

Our Mission in

Action





Answering Our Mission

At CareFirst BlueCross BlueShield (CareFirst), our mission is more than a statement. It's a call to action. As a not-for-profit healthcare company, every dollar we earn is reinvested for the benefit of the people and communities we serve. We don't answer to shareholders; we answer to our mission. And it is always in action advancing accessible, affordable, high-quality care for all.

Good intentions alone don't change lives—taking action does. Throughout this report, you'll see our action: real stories, measurable impact and a commitment that goes beyond words.

In 2025, we worked with communities across **Washington, D.C., Maryland and Northern Virginia**, investing in initiatives that drive better health outcomes and prioritizing programs that advance health equity, so everyone has an equal opportunity to be healthy.

This report highlights the progress we've made together, the lives we've touched and our ongoing commitment to make a positive difference for the people we serve.

Each section that follows captures this year's impact—our mission in action.

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Keeping Our Promise



For nearly 90 years, CareFirst has stood for something bigger than healthcare: We've stood for trust, empathy and community.

Our promise is simple—to make care more accessible, affordable and human for everyone. It's a promise we keep every day, in every partnership, in every action.

While we're proud to be both local and national, not-for-profit and financially strong, our focus never wavers: improving health for the people and communities we serve.



88

years of doing business
and investing in care
solutions



5,968

employees across D.C.,
Maryland, Northern
Virginia and beyond

Better health starts with trust

When people trust their care, health improves—not just for individuals, but for entire communities.





One of the World's Most Ethical Companies

For the 13th consecutive year, CareFirst was recognized as one of the World's Most Ethical Companies® by Ethisphere. This honor reflects our unwavering commitment to integrity, transparency and ethical business practices—values that guide every decision we make. Joining more than 130 organizations across 19 countries and 44 industries, CareFirst continues to set the standard for what it means to lead with ethics in healthcare.

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Leading the Industry in Experience

CareFirst was ranked #1 in the nation in Brand, Customer and Total Experience in Forrester's 2025 Indexes, according to the report, Forrester's U.S. Health Insurers Total Experience Score Rankings, 2025. We believe this recognition reflects how people experience CareFirst: with clarity, compassion and confidence. It's the result of delivering care that's accessible, affordable and shaped around people, not process. When care feels out of reach, people delay or avoid it. That's why we're investing in experiences that help individuals and families confidently get the support they need, when they need it.

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LEED Gold Certification

CareFirst's headquarters at Met Square in Washington, D.C. earned LEED Gold certification, which means the building meets strict standards for environmentally friendly design and construction.



Advancing People-First Care



Our mission in action starts with people. Every decision, partnership and plan is guided by a simple principle: Put people first.

By building the region's most trusted network and offering coverage at every age and stage, we ensure that high-quality care is accessible, affordable and centered on the needs of those we serve.

Covering Members at Every Age and Stage

Our mission in action means being there for people at every step of life's journey. From birth through retirement and beyond, we offer a comprehensive portfolio of health plans: employer-sponsored, Affordable Care Act options, Medicaid, Medicare and the Federal Employee Program. No matter the age, circumstance or career path, we're committed to ensuring high-quality, affordable care is always within reach.



3.5M

members served by the largest not-for-profit health insurer in the Mid-Atlantic region



2M+

doctors and hospitals in our national network¹



#1

most trusted network among consumers²

CareFirst Delivers National Strength, Local Care

As a part of the Blue Cross Blue Shield Association, CareFirst combines the reach and scale of the nation's largest healthcare system with the heart of a community-based organization. That unique position allows us to make a meaningful difference advancing health equity, delivering value and building trust.

Meeting People Where They Are

When our communities face new challenges, we respond with innovative solutions that can help address them. In 2025, CareFirst Community Health Plan District of Columbia introduced the Healthy DC Plan—an affordable option designed for D.C. residents with no monthly payments or out-of-pocket costs for covered services. It's how our mission moves from intention to action, ensuring essential coverage for those who need it most.

¹ Stat provided by the Blue Cross and Blue Shield Association—July 2025.

² Blue Cross and Blue Shield Association. "2024 End-of-Year Brand Strength Measure Results." 2025.





110,716

volunteer hours



56.45%

of employees logged
volunteer hours



315

boards with CareFirst
representation

Mission Moment

CareFirst does more than pay for care—we walk alongside the people we serve. Our High-Risk Maternal Care Management Program supports women facing challenges like high-risk pregnancies, previous loss, or struggles with mental health or substance use concerns. Licensed behavioral clinicians provide one-on-one guidance and check in even after the care plan ends to ensure ongoing support.



After I found out I was pregnant again, I enrolled in CareFirst's program. The weekly calls and being able to talk to someone really helped me, since I don't have a strong support system where I live. When I left the hospital, I didn't get any information about counseling or support groups, so it meant a lot that my care manager offered me those resources."

- CareFirst Member



Driving

Economic Impact Through Local Partnerships



Turning purpose into progress means investing in the health of our communities—and that includes their economic well-being.

By partnering with local organizations, supporting signature events and giving back directly, CareFirst helps our region thrive. Every partnership, sponsorship and charitable giving effort is another way we turn our mission into meaningful action.



\$356,087,980

in support of regional community impact in 2025



333

community partners



\$25,870,652

in direct community giving



Cherry Blossom Festival

The National Cherry Blossom Festival is a beloved tradition, welcoming 1.6 million residents and visitors to Washington, D.C. each spring. CareFirst's sponsorship enriched the festival experience by supporting community programs like Blossom Kicks for Kids, Blossom Tea Party and Oxon Run Pinknic & Kite Fly.



Baltimore Running Festival

The Baltimore Running Festival brings thousands together to celebrate health, wellness and community spirit. As presenting partner of the half marathon, CareFirst worked alongside Corrigan Sports Enterprises and partners like Girls on the Run Greater Chesapeake to make the event impactful. Girls on the Run joined CareFirst at the Care Station, sharing after-school programming and inspiring young runners.

Girls on the Run Greater Chesapeake

CareFirst supported 60 girls participating in the Girls on the Run Fall 5K—giving them life skills, friendships and a joyful finish line moment that celebrated confidence and growth.



Preakness Festival

The Preakness Stakes is more than a world-class horse race—it's a celebration of Maryland's cultural and economic vitality. CareFirst was honored to support the inaugural Preakness Festival, including the George "Spider" Anderson Music & Arts Festival, uplifting hospitality workers, small businesses and public servants. This year's festival generated a projected \$50 million in economic impact for the region.

CIAA Tournament

The Central Intercollegiate Athletic Association (CIAA) is the nation's oldest historically Black athletic conference. CareFirst has proudly supported the CIAA Tournament each year since it debuted in Baltimore in 2021, helping to foster community connection, youth engagement and wellness. This year, nearly 100 Difference Makers volunteered at events throughout the week, from Youth Sports & Cheer Clinic to Financial Literacy Breakfast and Career Expos to the Health & Mental Wellness Summit.



DC Bike Ride

DC Bike Ride is an annual celebration of movement, connection and community, drawing thousands of riders and supporters to the streets of Washington, D.C. CareFirst's nearly decade-long partnership has helped the event grow, with more than 80,000 participants and nearly \$8 million in economic impact since its inception. In 2025, CareFirst donated and built bikes for 223 students from six schools as part of the Graduation on Wheels event—while Difference Makers joined DC Public Schools and local agencies to provide safety education and support.



Making Commitments That Endure

Driving change that lasts is about real impact and connection. Connection that strengthens care.

These partnerships reflect our belief that real progress takes time, collaboration and long-term commitments that endure well beyond the news cycle.

CareFirst Arena

The launch of CareFirst Arena was a promise to invest in historically underfunded communities East of the River in Washington, D.C. Through a 10-year, multi-million-dollar commitment with Events DC, we set a new benchmark for purpose-driven partnerships in sports and entertainment. This investment will create and expand initiatives centered on workforce development, maternal health, food insecurity, economic mobility and other critical issues in Ward 8—communities that have long faced systemic barriers to opportunity.



\$2,000,000

commitment to support community programs in the District



Loudest

venue in the WNBA

Community Health Fair at CareFirst Arena

Our first Community Health Fair at CareFirst Arena brought free health screenings, expert-led well-being sessions, music, giveaways and healthy food to Ward 8—helping our neighbors live healthier, happier lives.

CareFirst Field

Our commitment to strengthening communities in the District also extended to partnering with the RFK Stadium campus on the west bank of the Anacostia River. CareFirst renamed “Field 2” to the CareFirst Field to help preserve the natural beauty of the area, while protecting it for future generations.



Scan to watch a community coming together to embark on a new chapter in the District.

CareFirst Arena is home to:



Supporting Women and Elevating Their Health



Championing women and supporting their health at every stage means more than addressing challenges—it means creating solutions that last.

From closing gaps in maternal care to fostering spaces for dialogue and empowerment, CareFirst invests in programs and partnerships that make a meaningful difference for women and families across the region.

Maternal Health Summit

Maternal health is one of the most urgent challenges in our region. Black mothers are nearly twice as likely as white mothers to face life-threatening complications during and after childbirth—a disparity that demands action.

In 2025, CareFirst convened community leaders, local providers and advocates for our Maternal Health Summit. Together, we explored solutions ranging from postpartum care and midwifery to hands-on support through initiatives like our diaper drive with ShareBaby, an organization dedicated to addressing the basic needs of Baltimore's most vulnerable young children.



\$1,400,000

invested to support maternal health initiatives across Greater Washington, D.C.

Elevating Women's Voices

Empowering women isn't just about healthcare. It's about creating opportunities for connection, leadership and growth. In March, CareFirst's Women's Impact Network Employee Resource Group partnered with the National Women's Soccer League's Washington Spirit to celebrate Women's History Month at Audi Field in Washington, D.C.

The theme, "Moving Forward Together! Women Educating & Inspiring Generations," brought together over 150 attendees to hear from female leaders in hospitality, entertainment, sports, government and nonprofit sectors with a powerful panel discussion.



Montgomery County Chamber of Commerce Women's Luncheon

CareFirst was proud to sponsor the Montgomery County Chamber of Commerce Women's Luncheon. This event brought together leaders, entrepreneurs and advocates to celebrate women's achievements in business, encourage collaboration and support positive change in our community. The fireside chat featured the 34th Comptroller of Maryland as the special guest.

Doula Meet and Greets

CareFirst facilitated four Doula Meet and Greet events across Maryland in 2025, creating a dynamic space for mentorship and shared experiences. These events helped bridge understanding of how doulas can support Medicaid members and strengthen maternal care within the Maryland Medicaid system.



90

total doulas attended the events



14

in-network doulas added since the program began





2025 Grantee List

In 2025, we put our mission into action by investing in organizations driving meaningful change across our region. These grantees are advancing health equity, strengthening communities and expanding access to care where it's needed most.

- American Cancer Society, Inc.
- American Diabetes Association
- American University
- Anne Arundel County Food Bank Inc.
- Bailey's Crossroads Health Access Partnership, Inc.
- Baltimore City Health Department
- Baltimore Healthy Start, Inc.
- Baltimore Medical System, Inc.
- Baltimore Sports Tourism Development Council
- Baltimore's Promise
- Bit Community Center
- Blossom Education Solutions Inc.
- Boys & Girls Clubs of America
- Boys & Girls Clubs of Greater Washington
- Boys & Girls Clubs of Metropolitan Baltimore
- Bread for the City Inc.
- Brighter Bites
- Building Bridges Across the River
- Capital Area Food Bank
- Carroll County Health Department
- CCI Health Services
- Center for Nonprofit Advancement
- Chesapeake Housing Mission
- Children's National Medical Center
- Choptank Community Health System Inc.
- Community Foundation of the Eastern Shore
- Coppin State University Development Foundation
- County United Way, Inc.
- Cystic Fibrosis Foundation
- DC Central Kitchen, Inc.
- DC Rape Crisis Center
- Dreaming Out Loud
- Engage With Heart
- Enoch Pratt Free Library of Baltimore City
- Evergreen Heritage Center Foundation, Inc.
- Florence Crittenton Services of Greater Washington
- Freshfarm Markets Inc.
- Fund for Educational Excellence
- Future Harvest Inc.
- Garrett County Health Department
- Hagerstown Goodwill Industries, Inc.
- Health Care for the Homeless Inc.
- Holy Cross Health
- Howard County Health Department
- Identity Inc.
- Institute for Public Health Innovation
- Junior Achievement of Greater Washington
- La Clinica Del Pueblo, Inc.
- LifeBridge Health Inc.
- MAC Incorporated
- Martha's Table
- Maryland African American Museum Corporation
- Maryland Food Bank Inc.
- Maryland Hunger Solutions
- MedStar Health, Inc.
- Meritus Health Foundation
- Pathways To Housing DC
- Plantation Park Heights Urban Farm
- Prince George's Chamber of Commerce, Inc.
- Sasha Bruce Youthwork
- She's Well Networked, Inc.
- SMYAL Inc.
- So What Else, Inc.
- Sons of Phoenix
- The Arc of Prince George's County Inc.
- The Foundation for the Preservation of Government House of Maryland, Inc.
- TidalHealth Peninsula Regional, Inc.
- Total Health Care Inc.
- True Ground Housing Partners
- UEmpower of Maryland
- Union Memorial Hospital
- United Community Ministries
- United Way of Central Maryland
- Wake the 8 DC
- Walters Art Museum Foundation
- West Cecil Health Center
- Western Maryland Healthcare Corporation
- Westernport Elementary
- Worcester County Health Department
- Young Mens Christian Association of Central Maryland Inc.
- Young Successful Leaders Inc.

Building Brighter, Healthier Futures



Investing in the next generation means building brighter futures at an early age through healthier communities.

From literacy and learning to behavioral health and mentorship, CareFirst partners with schools, nonprofits and local organizations to help young people thrive.

Junior Achievement

Our Difference Makers dedicated hundreds of volunteer hours this year at Junior Achievement locations across the region—helping students through real-world learning experiences.

At Finance Park in Prince George's County, CareFirst launched a new interactive healthcare storefront to teach students how health choices and societal factors impact well-being.

CareFirst was recognized as a Top Volunteer Company of the Year by Junior Achievement of Central Maryland.

SMYAL Award Brunch

CareFirst was honored to receive the Todd Peterson Award from SMYAL, recognizing our shared commitment to compassion and community. Together, we're expanding access to behavioral health care and creating safe spaces for LGBTQ+ youth in the District.

Behavioral Health Grants

Behavioral health is essential to building strong futures. In the first two years of our behavioral health grant program, CareFirst grantees served 18,525 youth and trained 1,856 people to provide interventions—creating safer, healthier environments for young people across our region.

Huddle Up for Health

In its third year, the Baltimore Ravens' Huddle Up for Health program and CareFirst selected Young Successful Leaders Inc. (YSLI) as the grant recipient for their work improving access to mental health services in Baltimore. CareFirst hosted YSLI at the West Baltimore Community Engagement Center for a hands-on mental health education event—where Ravens players joined 18 youth participants for a day of learning and empowerment.

\$50,000

Huddle Up for Health grant supporting trauma-informed care, mental health services and workforce development



Scan to watch a video about the work YSLI does through their Huddle Up for Health grant.





Literacy Night at Camden Yards

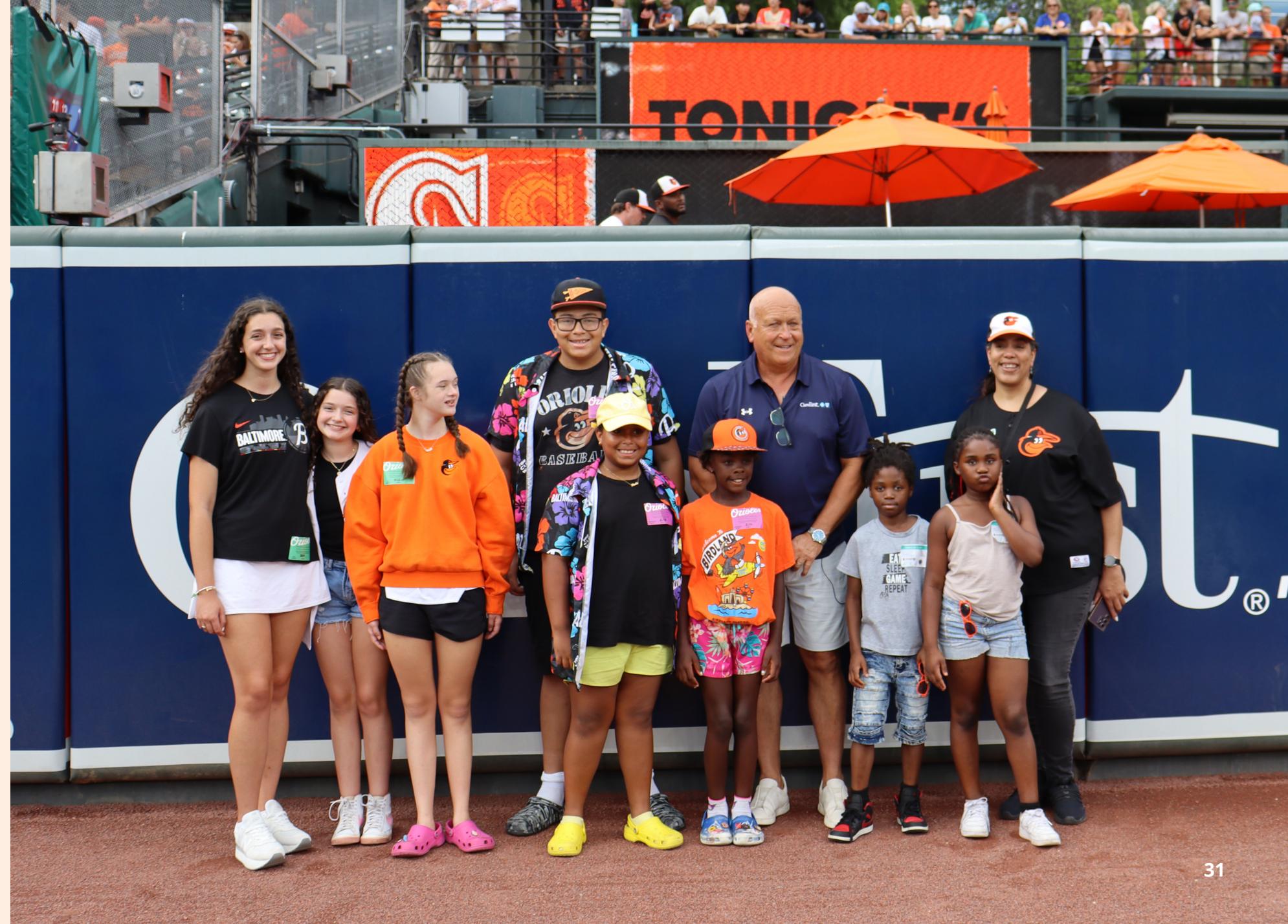
CareFirst partnered with the Baltimore Orioles to celebrate literacy and support local schools. National Baseball Hall of Famer and Orioles Legend Cal Ripken Jr. led an on-field reading with students, and CareFirst donated tablets to Harlem Park Elementary/Middle School to strengthen their literacy curriculum. Fans contributed hundreds of books for five Baltimore City public schools—helping students start the school year strong.

Children's Mental Health Webinars

CareFirst and Children's National Hospital formed a unique payer-provider alliance to address youth mental health challenges. This year, we hosted a three-part Mental Health Webinar Series for parents and caregivers, offering practical strategies and resources to support children's mental well-being.

Webinars included:

- Social Media and Youth Mental Health
- The 5 Ws of Children's Mental Health
- Together We Thrive: Parental Mental Health



Shaping Tomorrow's Care



Preparing for the future of healthcare means investing in education, training and partnerships that build a skilled workforce.

CareFirst is addressing provider shortages and creating pathways for the next generation of care professionals—because lasting progress starts with strong, well-equipped teams.

- **1 in 3:** Physicians in Maryland over the age of 60 and approaching the age of retirement
- **500:** Primary care provider deficit in Maryland¹
- **21 days:** Average wait time for a family medical appointment²
- **45%:** 18–25-year-old adults have no primary care provider²

Coppin State University

In 2025, CareFirst entered a five-year partnership with Coppin State University to help address Maryland's growing healthcare workforce shortage.



\$6,200,000

investment to support core initiatives at Coppin State to enhance the education and training of future healthcare professionals

¹ Agency for Healthcare Research and Quality (ARQH) microsimulation model of supply and demand.

² AMH Healthcare Center for Research, 2022 Survey of Physician Appointment Wait Times and Medicare and Medicaid Acceptance Rates.

The funding supports three core initiatives:

Establishment of the CareFirst Scholars Program

Scholarships to train future healthcare professionals.

Coppin Community Health Center

Renovation and expansion to improve access to care.

Statewide Convening and Coalition

Connecting Maryland higher education institutions and healthcare partners to streamline degree pathways.



TidalHealth

CareFirst supported TidalHealth's groundbreaking of a new Family Medicine Residency Clinic on the Eastern Shore in Salisbury, Maryland—helping address healthcare disparities in rural communities.



\$600,000

two-year investment funded construction costs and innovative tools to support high-risk patients

Meritus School of Osteopathic Medicine

CareFirst is proud to partner with Meritus Health in Hagerstown, Maryland to support the Meritus School of Osteopathic Medicine (MSOM), established in 2022 to train the next generation of community-oriented doctors.



\$400,000

four-year grant to fund scholarships for future physicians—helping ensure access to care in underserved areas



DC Chamber of Commerce 2025 Health Policy Forum

For the 12th consecutive year, CareFirst proudly sponsored the DC Chamber of Commerce 2025 Health Policy Forum, convening over 75 participants. This year's forum was "Resilience Through Change: Shaping the Future of Healthcare in the District." The panel discussion focused on prioritizing a strong healthcare workforce pipeline, highlighting innovative approaches to training and retention to address workforce shortages.

Opening Doors to Healthcare Careers

CareFirst partnered with the DC Health Care Workforce Partnership and Inova's Northern Virginia Healthcare Workforce Collaborative to inspire youth and adults to explore, pursue and learn more about careers in healthcare.



Harnessing the Power of Collaboration



Solving complex challenges takes collaboration—not just commitment.

CareFirst brings partners together to create spaces for dialogue, shared solutions and collective action that make healthcare more accessible and affordable for all.

D.C. Community Grant Recipient Event

CareFirst hosted a showcase and reception at the Martin Luther King Jr. Memorial Library to honor philanthropic partners advancing health equity across Washington, D.C. The event highlighted work in maternal health, food insecurity and workforce development, while connecting leaders from civic, business, healthcare and government sectors.

109 attendees representing

20 nonprofit and philanthropic organizations



Montgomery County Mental Health Summit

CareFirst convened organizations and community members for the Montgomery County Mental Health Summit—a day of dialogue focused on improving behavioral health care for youth and families. From public schools and local government to nonprofits and youth-led initiatives, the summit demonstrated the power of cross-sector collaboration.

Tackling Diabetes

CareFirst presented a major grant to support 31 community organizations combating diabetes across Washington, D.C., Maryland and Northern Virginia. This funding expands local food systems, implements food-is-medicine programs and promotes health education, addressing the root causes of chronic disease.



76

community members welcomed



\$7,100,000

grant to fight diabetes across our region



Bringing Care Everywhere



CareFirst believes that being a trusted partner in health starts with presence.

We don't just talk about community, we're in it. From resource fairs and cultural celebrations to emergency relief and volunteer service, we show up where people live, work and gather, bringing care and connection beyond the walls of offices and clinics.

Mobile Vans

CareFirst introduced a second mobile unit—the Care Connection Van—bringing essential services directly to neighborhoods. Alongside our two Engagement Centers in Canton and West Baltimore, these resources help connect community members to screenings, vaccinations and care.

- 312** community events attended and hosted
- 475+** health screenings provided through community partners
- 80+** gaps in care closed for members
- 10,550** people impacted

Western Maryland Flooding Relief Effort

When heavy rains caused flash flooding in May in Western Maryland, CareFirst Difference Makers mobilized immediately. Volunteers supported food distribution, organized clothing donations and assisted with school reopening efforts—providing supplies from an Amazon Wish List to help Allegany County students return to class.



Leading With Service

CareFirst's commitment to community doesn't stop at partnerships—it starts with people.

Our employees bring our mission to life through volunteerism, health equity initiatives and cultural engagement. From planting trees to fostering dialogue on inclusion, we go above and beyond to strengthen the communities we serve and the workplace we share.

Volunteerism

Volunteering is central to our identity as a not-for-profit. In 2025, CareFirst employees contributed thousands of hours to projects that matter most to them, like encouraging healthy habits with Event DC's fourth annual Day of Play at CareFirst Field, partnering with Second Chance, Inc. in Baltimore to support sustainability and workforce development or participating in Business Volunteers of Maryland's skillCONNECT, a pro bono consulting event that delivers high-impact strategic solutions to nonprofits.

Week of Equity & Action

Our seventh annual Week of Equity & Action reinforced CareFirst's commitment to cultivating an empathetic workplace—one that inspires growth and collaboration. The event featured powerful voices, including Maryland's First Lady Dawn Moore and Keynote Speaker Sylvia Balfour, sparking conversations that challenge perspectives and strengthen our culture.

Difference Maker Awards

Our mission lives through our Difference Makers—employees who exemplify compassion, service and dedication. Each year, we celebrate these individuals for going above and beyond to move our mission forward.



Employee Resource Groups

Our Employee Resource Groups help Difference Makers connect, learn and support one another—and every employee is welcome in every ERG.



ProPride

CareFirst joined thousands in Washington, D.C. to celebrate WorldPride with our ProPride Employee Resource Group and other Difference Makers showing up in full force. They also participated in Baltimore City's 50th annual Pride Parade—creating meaningful opportunities to engage with and support the LGBTQ+ community.



Black Professionals Network

CareFirst's Black Professionals Network Employee Resource Group hosted a commemorative event for Black History Month. This signature event featured a powerful panel discussion about mental health for Black men as well as a performance by a local artist celebrating Phenomenal Women of the Labor Movement.



Family & Caregivers

CareFirst's Family & Caregivers Employee Resource Group hosted its annual Fall Family Fun Day at the Maryland Zoo. Difference Makers and their families enjoyed animal meet and greets and teamed up to assemble 70 Jared Boxes—boxes filled with “the gift of play”—for children at the Kennedy Krieger Institute.





Asian American and Pacific Islander United



Healthy Living



Action on Sustainability, Climate Change and the Environment



Military & Veterans



Familia



Women's Impact Network



Join us

in shaping a future where high-quality care is more accessible and affordable for all.

Our mission isn't just words on a page. It's a promise in action. Every initiative, every volunteer hour and every investment reflects that commitment. And as we look ahead, we'll keep doing what we've always done: putting people first and building healthier communities—together.





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