

# Big Ideas. Community Roots.







## Our Mission

**In accordance with the Charter of the nonprofit health service plan, the mission of CareFirst BlueCross BlueShield 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 health care initiatives for individuals without health insurance.**
- **Promote the integration of a health care system that meets the health care needs of all the residents of the jurisdictions in which the nonprofit health system service plan operates.**

**CareFirst BlueCross BlueShield (CareFirst) is a unique organization in the region we serve – all of Maryland, Washington, DC and Northern Virginia. We are by far the largest health insurer serving the area, with nearly 3.3 million residents relying on CareFirst for their health care coverage. In addition, we have a specific mission that calls on us to make coverage affordable and accessible, work in partnership on public and private health initiatives, and promote health system improvements that help meet the needs of the community. But just what does that mean from a practical standpoint?**

It means that unlike any other health insurer with which we compete, we have an obligation to develop and advance big ideas – programs and partnerships designed to improve the quality of health care and the quality of life in the communities we serve. At the same time, with more than seven decades of serving the region, we have deep community roots that uniquely position us to work closely with organizations on the frontline of so many important health issues.

No other company in the area is more committed to partnering with community and philanthropic organizations. Importantly, we focus our giving and financial support heavily on programs and organizations that share our commitment to meeting unmet health care needs, creating broader access to health care and advancing innovations that will produce sustainable, positive impact on health care delivery. It represents a steadfast commitment to the people and communities we serve.

While this report only scratches the surface, please take the time to learn about what CareFirst – with the support of so many other organizations and individuals – is doing to foster and support big ideas that make our communities stronger.



Community Roots:

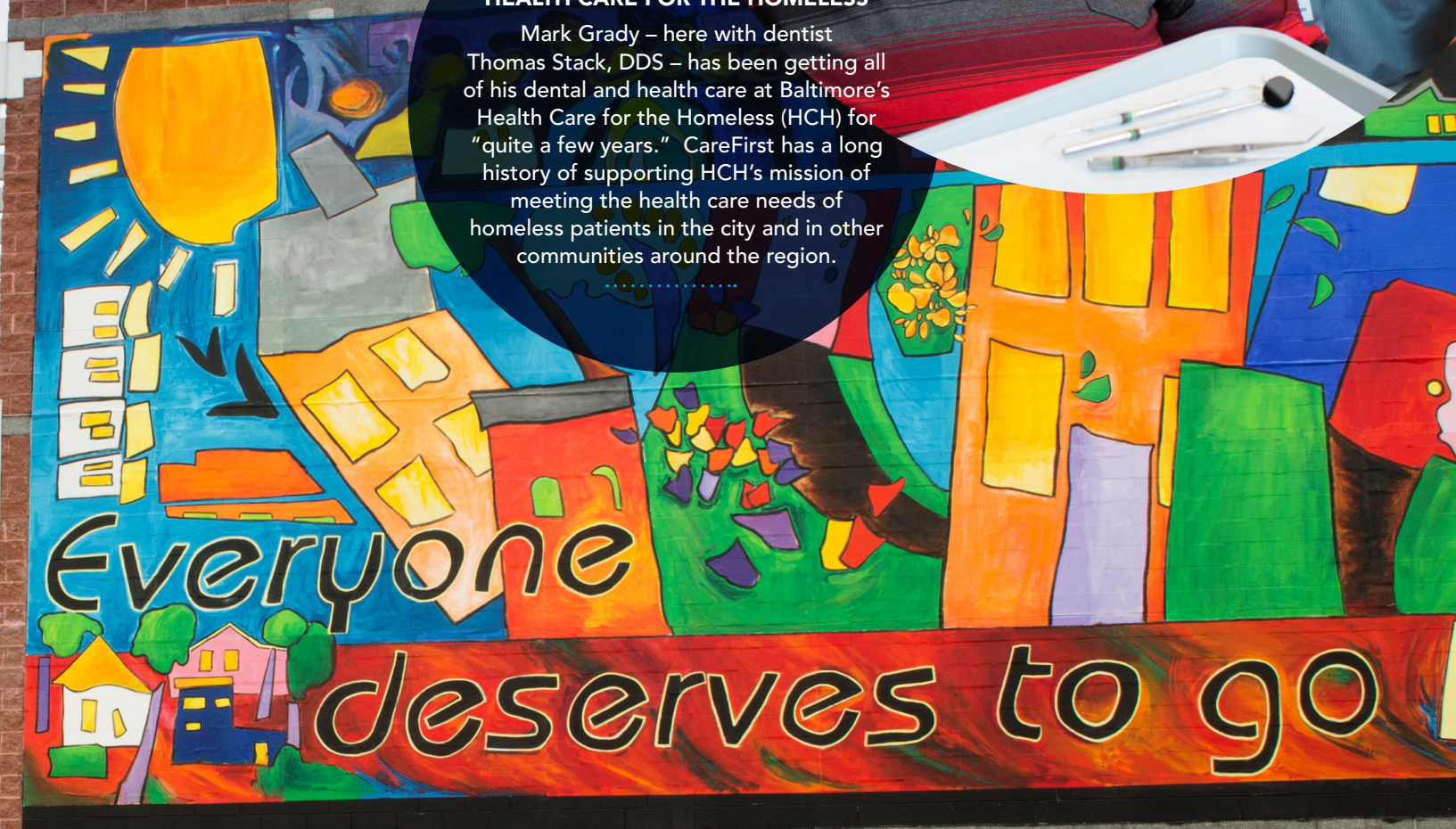
# Strong, Deep & Growing

Our roots run deep in the communities we serve, where the organizations that grew to become CareFirst have taken hold over more than 7 decades of service. Over the years, that commitment has grown to be so much more than a business presence.

Almost every year, CareFirst ranks at or near the top of listings of the most charitable corporate philanthropists in the region. While we are proud of that distinction, we are prouder still to focus our charitable and community investments on programs that are consistent with and that advance our mission to give more people access to better health care. In the last decade,

CareFirst has devoted nearly half a billion dollars to worthwhile programs and organizations.

CareFirst works to maximize the impact of its contributions by focusing those dollars on health needs and programs that will take root and grow to benefit the residents of our region for years to come.



## CLOSE TO HOME

### HEALTH CARE FOR THE HOMELESS

Mark Grady – here with dentist Thomas Stack, DDS – has been getting all of his dental and health care at Baltimore’s Health Care for the Homeless (HCH) for “quite a few years.” CareFirst has a long history of supporting HCH’s mission of meeting the health care needs of homeless patients in the city and in other communities around the region.



## Serving Mothers & Their Children



**H**ealthy beginnings are critical to long, healthy lives. Unfortunately for too many in our region, a variety of health challenges can begin in the womb and carry through to early childhood. Helping mothers take the first steps to a healthy start during pregnancy and getting them the care, tools and knowledge needed to extend that start through early childhood are at the heart of CareFirst's efforts to support programs that improve maternal and child health.

Since 2008, CareFirst has committed nearly \$18 million to programs that aim to improve maternal and child health. These programs have taken all shapes and sizes, from efforts that provide safe cribs to facilitate safe sleep, to mental health programs to address behavioral challenges confronting expecting mothers. While great strides have been made in reducing infant mortality in our area – particularly in urban Baltimore and Washington, DC – more remains to be done.

In 2014, CareFirst announced a program through which organizations in Maryland, Northern Virginia and Washington, DC could apply for grant funding for programs to improve birth outcomes and reduce infant mortality. From 2015 through 2017, seven organizations will share \$3.1 million in funding for programs focusing on expecting mothers and early childhood health. →

### CLOSE TO HOME MARY'S CENTER

With centers in Washington, DC, Montgomery County and Prince George's County, Mary's Center and staffers such as Mindy Greenside help expectant mothers such as Roxana Juarez prepare for birth and motherhood. Prenatal health offerings are among the many services offered by Mary's Center.

#### Community Clinic Inc.

\$748,506 to expand its prenatal care services in Prince George's County, Md.

#### Community of Hope

\$615,000 to improve the poor birth outcomes in Ward 8 of the District of Columbia.

#### Northern Virginia Family Service

\$564,301 for its perinatal maternal mental health initiative in Alexandria, Arlington and Fairfax.

#### Access to Wholistic & Productive Living Institute

\$447,612 to expand the Bright Beginnings program, a home-visiting program in Prince George's County.

#### Mary's Center

\$376,693 to boost prenatal care in Prince George's County and the District's Ward 4.

#### MedStar Washington Hospital Center

\$262,311 to support reproductive health care and psychosocial services for pregnant and parenting youth in the District's Ward 8.

#### SCAN of Northern Virginia

\$85,778 to purchase cribs and increase safe sleep education for its Operation Safe Babies program in Alexandria, Arlington and Fairfax

### QUICK TAKE Supporting Healthy Starts for Mothers & Children

Improving the health of our region's mothers and children is critical. The United States has one of the highest infant mortality rates in the developed world, and CareFirst is committed to fighting this silent epidemic.

#### ADDRESSING MATERNAL HEALTH FROM EVERY ANGLE

Over the years, CareFirst has a strong history of supporting maternal and child health programs that seek to address these issues through a variety of approaches, including →

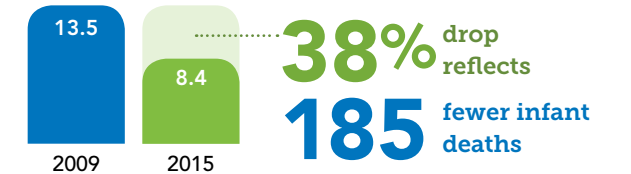
- Safe sleep habits
- Smoking and substance use cessation
- Prenatal care
- Spacing between pregnancies
- Breastfeeding
- Treatment of maternal depression
- Maternal obesity prevention

### BIG IDEAS: B'MORE FOR HEALTHY BABIES (BHB)



B'more for Healthy Babies has provided assistance to low income parents –often with limited education and a lack of access to high quality medical care—to improve infant mortality rates and health outcomes in Baltimore.

In 2009, Baltimore had the nation's fourth-highest infant mortality rate—13.5 out of every 1,000 live births. In 2015, the rate fell to 8.4 per 1,000 live births – a 38 percent drop reflecting 185 fewer babies losing their lives prematurely.



**\$6.6 MILLION**

CareFirst's investment in BHB during its seven-year commitment.

### A STRONG PARTNER FOR HEALTHY BEGINNINGS

Since 2008, CareFirst has allocated nearly

**\$18 MILLION**

to support maternal & child health.



In the last two years, CareFirst maternal health programs reached more than

**19,000**

mothers and children.





## Reaching Deep Into Communities to Strengthen the Health Care Safety Net



**T**he uninsured, the homeless, the poor, minority and immigrant populations and even those insured through Medicaid still face challenges in accessing care. Many of these people rely heavily on the 195 community health centers in Maryland, Northern Virginia and the District of Columbia. These centers are the backbone of what is often called the “safety net” health system that serves those with limited options for care. With its mission to expand access to health care, CareFirst has made supporting these critical care givers a focus of its community efforts.

These vital community health centers often serve sick and more socio-economically disadvantaged patients. They often count among their patients individuals with multiple chronic conditions and other health needs that could greatly benefit from consistent, coordinated care. With CareFirst’s proven experience in successfully working with health care providers to coordinate care through its Patient-Centered Medical Home program, helping safety net clinics develop programs to better serve their patients with the greatest needs was a natural fit.

In 2012, CareFirst committed \$7.1 million over four years to help 11 safety net health programs at 13 clinics throughout Washington, DC, Northern Virginia and Maryland develop programs and services that build on the medical home model.

### CLOSE TO HOME ARLINGTON, VA

Lorena González says it would “be hard to get care” she needs without the Arlington Free Clinic. Dr. N. Thomas Connally, the Medical Director of AFC from 2005 to 2010, is now one of the more 550 volunteers who help the clinic provide comprehensive health care to more than 1700 patients annually.

Individuals with multiple complex illnesses can benefit from closely coordinated care that includes a doctor, nurse and other health care professionals. CareFirst’s PCMH Safety Net initiative has helped centers expand their care coordination efforts.

### Safety Net Health Center PCMH Grant Recipients ↓

- Arlington Free Clinic
- Baltimore Medical System
- Calvert Healthcare Solutions
- Chase Brexton Health Services
- Choptank Community Health System
- Community Clinic, Inc. and Greater Baden Medical Services
- Health Care for the Homeless
- Mary’s Center
- Primary Care Coalition of Montgomery County and its partners Holy Cross Hospital Health Center and Proyecto de Salud
- Total Health Care
- Unity Health Care



### QUICK TAKE Supporting Care for Vulnerable Populations

Underserved populations rely more on community health centers—also sometimes known as safety net clinics. Safety net health centers provide care to more than 626,000 patients in Washington, D.C., Maryland and Northern Virginia. Nationwide, safety net clinics save about \$24 billion annually by reducing the costs of emergency visits, hospital stays and specialty care.

### INCREASING ACCESS TO MEET COMMUNITY HEALTH NEEDS

In addition to helping safety net clinics adapt the medical home model to meet their patients’ needs, CareFirst continues to commit significant funding to help more people access specific health care services through community health care providers. Here’s a look at some specific areas of safety net support in the last two years.



Dental services for more than 18,948 residents in the region



Behavioral health needs often go unmet. CareFirst support has helped more than 22,558 residents access needed care.



More than 4,000 women have benefitted from specific support for community organizations focused on breast cancer prevention and awareness.

### A DEEP COMMITMENT TO COMMUNITY-BASED HEALTH CARE

**\$29 MILLION**

Since 2006 CareFirst has committed **\$29 million** to a wide variety of safety net health initiatives to improve the quality of and access to community-based care.

**\$6.9 MILLION**

In just the last two years (2014-2015), CareFirst has committed \$6.9 million to support safety net clinics, **servicing nearly 279,203 people.**

**\$7.1 MILLION**

Pledged \$7.1 million over four years to help **11 Safety Net Health Center programs at 13 clinics** in Maryland, Northern Virginia and Washington, DC implement PCMH programs.



## Project RN Helps Educate the Next Generation of Nurses to Serve the Region



The nation – as well as the Mid-Atlantic Region that CareFirst serves – faces a critical shortage of bedside nurses that is expected to worsen with the aging of the Baby Boom generation. And, with an increasing number of Americans insured by the Affordable Care Act and a growing reliance on nurses as primary health care givers and care managers, the need for a robust new generation of nurses has never been more acute.

That's why CareFirst has developed and supported community-based programs and partnerships designed to support nurses in training and bolster the ranks of nursing faculty to increase nursing school capacity.

While CareFirst has supported programs on multiple nursing fronts (take a quick look on the opposite page), Project RN has been at the heart of those efforts. Project RN was launched in 2007 to address one central issue affecting the training of nurses – a lack of qualified teachers at the nation's nursing schools. Research indicated that many nurses contemplating teaching careers faced financial obstacles that prevented them from completing the degree necessary to head into the classroom.

Since 2007, CareFirst has committed \$3.2 million in Project RN grants to provide students at nursing

### CLOSE TO HOME WYE MILLS, MD

Sedonna Brown used her CareFirst Project RN award to complete a Masters degree in nursing at Bowie State University in 2013. Now teaching nursing at Chesapeake College in Wye Mills, MD, she says: "As a single parent, Project RN helped me tremendously. I didn't have to pick up extra shifts at work and could concentrate on my studies."

schools in the region with \$80,000 stipends over two years to complete their graduate degrees. The stipends could be used for living costs, tuition, books and other school-related expenses. In exchange, the students committed to teach nursing in the region for three years after completion of their degrees.

Using conservative assumptions, Project RN recipients will help train more than 11,600 nurses in the region during their three-year teaching commitments – and potentially many more during their careers.

### Universities Receiving Project RN Grants ↓

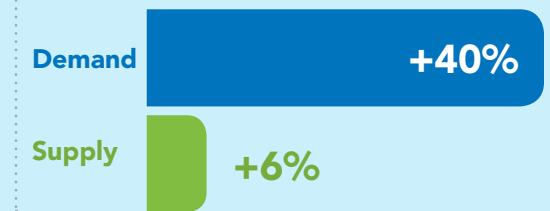
- **Bowie State University**
- **Catholic University**
- **Coppin State University**
- **Georgetown University**
- **George Mason University**
- **George Washington University**
- **Howard University**
- **Johns Hopkins University**
- **Marymount University**
- **Morgan State University**
- **Salisbury University**
- **Stevenson University**
- **Towson University**
- **University of Maryland**



### QUICK TAKE Addressing Critical Nursing Needs

The United States is facing a critical shortage of registered nurses and cannot meet health care needs. CareFirst is working to change that.

The U.S. Department of Health & Human Services projects that by 2020 demand for nurses will increase 40%, but the supply of nurses is projected to grow only 6%.



### ONE CHALLENGE: SHORTAGE OF NURSE TRAINERS

A vibrant nursing workforce requires enough professors to train them.

# 80,000+

turned away from the nation's nursing schools in 2012- and 2013 because of faculty and resource shortfalls according to the American Association of Colleges of Nursing.

### SUPPORTING COMMUNITY EFFORTS TO TRAIN NEW NURSES

CareFirst is committed to increasing the number of nursing school teaching faculty and introducing innovations that improve nursing schools' capacity to enroll and graduate more students.

#### Project RN

Scholarship funding for nurses seeking advanced degrees to become nurse educators throughout Washington D.C., Northern Virginia and Maryland.

#### "Who Will Care?" Initiative

CareFirst has contributed \$1.5 million to the Maryland Hospital Association's "Who Will Care?" initiative focused on doubling the number of Registered Nurses in the state.

#### Nursing Simulation Labs

CareFirst has provided funding for simulator labs at seven colleges and universities to help provide "hands-on" experiences for nurses in training.

### CAREFIRST: DELIVERING RESULTS



Committed since 2006 to nursing education and workforce development.



Universities throughout CareFirst's service area that have received grants through the Project RN program to provide stipends for nursing students who commit to teaching nursing in the region.



Nurses trained in the field, teaching at universities and community colleges including Georgetown University, Howard University, Johns Hopkins University, University of Maryland, Anne Arundel Community College.





# BIG Ideas

Throughout the region, CareFirst supports the work of organizations seeking innovative and sustainable approaches to improving health care and quality of life.

CareFirst is committed to upholding its nonprofit mission, and contributed nearly \$40 million in 2015 to community initiatives designed to increase the accessibility, affordability, safety and quality of health care services throughout Maryland, Washington, DC and Northern Virginia.

Each year we establish a budget to support the health care needs and priorities of the communities we serve in Washington, DC, Maryland, and Northern Virginia with an overarching goal of dedicating resources to initiatives that catalyze change and create systemic efficiencies in the health care delivery system.

## Areas of Giving

In priority order, CareFirst contributions go toward:

### Subsidies and Enhanced Health Care Access Programs

Support for city and state programs which provide access for large vulnerable populations – those unable to otherwise receive health care services or have only limited access to those services. This represents the largest portion of our giving budget.

### Catalytic Giving

Support for programs and other initiatives that stimulate productive change and improvements in the care system over the long term.

### Targeted Health Related Giving Through Others

Support to organizations that provide direct health care or related services for the underserved.

### Programmatic Initiatives

Program support which targets a specific population and/or addresses a major health care issue, with specific measurements for success.

### Corporate Memberships and Community Sponsorships

CareFirst funds certain opportunities related to corporate sponsorships and memberships with health and business/civic organizations in order to build strong relationships and develop visible partnerships with the community. This represents the smallest portion of our giving budget.

## GIVING CATEGORIES AND ALLOCATIONS

(\$000)

Corporate Memberships (1%)	200
Community Sponsorships (3%)	1,206
Programmatic Initiatives (5%)	2,055
Targeted Health Giving Through Others (7%)	2,875
Catalytic Giving (11%)	4,573
Subsidies and Enhanced Access Programs (71%)	28,203
Subtotal	39,112
Other (2%)	743
<b>Total</b>	<b>39,855</b>



## CareFirst donated to the following organizations in the National Capital Area (Washington, DC, Northern Virginia and Prince George's and Montgomery counties in Maryland) in 2014 and 2015.

- Access to Wholistic & Productive Living Institute
- Adventist HealthCare
- Alliance For Health Reform
- Alzheimer's Association of the National Capital Area
- American Cancer Society-NCA
- American Diabetes Association
- American Heart Association-NCA
- American University
- Anti-Defamation League
- Arlington Free Clinic
- Arlington Pediatric Center
- Asian American LEAD
- A-SPAN
- Avon Walk for Breast Cancer Washington DC
- Back On My Feet DC
- Bailey's Crossroads Health Access Partnership
- Bowie State University
- Boys & Girls Clubs of Greater Washington
- Bread for the City
- Breast Care For Washington
- Breathe DC
- Bridges To Healthcare
- Bright Beginnings
- Campaign for Tobacco-Free Kids
- Capital Area Food Bank
- Capital Breast Care Center
- Capital Caring
- Capital Pride

- Catholic Charities USA
- Catholic University
- Center For Health & Gender Equity Inc
- CHI Centers
- Children's Hospital Foundation
- City Year Washington, DC
- Coalition to Transform Advanced Care (CTAC)
- Columbia Lighthouse for the Blind
- Common Good City Farm
- Community Clinic, Inc.
- Community Health Partnership
- Community of Hope
- Compass
- Congressional Hunger Center
- Cornerstone Montgomery
- Cultural Tourism, DC
- David A Winston Health Policy Fellowship
- DC Action for Children
- DC Central Kitchen
- DC Chamber of Commerce
- DC Children & Youth Investment Trust Corporation
- DC Public Education Fund
- Dialogue on Diversity
- District of Columbia Hospital Association
- District of Columbia Primary Care Association
- Doctors Community Hospital Foundation
- Don Bosco Cristo Rey High School
- Easter Seals
- Everybody Wins! DC
- Excellence in Education Foundation
- Family Matters of Greater Washington
- Federal City Council
- Florence Crittenton Services of Greater Washington
- Food & Friends
- FRESHFARM Markets
- Friends of Fort Dupont Ice Arena
- GALA Hispanic Theatre
- George Mason University
- George Washington University
- Georgetown University

- Girl Scout Council of the Nation's Capital
- Girls on the Run
- Goodwill Greater Washington
- Greater Baden Medical Services
- Greater Washington Board of Trade
- Greater Washington Hispanic Chamber of Commerce Foundation
- Greater Washington Urban League
- Green Door
- HealthWorks for Northern Virginia
- Holy Cross Hospital Foundation
- Hope Connection for Cancer Support
- Howard University
- Human Rights Campaign Foundation
- Imagination Stage
- Inova Health Care Services
- Iona Senior Services
- Jackie Robinson Foundation
- Jewish Community Center of Greater Washington
- Jill's House
- John F Kennedy Center for the Performing Arts
- Joint Center for Political & Economic Studies
- Joseph's House
- Jubilee Foundation
- Juvenile Diabetes Research Foundation
- Kids Smiles
- Knock Out Abuse
- La Clinica del Pueblo
- Latin American Youth Center
- Leadership Arlington
- Leadership Greater Washington
- Leadership Montgomery Educational Foundation
- Leukemia & Lymphoma Society-NCA
- Links Foundation
- Lisner-Louise-Dickson-Hurt Home
- Literacy Council of Montgomery County Maryland
- March of Dimes Maryland
- Marymount University
- Mary's Center for Maternal and Child Care

- Medical Care for Children Partnership Foundation
- Medical Faculty Associates
- MedStar Georgetown University Hospital
- MedStar National Rehabilitation Network
- Mentoring to Manhood
- Ministries United Silver Spring Takoma Park
- MobileMed
- Montgomery County Coalition For The Homeless
- Montgomery County Education Forum
- N Street Village
- National Center for Children and Families
- National Hispanic Medical Association
- National Kidney Foundation of the National Capital Area
- Neighborhood Health
- Nonprofit Roundtable of Greater Washington
- Northern Virginia Family Service
- Northern Virginia Urban League
- NOVA ScriptsCentral
- Planned Parenthood of Metropolitan Washington DC
- Primary Care Coalition of Montgomery County
- Prince George's Chamber Of Commerce
- Prince George's Community College Foundation
- Prince George's County Economic Development Corporation
- Prince George's County Professional Fire Fighters Charitable
- Prince George's Experience
- Providence Health Foundation
- Recreation Wish List Committee
- Rock & Roll for Children Foundation
- Samaritan Inns
- SCAN of Northern Virginia
- Sibley Memorial Hospital Foundation
- Smithsonian Anacostia Community Museum
- Special Love for Children
- St. Ann's Center for Children, Youth & Families





### CareFirst donated to the following Maryland (excluding Prince George's and Montgomery counties) organizations in 2014 and 2015.

- Supporting & Mentoring Youth Advocates & Leaders (SMYAL)
- Susan G. Komen for the Cure
- Teens Run DC
- The Child & Family Network Centers
- The Community Foundation for the National Capital Region
- The Community Foundation in Prince George's County
- The District of Columbia Children's Advocacy Center
- The Economic Club of Washington DC
- The Gray Haven Project
- The Hope Marietta Foundation
- The Loudoun Medical Group Charitable Foundation
- The Washington Home
- The Willis Foundation
- The Women's Center
- Tigerlily Foundation
- Trinity College
- United Communities Against Poverty
- United Negro College Fund
- United Way of Central West Virginia
- United Way of the National Capital Area

- Unity Health Care
- Urban Alliance Foundation
- Us Helping Us-People Into Living
- Virginia Hospital Center Foundation
- Volunteers of America Chesapeake
- Washington Area Consortium on HIV Infection in Youth
- Washington Area Women's Foundation
- Washington DC Economic Partnership
- Washington Drama Society Inc. (Arena Stage)
- Washington Hospital Center Corporation
- Washington Informer Charities
- Washington Regional Association of Grantmakers
- Washington Tennis & Education Foundation
- Wendt Center for Loss & Healing
- Whitman-Walker Health
- Wilderness Leadership & Learning Inc
- Year Up
- YMCA of Metropolitan Washington
- Youth for Tomorrow
- YWCA National Capital Area

- 21st Century Education Foundation
- 6th Branch
- Abilities Network
- Access Carroll
- Advocates for Children & Youth
- Allegany Health Right
- Allegany Museum
- Alliance for Lupus Research
- Alzheimer's Association Greater Maryland Chapter
- American Cancer Society-MD
- American Diabetes Association-MD
- American Heart Association-MD
- American Red Cross of the Chesapeake Region
- American Visionary Art Museum
- Anne Arundel Medical Center Foundation
- Asian American Center of Frederick
- Associated Black Charities
- Associated Catholic Charities
- Associated Charities of Cumberland
- Association of Baltimore Area Grantmakers
- Athletes Serving Athletes
- Atlantic General Hospital
- B & O Railroad Museum
- Babe Ruth Birthplace and Museum
- Back On My Feet-Baltimore Chapter
- Baltimore Business Journal
- Baltimore Chesapeake Bay Outward Bound
- Baltimore Child Abuse Center
- Baltimore City Foundation/Youth Works
- Baltimore City Health Department-B'more for Healthy Babies
- Baltimore City Public Schools
- Baltimore Community Foundation

- Baltimore County Chamber of Commerce
- Baltimore County Police Foundation
- Baltimore Curriculum Project
- Baltimore Healthy Start
- Baltimore Medical System
- 100 Black Women
- Baltimore Museum of Art
- Baltimore Symphony Orchestra
- Baltimore Washington Corridor Chamber of Commerce
- Baltimore's Promise
- Benevolent & Protective Order of Elks of the USA
- Best Buddies Maryland
- Betamore
- Big Brothers Big Sisters of the Alleghenies
- Big Brothers Big Sisters of the Greater Chesapeake
- Blue Water Baltimore
- Board of Child Care
- Board of Education of Allegany County
- Board of Education of Wicomico County
- Boy Scouts of America-Baltimore Area Council
- Boys & Girls Club of Harford County
- Boys & Girls Club of Washington County
- Boys & Girls Clubs of Metropolitan Baltimore
- Brigance Brigade Foundation
- Brook Lane Health Services
- Business Volunteers Unlimited
- Cal Ripken, Sr. Foundation
- Calvert Memorial Hospital Foundation
- Camp Farthest Out
- Carroll Community College Foundation
- Carroll Hospice
- Casey Cares Foundation
- Chase Brexton Health Services
- Chesapeake Center for Youth Development
- Chesapeake College Foundation
- Chesapeake Shakespeare Company
- Chesapeake Therapeutic Riding
- Civic Works
- Civista Health Foundation
- Columbia Festival of the Arts
- Community College of Baltimore County Foundation
- Community Foundation of Howard County



- Community Foundation of the Eastern Shore
- Community Free Clinic
- Cool Kids Campaign Foundation
- Coppin State University
- County United Way-Allegany
- CASA-Baltimore
- Cribs for Kids
- Cristo Rey Corporate Internship Program
- Crohn's & Colitis Foundation of America
- Cystic Fibrosis Foundation-MD Chapter
- Dayspring Programs
- Delmarva Foundation of the District of Columbia
- Downtown Partnership of Baltimore
- DRU/Mondawmin Healthy Families
- Economic Alliance of Greater Baltimore
- Enoch Pratt Free Library of Baltimore City
- Equality Maryland Foundation
- Esophageal Cancer Network
- Fidelity Charitable
- Food Link Incorporated
- Friends of Great Kids Farm
- Friends of Patterson Park
- Fusion Partnerships
- Gay & Lesbian Community Center of Baltimore
- GBMC Foundation
- Gilchrist Hospice Care
- Girl Scouts of Central Maryland
- Girls On The Run of the Greater Chesapeake
- Good Shepherd Services
- Goodwill Industries of the Chesapeake
- Goucher College
- Greater Baltimore Committee
- Greater Baltimore Medical Center
- Greater Baltimore Urban League
- Greater Chesapeake Charitable Foundation
- Greater Excellence In Education Foundation
- Greater Homewood Community Corporation
- Habitat For Humanity Susquehanna
- Hagerstown Community College Foundation
- Harford Community College Foundation
- Health Care for the Homeless
- Health Partners
- Healthy Harford

- Helping Friends Foundation
- Hope Harbor
- Hope Returned
- Hopeworks of Howard County
- Hospice Of Charles County Incorporated
- Hospice of the Chesapeake
- House of Ruth Maryland
- Howard Community College Educational Foundation
- Howard County Chamber of Commerce
- Howard County Conservancy
- Integrate
- International Rescue Committee
- Jewish Caring Network Gevuras Yarden
- Jewish Museum of Maryland
- Johns Hopkins Children's Center
- Johns Hopkins University
- Juvenile Diabetes Research Foundation-Maryland Chapter
- Kamryn Lambert Foundation
- Kennedy Krieger Foundation
- Kennedy's Disease Association
- KidsPeace
- Leadership Baltimore County
- Leadership Howard County
- Leukemia & Lymphoma Society-MD
- Living Classrooms Foundation
- Loyola University Maryland
- MAC (Maintaining Active Citizens)
- Make-A-Wish Foundation of the Mid-Atlantic
- Marian House
- Maryland Association of Counties
- Maryland Black Caucus Foundation
- Maryland Chamber of Commerce
- Maryland Disability Law Center
- Maryland Foundation of Dentistry for the Handicapped
- Maryland Hispanic Chamber of Commerce
- Maryland Patient Safety Center
- Maryland Rural Health Association
- Maryland Science Center
- Maryland Senior Olympics
- Maryland Women's Heritage Center
- Matthew A. Henson Elementary School
- McDaniel College
- MCVET
- MedStar St. Mary's Hospital

- Mental Health Association of Maryland
- Mercy Medical Center
- Mid-Atlantic Symphony Orchestra Society
- Mission Helpers of the Sacred Heart
- Montgomery County Chamber of Commerce
- Morgan State University Foundation
- Mosaic Community Services
- Mount Vernon Place Conservancy
- Moveable Feast
- Mt. Washington Pediatric Hospital
- NAAAHR-Greater Baltimore
- National Aquarium in Baltimore
- National Family Resiliency Center
- National Kidney Foundation of Maryland
- National Multiple Sclerosis Society-MD
- Notre Dame of Maryland University
- Opportunity Builders
- Pathfinders for Autism
- Paul's Place
- Penn-Mar Human Services
- Planned Parenthood of Maryland
- Playworks Maryland
- Port Discovery Children's Museum
- Prince Frederick Eagles Youth
- Project Liberty Ship
- Reginald F. Lewis Museum
- Religious Coalition
- Roberta's House
- Ronald McDonald House of Baltimore
- Salisbury University
- Sheppard Pratt Health System
- Sinai Hospital
- Special Olympics Maryland
- Special Olympics Maryland Howard County
- St. Joseph Medical Center Foundation
- St. Mary's County Department of Aging
- St. Vincent de Paul of Baltimore
- Steamship Trade Association of Baltimore Charitable Legacy
- Stella Maris Hospice Program
- Stevenson University
- Suited to Succeed
- Susan G. Komen for the Cure-MD
- Susie's Cause-Susan Cohan Kasdas Colon Cancer Foundation
- Talisman Therapeutic Riding

- The Arc Baltimore
- The Arc of Howard County
- The Council of State Government
- The DEA Educational Foundation
- The Family Tree of Baltimore County
- The Humane Society of Baltimore County
- The Leadership: A Program of the Greater Baltimore Committee
- The League for Crippled Children
- The League For People With Disabilities
- The Light House
- The Maryland Zoo in Baltimore
- The Morgan Family Foundation
- The National Great Blacks in Wax Museum
- The SEED School of Maryland
- Tim Kennard River Run
- Total Health Care
- Towson University Foundation
- TurnAround
- Unified Community Connections
- United Way of Caroline County
- United Way of Central Maryland
- United Way of Frederick County
- United Way of the Lower Eastern Shore
- University of Maryland Baltimore Foundation
- University of Maryland Foundation
- University of Maryland Medical System Foundation
- W. D. Pete Class Foundation
- Walnut Street Community Health Center
- Way Station
- We Promote Health
- Wellness House
- Western Maryland Area Health Education Center
- Western Maryland Health System
- William E. Proudford Sickle Cell Fund
- Women Legislators Of Maryland Foundation
- Worcester Youth & Family Counseling Services
- Y of Central Maryland
- YWCA of Annapolis and Anne Arundel County
- YWCA of Greater Baltimore
- Zero - The End of Prostate Cancer



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Director of Legal Affairs  
The University of Maryland School of Nursing

**Richard T. Napolitano**  
Information Technology Officer  
Anne Arundel County

**Amy S. Owens**  
President  
Life Fitness Management

**Donald M. Parsons, Jr.**  
Senior Vice President, Senior Loan Officer  
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The University of Maryland School of Nursing

**Richard T. Napolitano**  
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Anka Consulting, LLP

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*Senior Vice President and Chief Medical Officer*

### **Gwendolyn Skillern**

*Senior Vice President and General Auditor*

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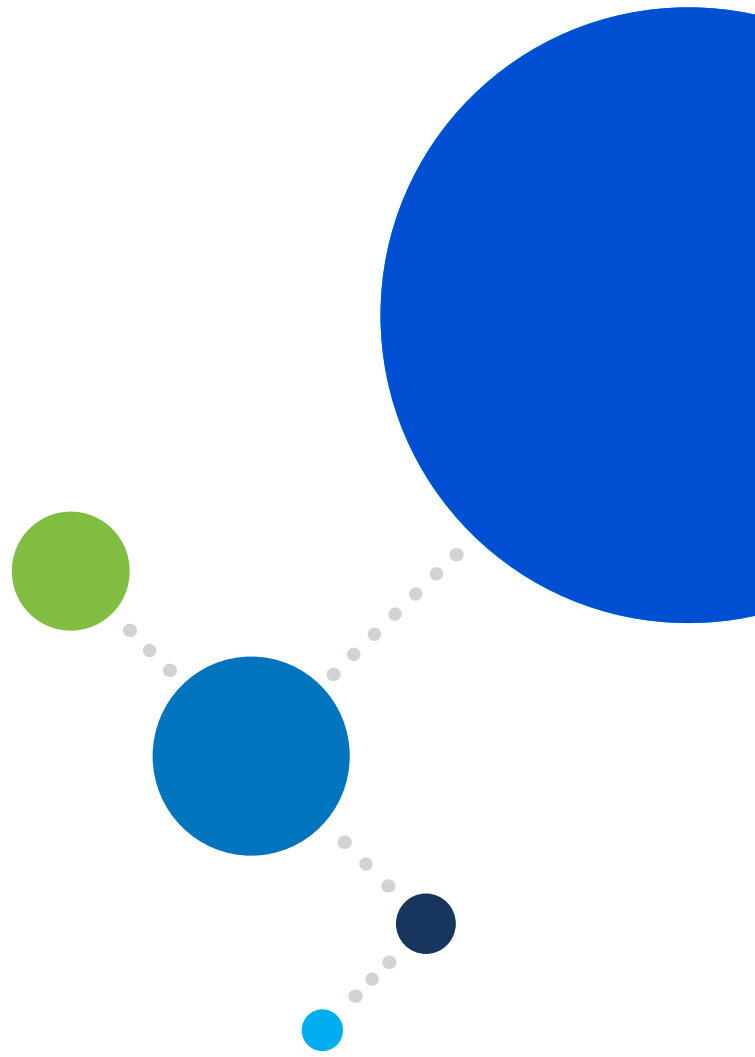
*Senior Vice President  
Public Policy and Community Affairs*

### **Michelle Wright**

*Senior Vice President  
Human Resources*







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# Notice of Nondiscrimination and Availability of Language Assistance Services

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

**If you need these services, please call 855-258-6518.**

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

**To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.**

## Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address            P.O. Box 8894  
                                      Baltimore, Maryland 21224

Email Address             [civilrightscoordinator@carefirst.com](mailto:civilrightscoordinator@carefirst.com)

Telephone Number        410-528-7820

Fax Number                410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.





## Foreign Language Assistance

*Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.*

*አማርኛ (Amharic) ማሳሰቢያ፡- ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀን-ገደቦች በፊት ሊፈጽሟቸው የሚገቡ ነገሮች ሊኖሩ ስለሚችሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላሉ። ይኸን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ አገዛ የማግኘት መብት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው 0ን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።*

*Èdè Yorùbá (Yoruba) Ìtètíléko: Àkíyèsí yìí ní iwífún nípa isẹ adójútòfò rẹ. Ó le ní àwọn déèti pátó o sì le ní láti gbé igbésé ní àwọn ojò gbèdèké kan. O ni ètò láti gba iwífún yìí àti irànlówó ní èdè rẹ lófèé. Àwọn omọ-egbé gbòdò pe nóm̀bà fòdùn tò wà lèyìn kààdì idánimò wòn. Àwọn mírán le pe 855-258-6518 kí o sì dúró nípasè ijíròrò tí tí a ó fi sọ fún ọ láti tẹ 0. Nígbatí aṣojú kan bá dáhùn, sọ èdè tí o fẹ a ó sì sọ ọ pò mò ògbufò kan.*

*Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.*

*Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawan ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.*

*Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.*

*Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.*



हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bàsòò-wùdù (Bassa) Tò Dùù Cáò! Bǎ nìà kè bá nyò bě kè m̄ gbo kpá bó nì fùà-fúá-tiǐn nyεε jè dyí. Bǎ nìà kè bédé wé jéé bě b́é m̄ kè dε wa ḿ m̄ kè nyuεε nyu hwè b́é wé b́éa kè zi. Ǿ m̀ò nì kpé b́é m̄ kè bǎ nìà kè kè gbo-kpá-kpá m̄ ḿεε dyé dé nì bídí-wùdù mú b́é m̄ kè se wídí d̀ò péè. Kpooò nyò b́é m̄ dá fúùn-nòbà nìà dé waa I.D. káàò d́éin nyε. Nyò t̀òò séin m̄ dá nòbà nìà kè: 855-258-6518, kè m̄ m̄ f̀ò tee b́é wa ḱε m̄ gbo ćé b́é m̄ kè nòbà m̀òà 0 ḱε dyi pàd̀àn hwè. Ǿ j̀ú kè nyò d̀ò dyi m̄ g̀ǎ j̀úǐn, pò wuqu m̄ ḿ pòε dyie, kè nyò d̀ò mu bó nìin b́é Ǿ kè nì wuquò mú zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم. يمكن للأخريين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。



*Igbo (Igbo)* Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwentu di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahu ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

*Deutsch (German)* Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

*Français (French)* Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

*한국어(Korean)* 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

*Diné Bizaad (Navajo)* Ge': Díí bee íł hane'ígíí bii' dahóló bee éédahózin béeso ách'ááh naanil ník'ist'í'ígíí bá. Bii' dahólóq doo íiyisíí yoolkáálígíí dóo t'áadoo le'é ádadoolyíí'ígíí da yókeedgo t'áa doo bee e'e'ahí ájiil'ííh. Bee ná ahóót'í' díí bee íł hane' dóo níká'ádoowoł t'áa nínizaad bee t'áa jiik'é. Atah danilínígíí béesh bee hane'é bee wólta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóo náánałta' éi kójjí' dahóoolnih 855-258-6518 dóo yii diiłts'ííł yałtí'ígíí t'áa níléjį́ áádóo éi bikéé'dóo naasbaąs bił adidiilchil. Áká'ánidaalwó'ígíí neidiitáągo, saad bee yániłt'í'ígíí yii diikił dóo ata' halne'é lá níká'ádoowoł.