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While 20-20 opened our eyes to many shortcomings, it introduced the importance of remaining nimble while navigating uncertainties.

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Organizations learned the true concept of always being prepared to pivot.

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At no other time in history can most say that in parallel with political uncertainty, racial injustice, health disparities and a global pandemic,

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there was a heightened ability to be present personally and professionally. As a leader,

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it created more opportunities to revisit a few simple questions. What are we here to do?

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Who are we here to serve? How are we going to support our communities?

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I am joined today by two CareFirst BlueCross BlueShield leaders who have remained grounded in answering these

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questions throughout their efforts to create partnerships to support communities mostly impacted by COVID-19.

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Before we jump in to our questions, could each of you provide a brief introduction on your role of CareFirst?

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Maria, we'll start with you. Thank you so much, Cierra.

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I'm Maria Harris Tildon, and I'm an executive vice president for public policy and government affairs.

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And I am on point to work with our legislative,

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governmental stakeholders and others in the policy community to advance access, affordability and quality in healthcare.

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And I'm delighted to be here today. Thanks, Maria. Destiny.

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Thank you, Cierra. Thank you, Maria.

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Allow me to also thank Tony Draper and The Afro for hosting Black Business Matters and for partnering with CareFirst to prepare for today's events.

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The Afro has a strong team behind you. And this couldn't come at a more prescient time.

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My name is Destiny-Simone Ramjohn, and I'm proud to serve as vice president of Community Health and Social Impact with CareFirst.

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I lead our mission-driven initiatives to usher in and leverage CareFirst time,

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talent and treasure in support of eliminating health disparities and pursuing health equity in the region.

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Well, great. Thank you both. I'm happy to be here with both of you today.

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Destiny, will you tell us about the early days of the COVID pandemic and the CareFirst offices?

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How did your team identify the issues, needs and how CareFirst would respond?

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Thanks, Cierra. So, you know, the early days of the pandemic, about 12 months ago, we all remember feeling a great level of uncertainty.

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But I feel like I have to start by saying how fortunate we are to be able to answer a question like that.

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Nearly five hundred thousand Americans have died from COVID or it's related complications and are not here to reflect on their experiences,

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including one in seven hundred and thirty five black Americans and close to 13,000 individuals in the DMV alone.

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And we honor their memories. Who could have known that last year?

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So to your question, in the early days for CareFirst, when it became clear that the situation would escalate in the United States,

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we immediately formed a task force that reported directly to our company's president and

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CEO Brian Pieninck, and his executive leadership team, of which Maria is a huge part.

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Brian and Maria are amazing leaders and among the most forward-thinking executives in healthcare

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who asked us to prioritize our actions based on the health and safety of our workforce.

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Currently, more than 95 percent of our workforce is operating remotely, with all services and operations fully functional.

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We work to remove barriers to care for our members covering all telemedicine costs so

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that individuals could receive primary care from their doctors as well as specialists.

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My work was focused on partnering with communities on readiness, response and relief.

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And we did so in ways that prioritized exactly what our partners were hearing on the ground.

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We contributed over four point five million dollars to community nonprofit organizations, working to provide relief for health,

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social and economic needs arising. And we also partnered with organizations like the Aramark cafeteria staff at three CareFirst facilities

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who were preparing and packaging cold box meals for organizations being impacted by COVID-19.

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To date, we have provided over forty thousand no-cost meals via that initiative.

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Wow, thank you so much, Destiny.

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Can you speak a little bit more to how CareFirst has been investing in community

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health and why that has been so important to our ability to make an impact?

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You know, in a lot of ways, this is core to who CareFirst is.

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We have been working for years on programs aimed at better managing health outcomes for members in all of our plans.

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You know, one example would be our work to coordinate care of people's chronic conditions,

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to emphasize preventive medicine. All of that means spending less on healthcare and better overall health.

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And so, many of the issues that arose or were exacerbated by COVID-19, including the health,

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economic and social conditions in communities where people live, work and play, meant that I had to put my public health sociologist hat on.

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You know, we have a saying that your ZIP Code is a better predictor of your health than your genetic code.

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So our investments in the upstream determinants were really responsive as COVID shined a bright light on what healthcare knew already,

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that most of what contributes to your health happens outside of your doctor's office.

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So I'm really proud of the ways that we responded to those health and social needs.

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I should also mention that we were thinking about institutional needs as well.

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Really proud of our Care delivered initiative. We launched an effort,

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a five million dollar effort to distribute personal protective equipment at no cost to organizations that were on the front lines.

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To date, we distributed close to eight hundred thousand units of gowns, gloves, masks and face shields.

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And we'll continue to do so in 20-21 and beyond. Thank you, Destiny.

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Continuing on the topic of forging partnerships and support of our communities.

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Maria, could you tell us about the public-private partnership formed among Johns Hopkins, University of Maryland Medical System and CareFirst?

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Absolutely. As Destiny said, you know,

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the beauty of working at CareFirst is in every instance we immediately put the health and safety of not just our associates,

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but our our community is paramount. So in the early, early days of the pandemic, we recognize that we have unique resources.

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We have data. And we also have operational supports that could be of great assistance to our jurisdictional partners, Baltimore City in particular.

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We also recognize that just given the demographics of the city of Baltimore,

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they were in a unique position to be disproportionately impacted by the pandemic.

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And so we immediately sat down and said, who can we partner with to support all of the efforts of the city?

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And obviously recognized that our large anchor institutions,

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Johns Hopkins Medicine and the University of Maryland Medical System would be the obvious partners to sit with us and the

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city also in partnership with the state to map out a very strategic and intentional way of managing through the pandemic.

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And so in partnership with the mayor's office and in partnership with our extraordinary health commissioner,

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Dr. Letitia Dzirasa, we actually set up a very strategic oversight committee,

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along with a task force with seven different work streams all mapped out to identify how do we get access to the best

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data such that the city could target and hotspot those areas that they could anticipate would be most impacted.

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How do we ensure that we, as the UMMS, Hopkins,

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CareFirst and Baltimore City team ensure that communication was getting to the right populations

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with respect to the impact and necessary behaviors to keep our our residents safe?

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So we literally started the last week of March, put together a work group,

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created work streams focused on our community partners, focused on data,

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focused on communications, care management and more works every day to check in,

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identify where the needs and barriers were, and very, very quickly responded.

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We recognized, also, that there was a lot of anxiety,

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a lot of questions and unknowns with respect to how the virus would actually impact our residents.

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And very proud to say that we quickly stood up a mechanism for the residents of not just Baltimore,

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but even the Baltimore metropolitan area in partnership with 211 for folks to call in,

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ask questions about the symptoms of COVID, but also gave them an opportunity to have access to clinicians.

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So very grateful for the partnership of UMMS and Hopkins,

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who did not hesitate in identifying resources that were immediately available 24/7 to the residents of Baltimore who were

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concerned and had questions but did not want to expose themselves to healthcare settings if they didn't need to.

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So triaged on the phone and then provided with the appropriate guidance as to what they should do next.

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I would also note that as we're speaking to a group of business folks,

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we worked at CareFirst not only in partnership with UMMS and Hopkins, but we immediately identified ways that we could help our accounts, right.

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Provide resources about the prevalence of the virus.

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Questions that could be answered.

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But for their associates and their employees and several accommodations that could help them step through,

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what we knew from a financial perspective what were really, really challenging times.

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Premium holidays, accommodations on cost share and cost waivers were put in place all toward a goal of identifying

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every barrier and addressing them in a meaningful and expedient way.

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Thank you, Maria. So how will these lessons that were forged during the partnership, be leverage for vaccine implementation moving forward?

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What we found, and Destiny can speak to this as well.

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What we found to be foundational to an effective response was communication. And communication,

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not at a high level, but ensuring that there was a strategy and framework for communicating with our community

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in a very grassroots way. Identifying thought leaders across the city. Identifying

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footsoldiers who had the trust and credibility with different areas of the city,

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but also different demographics of our population who could in a very, very authentic way,

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educate and be trusted to deliver those really, really important messages early on.

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It is even more critical now as we are stepping into a place where we need to better

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educate and inform our residents about the importance of taking the vaccine.

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There's a lot of swirl, a lot of inaccurate data that is, you know,

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that folks are bombarded with on a regular basis, particularly in a black and brown community.

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And so we are pulling through the value recognition that our local thought leaders and the corporate community,

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folks that are listening to this conversation and the faith-based community.

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They have a really important role to play, to be those messengers about the importance of taking the vaccine when it is available.

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Thank you, Maria. So looking ahead, could each of you share perspective on

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what CareFirst will be focusing on in 20-21. Destiny, we'll start with you.

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Sure. As we've mentioned today, throughout the COVID-19 pandemic,

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CareFirst has taken numerous actions to support the health and safety of our members, our providers and communities.

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And those same principles will be on full display in 20-21.

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We're focusing our efforts on supporting vaccine distribution.

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As Maria noted, we are 100 percent committed to supporting equitable allocation,

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as well as distribution strategies that prioritize black, brown, indigenous and related populations that are at-risk.

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You know, on a personal note, how many of us have uncles and aunts and grandmothers and parents that are still not ready?

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How many times have we heard family members say, I'm going to wait until the next round?

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I think it's CareFirst's position that vaccine availability is only beneficial to our communities if we can get shots in arms.

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So we're looking forward to partnering with other carriers, with the business community,

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with local governments to promote confidence and adoption of these vaccines as a tool in the fight against the pandemic.

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We know also that the social determinants of health are going to be exceptionally important, particularly for our philanthropic investments.

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So our team building on a history of partnership and meaningful relationships with our our communities will be focusing on economic inclusion,

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on educational opportunity, as well as chronic conditions like diabetes,

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in ways that help us eliminate health disparities and pursue health equity.

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I think that, you know, ultimately, whether it's 20-21, 20-22 or beyond,

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CareFirst wants to be difference makers for individuals and families in this region.

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And we think by focusing on this holistic approach, it certainly will accelerate change.

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Thanks, Destiny. Maria, any additional thoughts?

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Yeah, you know, I think we'd be remiss in not taking this opportunity to encourage and implore

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those of you in the business community to take a leadership role in advancing

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the messaging around vaccine hesitancy and underscoring the importance of your own employees recognizing and taking the vaccine when it is available.

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One initiative that we are particularly proud of that we actually just announced today is our Better Together campaign.

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And so, with this campaign, we are asking our own associates to take the pledge,

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asking our associates to sign up for a pledge to get the vaccine when it is available.

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And in exchange for our associates' pledge, we are working with Destiny's team.

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We're actually making donations to organizations that are on the front lines of vaccine response and distribution across the region.

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We know that we cannot do it alone, only with CareFirst associates.

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And so we are actually extending it to our business partners and corporate communities.

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So we're inviting businesses across the region to also take the pledge to commit to promoting,

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encouraging and communicating with their associates, the importance of taking the vaccine when it is available.

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You cannot underscore how critically important, particularly in our black and brown communities, for our own safety, for our families'

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safety, for our colleagues' safety,

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for everyone to get the vaccine so that we can get back to some semblance of whatever the new normal will look like,

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post COVID-19. Well,

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thank you both for taking time out of your schedules to share insights specific to investing in the health

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of our communities, as it continues to be such an important topic of discussion among many businesses.

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For the latest COVID-19 information, we encourage you at home to visit CareFirst dot com.