Healthworx

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Executive Vice President, Government Programs

Jenny Smith
Executive Vice President, Chief Financial Officer & Treasurer

COMMUNITY HEALTH AND SOCIAL IMPACT LEADERSHIP

Hosanna Asfaw-Means
Director, Community Health & Social Impact

Kimberly Harris
Director, Community Health & Social Impact

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

Community Partners

Action in Maturity, Inc. (AIM)
The Arc of Prince George's County
Arlington Street People's Assistance Network (A-SPAN), now called Pathforward
Associated Charities of Cumberland
Baltimore Medical System (BMS)
The Baltimore Station
Brighter Day Health Foundation, Inc./US Wellcare
Brioxy
Capital Caring Health
Center for Adoption Support and Education, CASE
The Child and Family Network Centers (CFNC)
Community Foundation of the Eastern Shore (CFES)
Community Partners
Covenant House Washington, DC.
District of Columbia Children's Advocacy Center (Safe Shores)
DowntownDC Foundation
Eastern Shore Wellness Solutions
Echoing Green
End Hunger in Calvert County, Inc.
For All Seasons
Fuel Fund of Maryland
Fusion Partnerships – MOMCares
Health Care for the Homeless (HCH)
Holy Cross Hospital of Silver Spring
House of Ruth Maryland
Housing Initiative Partnership (HIP) Inc.
Howard Community College Educational Foundation
Human Services Coalition of Prince George's County
Identity Inc.
IMPACT Silver Spring
Indian Cultural Association of Howard County (ICA)
Loyola University Maryland
MANNA Inc.
Many Languages One Voice (MLOV)
Maryland Community Connection (MCC)
Medical Care for Children Partnership (MCCP) Foundation
Nueva Vida
One Common Unity, Inc.
Pathway Homes
Pathways To Housing DC
Pine Street Committee Inc.
Primary Care Coalition of Montgomery County
Prince George's Healthcare Alliance (PGHA), Inc.
The Pro Bono Counseling Project
Safe Alternative Foundation for Education
Sinai Hospital
Sisters Together And Reaching, Inc. (STAR)
Thread Inc.
Transitional Housing Corporation
Tuerk House
University of Maryland Medical System Foundation
Volunteers of America Chesapeake
Westminster Rescue Mission (WRM)
The Women's Center
The Women's Housing Coalition

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Community-Impact-Report (12/22)