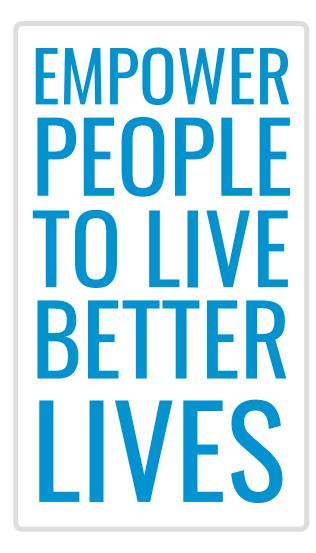


Healthworx

Healthworx is the innovation and investment arm of CareFirst BlueCross BlueShield (CareFirst), the largest healthcare insurance company in the Mid-Atlantic. Since Healthworx's inception, Ricardo Johnson has been the "tip of the spear" for the organization, creating new avenues for innovation in CareFirst and the larger healthcare industry.



Ricardo leads four areas of work that collectively make up Healthworx—innovation, venture capital, corporate development, and commercialization. In the last several years, the team expanded exponentially, and will double again in 2021. This growth is not only a testament to Ricardo's leadership and vision but the result of his infectious passion for Healthworx's mission to bring breakthrough solutions to market that help improve healthcare quality, access, and affordability.

Ricardo's tenacity for creating a better healthcare experience, especially for those who need care the most, is balanced by his humility. Ricardo recognizes the value of CareFirst partnering with neighborhood businesses and start-ups to improve healthcare outcomes for individuals and families in our backyard of Baltimore and surrounding communities. As Ricardo says, "the solutions we need to make quality healthcare more accessible and affordable won't come from a single organization."

Many organizations develop tangible innovations—a new device, software platform, program, or practice. Ricardo leads his team to approach innovation differently—his vision for healthcare innovation is mission critical and he brings together partnerships, acquisitions/mergers and strategic investments that lead to co-creation or expansion of health solutions that empower people to live better lives.

Under Ricardo's leadership, recent accomplishments that have delivered impactful results include:

 Strategic partnerships supporting vulnerable populations during COVID-19: Ricardo's team led the development of a partnership with D.C. based analytics firm, Socially Determined, supporting

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vulnerable communities during the COVID-19 spring outbreak. This partnership allowed CareFirst and Socially Determined to create a vulnerability index which collects and evaluates data on social determinants of health, including food insecurity, health illiteracy and housing instability. This index allowed CareFirst, other health organizations, and the State of Maryland, the ability to identify communities that would be hit the hardest by COVID and to direct the right interventions to the people and neighborhoods that needed them most.

Expanding access to underserved

communities: Ricardo's leadership was instrumental in CareFirst's recent acquisition of both Medicare and Medicaid plans. This market expansion now positions CareFirst to expand its mission to deliver affordable care to more vulnerable members. By offering Medicaid and Medicare, CareFirst will be able to help people meet their healthcare needs at every stage and in every circumstance of life.



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Ricardo is successfully shaping the future of healthcare, one partnership, investment, and solution at a time. His thorough understanding of the industry—from product development and operations to government relations and business development—gives him a unique perspective. He sees how different healthcare functions can unite to lead to the greatest impact for people and communities he serves. Best of all, Ricardo acts with professionalism, integrity and "humble ambition"—all characteristics of great, innovative leaders.

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