you + CareFirst = a healthy relationship
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 insureds 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; and

• 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 service plan operates.

Annotated Insurance Code of Maryland §14-102
Message from the President & CEO

It has been almost 5 years since I joined CareFirst BlueCross BlueShield (CareFirst), and it is safe to say that this period has been one of the most eventful stretches in the company’s long history. Between our own initiatives to reshape health coverage and strengthen the relationships between members, doctors and CareFirst, and the changes required or spurred by Federal health care reform, it has been a time of great change—with much more to come.

So much of this change is driven by a single factor—rising costs. If health care costs continue to rise as they have over the last decade, more and more people will not able to afford care even with health care reform. At the same time, nobody wants to sacrifice health care quality to reduce costs. We believe strongly that the path to reducing costs is by improving quality; and, to this end, providing coverage that helps members get or stay healthy and potentially avoid more serious health issues (and their associated costs).

This premise is at the heart of our Patient-Centered Medical Home (PCMH) program, one of the largest of its type in the nation. Our PCMH program compensates physicians for putting a differential focus on their patients with the greatest health needs. It provides physicians with information and resources—including local nurses—to work actively with patients to manage chronic health conditions. More than 3,600 primary care providers participate in the program, and though PCMH is still a young program, we are encouraged by the early results. In 2011—the first full year of the program—care costs for CareFirst members in these Medical Homes were approximately $40 million lower than expected.

We are identifying ways to extend the model to other populations who might benefit from coordinated care delivery. In the last year, CareFirst made $8.5 million in grants to extend the PCMH model to safety-net health clinics serving vulnerable populations throughout our service area. In addition, CareFirst applied for and received a $24 million Health Care Innovation Award from the Centers for Medicare and Medicaid Services (CMS) to bring PCMH to 25,000 Medicare beneficiaries in Maryland. It was the third largest grant made by CMS and the largest for a PCMH program nationwide—evidence that others see the potential of our PCMH model.

CareFirst is also enhancing efforts to encourage members to build strong relationships with their primary care provider and rewarding them for taking steps to improve and stay healthy. Our HealthyBlue portfolio of products now includes four versions of this new design—with even more attractive rewards and flexibility that makes it an attractive option for many more CareFirst members.

Together, these efforts take us in the direction we have charted to serve the health needs of our members and the communities in which we do business. With these efforts underway, we look forward to further enhancing our efforts to assure our subscribers the access to affordable care that is so important to preserving access to needed services.
you + your doctor + CareFirst =

a healthy relationship
CareFirst BlueCross BlueShield (CareFirst) places great importance on helping and encouraging its members to establish close, active relationships with their primary care provider (PCP). With that relationship firmly established, everything from routine preventive care, to recognizing health risks and managing chronic health conditions can be closely managed. It’s at the heart of many of CareFirst’s signature programs—all of which took major steps forward in 2011 and 2012.

Patient-Centered Medical Home
CareFirst launched its Patient-Centered Medical Home Program (PCMH) on January 1, 2011. The program provides PCPs (primary care physicians and nurse practitioners) with new online tools, new human resources and new incentives to allow them to put a focus on their patients who have the greatest health needs. By mid-2012, more than 3,300 PCPs and 300 nurse practitioners—caring for nearly 1 million CareFirst members—had voluntarily joined the PCMH program. These health care providers have organized themselves into small teams or panels—on average ten physicians—to work together to meet the needs of patients.

Through the PCMH program, CareFirst works with PCPs to identify patients with chronic and other conditions that would benefit from more attention. And importantly, CareFirst has put in place a rich system of supports to help PCPs better manage and coordinate their patient’s care, including:

- Access to a complete online member health record to better see the full picture of the patient’s care. Since not all care occurs in a PCPs office, the tool allows the provider to see important information on care delivered elsewhere, prescription drugs and other information to serve the patient better.

- A team of registered nurse care coordinators to help develop and manage “care plans” for patients who need them. The goal of a care plan is to help the patient better manage and improve their health, and keep it from deteriorating needlessly. The care team includes Local Care Coordinators who are in the community to work directly with the physician and patient, and CareFirst Regional Care Coordinators to provide even more support. The PCP-led team brings more hands-on health care expertise to bear on those patients who can benefit most.

- Incentives that encourage and allow PCPs to spend the time necessary to manage care for their sickest patients. It’s widely acknowledged that PCPs have been undercompensated given their critical role in patient care. CareFirst’s PCMH program puts in place meaningful incentives—linked with quality measures—to allow the PCP to spend the time needed with their patients.

CareFirst also provides PCPs with access to detailed online information—called SearchLight Reports—that can help them serve all of their patients by seeing patterns of care more clearly. This helps PCPs answer questions like: Are their patients on the whole getting screenings and tests when they should? Are there steps they can take to improve that performance? The PCMH program aligns the interests of members and physicians and CareFirst to encourage the provision of high-quality, coordinated health care.

While the PCMH program is still new and growing, the first year of the program produced encouraging results. Nearly 60 percent of eligible primary care Panels earned increased reimbursements for their 2011 performance in CareFirst’s PCMH program. Increased reimbursements—or Outcome Incentive Awards (OIAs)—are based on a combination of savings achieved by a particular Panel against projected 2011 total care costs for CareFirst members as well as the attainment of quality points in the provision of care to Panel patients.
Approximately 150 of the 250 eligible Panels earned OIAs for the 2011 program year. The level of OIA for each Panel is based on both the level of quality and degree of savings achieved by the participants of the Panel. Highlights of the first-year of the PCMH program include:

- Panels earning OIAs achieved an average 4.2 percent savings against expected 2011 care costs.
- Panels that did not earn OIAs registered costs that averaged 4 percent higher than expected for 2011.
- On average, Panels earning OIAs will see an increase in their reimbursement level of 20 percentage points. This increase is in addition to a 12 percentage point increase paid to all participants that continue to remain in good standing in the PCMH program.
- The cost of care for all CareFirst members attributed to PCMH participants was 1.5 percent lower than had been projected for 2011.
- Quality scores for Panels receiving an OIA and those not receiving an OIA were comparable.

**Comprehensive Health Support**

While our PCMH Program is a centerpiece program for CareFirst, we have put in place or are developing a wide variety of programs to serve our members better while meeting the challenges of improving care and slowing the rise of health care costs. Just a few examples include:

**Hospital Transitions of Care** – There is no more critical time for our members than when they or a loved one is in the hospital—and it doesn’t necessarily get easier when a patient is discharged. Complex care regimens, a multitude of prescriptions, and advice from multiple physicians can make knowing and doing the right thing difficult for the savviest of patients. CareFirst’s Hospital Transitions of Care program addresses this directly and effectively. CareFirst is there—with nursing care transition coordinators located at many hospitals. These health professionals can

**Medication Therapy Management** – Prescription drugs are an integral part of providing care for our members. But we want to help CareFirst members get the drugs they need safely and affordably. That’s why members with prescription drug coverage through CareFirst can benefit from our Rx Personal Advisor program. Through the program, members with complex prescription drug regimens can have a comprehensive medication review with a pharmacist, work to resolve any medication problems and address drug compliance issues where they may exist. This service is available at major pharmacy chains throughout the United States.

**Behavioral Health Services** – Our programs join together medical and behavioral care to address the whole person—body, mind and spirit. No matter where a person happens to be in the mental health continuum, we have specialized services to help them get well. We offer care management for members with critical needs and primary care support to assist with prevention. From outpatient scheduling assistance to follow-up phone calls after hospitalization, we offer programs for an individual’s specific needs, closely connected with their medical needs.
HealthyBlue offers a complete health care solution—a health care benefits plan, rewards for healthy living, preventive/routine care and screenings at no cost, wellness programs, care management and the latest online educational and wellness tools. With HealthyBlue, CareFirst members have the control to make the decisions that matter most, the flexibility to select the doctors they want, and to do it within the budget they want to maintain.

HealthyBlue provides virtually unfettered access to primary and preventive care since preventive and primary care visits are paid in full—with no co-pays or deductibles. Maintenance drugs for chronic conditions and illnesses are free. And, by completing a health assessment as part of a simple three-step process, members can earn health financial rewards. These come in the form of reward cards for health and wellness services or as reduced deductibles for members. And if a member doesn’t immediately qualify for a health reward, working hand-in-hand with a PCP, the member can earn the reward over time. It’s a product purposefully designed to bring patients and physicians closer together in working toward better health. In 2012, CareFirst introduced its latest HealthyBlue product, HealthyBlue Advantage.

A key feature of HealthyBlue Advantage allows members who live or travel outside of CareFirst’s service area (Maryland, Washington, DC and portions of Northern Virginia) to receive in-network coverage. When seeking care in the CareFirst service area—Maryland, Washington, DC, and Virginia—members have access to more than 33,000 CareFirst BlueChoice HMO providers and 60 hospitals. When outside the service area, HealthyBlue Advantage members have access to more than 600,000 BlueCard PPO providers—a program offered through the Blue Cross Blue Shield Association.

HealthyBlue Advantage includes many features that aim to increase access to care and help control health care costs. They include:

- Fewer out-of-pocket expenses for medical services (many services have a $0 co-pay such as adult physical exams, routine OB/GYN exams, lab tests, X-rays, sick visits to a primary care physician, cancer screenings and well-child visits).
- Financial rewards for members who take steps to improve their health (up to $700 for a family and $300 for an individual).
- No referrals to visit a specialist.
- New health and wellness discounts to help members lead a healthier life.

Not surprisingly, HealthyBlue is becoming an increasingly popular choice for CareFirst members. And with even more enhancements to HealthyBlue coming, its value—and popularity—is sure to keep growing.
the community + CareFirst = a healthy relationship
Our CareFirst Commitment Initiative...
CareFirst Commitment. It’s our name for the countless activities we’ve undertaken to improve the long-term health of our community. Since its launch in 2005, we’ve sought to address health care needs throughout the Mid-Atlantic Region we serve by providing millions of dollars annually—$341 million to date—to benefit area charities, community-based organizations and public health programs.

Innovative Health Care Solutions to Meet the Needs of Our Community
We view our grants as strategic investments in community initiatives to catalyze innovative health care delivery programs that generate tangible benefits to those who need help the most. Since its inception, CareFirst Commitment’s catalytic grants have provided funding to numerous programs in the region that increase access to care, improve the health care delivery system, promote changes in health status among individuals, and ultimately, enhance the long-term health of the community. Specifically, we’ve focused our efforts on five key objectives:

- Improving Maternal and Child Health
- Battling the Obesity Epidemic
- Addressing the Region’s Shortage of Nurses
- Empowering the Region’s Health Safety Net Clinics to improve access to care; and
- Promoting the Patient-Centered Medical Home (PCMH) concept

Improving Maternal and Child Health
In much of CareFirst’s service area, infant mortality rates exceed the national average. And, racial disparities exacerbate this serious problem. That’s why CareFirst has committed more than $9 million since 2006 to community-based efforts to improve maternal, infant and child health in communities where the need is the greatest.

In the National Capital area, CareFirst’s support includes a $1.5 million grant to Mary’s Center to provide primary and pre-natal care to 6,000 Prince George’s County residents; a $346,000 grant to the DC Department of Health Case Management Home Visitation Program; and contributions to SIDS Mid-Atlantic Cribs Project, St. Ann’s Infant and Maternity Home Teen Mother Baby Program, Providence Health Foundation Teen Centering Program and the Family Health and Birth Breastfeeding Program.

In Maryland, CareFirst has invested $4 million in the Baltimore City Health Department’s B’More for Healthy Babies effort. Launched in 2009, the effort is a 10-year citywide plan that brings together a variety of institutions and community-based programs to promote practices that produce healthier babies and infants. Other grants include $252,000 to Franklin Square Hospital Center to fund Innovations in Care and Education to Reduce Adverse Perinatal Outcomes; $130,000 grant to Child Center and Adult Services to deliver community-based therapy and services to uninsured and underinsured pregnant women and new mothers suffering from depression; and contributions to the Bon Secours Hospital Home Visiting Program, the Somerset County Health Department Women’s Addiction Screening Program and the Delmarva Foundation for Medical Care Neonatal Learning Network.

While much remains to be done to address the high infant mortality rates in the region, both Washington, DC and Maryland’s infant mortality rates have both decreased to historic lows.

Northern Virginia programs focused on maternal and child health have benefitted as well. The Inova Health System Foundation received a $340,000 grant to work with Hispanic women through a comprehensive community engagement program in Falls Church. Community volunteers and staff from Inova Health Source have been trained to guide expecting mothers through perinatal care, the critical time shortly before and after birth. Focusing on high-risk African American women who are pregnant or have young children, Northern Virginia Family Service’s Healthy Families Program provides counseling and access to health care with the support of a $393,000 grant from CareFirst.
Battling Obesity

According to the American Heart Association, about one in three American kids is overweight or obese. It is a daunting public health challenge that could negatively affect our youth and health care system in profound ways. Since 2006, CareFirst has invested more than $3 million in efforts to reduce childhood obesity. Funding has supported numerous efforts, including $2.2 million for multi-year programs involving the YMCA of Metropolitan Washington (Physical, Healthy and Driven–PHD Program) and the Y of Central Maryland (Fit n Fun Program). The Y programs are focused on helping kids and their families to become more physically active and motivated while increasing their overall health, including their mind, body and spirit. Other contributions include $500,000 to The Girl Scouts of the Nation’s Capital’s Grow Strong Program, encouraging at-risk girls to make healthy life choices and practice habits of healthy living; and $65,000 to Inova Health System’s Northern Virginia Healthy Kids Coalition, providing health tool kits to the Boys and Girls Clubs of Greater Washington. In addition, we also contributed to the Girl’s on the Run program in DC Wards 7 & 8 and Columbia Triathlon Association’s Youth Triathlon School program. Each year, more than 8,500 children participate in CareFirst-funded programs that focus on nutrition, healthy choices and physical activity.

Addressing the Region’s Nursing Shortage

Responding to the region’s chronic shortage of nurses, CareFirst attacked the source of the problem—a lack of qualified faculty to teach the next generation of nurses. Under Project RN, CareFirst provides grants to nurses to earn graduate nursing degrees in exchange for commitments to teach for at least three years in nursing education programs in our region. The program began in 2007 and was extended with a new round of funding that will carry the program into 2014. CareFirst partners with 13 area colleges and universities, including: Bowie State University, Catholic University, the College of Notre Dame, Coppin State University, Georgetown University; George Mason University, Howard University; Johns Hopkins University; Marymount University, Salisbury University, Stevenson University, Towson University and the University of Maryland. To date, CareFirst has invested $2.4 million in Project RN and funds $80,000 scholarships to students in Maryland, Washington and Northern Virginia.

Providing Access to Care through Safety Net Clinics & Promoting the PCMH Concept

In early 2012, CareFirst committed $8.5 million in grants to community health centers throughout the region to create and/or enhance patient-centered medical home and care coordination programs for the region’s most vulnerable, chronically ill populations. Grant recipients include: Arlington Free Clinic, Baltimore Medical System, Calvert Healthcare Solutions, Chase Brexton Health Services, Choptank Community Health System, Community Clinic Inc., Health Care for the Homeless, Mary’s Center, Primary Care Coalition of Montgomery County, Total Health Care and Unity Health Care.

The grants will provide services to patients at more than 20 locations throughout the region. The initiative ranks among the largest of its type ever implemented by a private insurer to support safety net health centers, as well as our largest ever focused funding effort. Safety net centers use our grants to serve low-income, medically underserved communities—addressing chronic illnesses such as diabetes, cardiovascular disease, and high blood pressure, as well as a wide spectrum of other medical issues, including primary adult care and pediatric health, specialized care with HIV-targeted case management and services for homeless, minority and uninsured populations.
A key element of CareFirst’s mission is increasing access to health care for the region it serves—and safety net health centers and other safety net organizations play a key role in filling gaps in community care. CareFirst has funded many efforts to fill these care gaps, whether it’s through a $955,000 grant to fund the University of Maryland’s School of Nursing Governor’s Wellmobile to provide care in rural communities or a $280,000 grant to Community of Hope to help establish a Ward 8 clinic in Washington, DC. Likewise, CareFirst also supports the Inova Juniper Program Arlington HIV/AIDS Clinic in Northern Virginia, Health Care for the Homeless convalescent care center for homeless individuals, and Way Station, Inc. who will provide innovative medical care for patients with severe and persistent mental illness.
CareFirst is committed to upholding its nonprofit mission, and in 2011 contributed $51 million 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 reflect 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. In priority order, the highest portion of our CareFirst contributions goes 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 health 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 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.

<table>
<thead>
<tr>
<th>Giving Category</th>
<th>($000)</th>
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<tbody>
<tr>
<td>Corporate Memberships</td>
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<td>Community Sponsorships</td>
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<td>Programmatic Initiatives</td>
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<td>Targeted Health Giving Through Others</td>
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<td>Catalytic Giving</td>
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<tr>
<td>Other</td>
<td>800</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$ 50,959</strong></td>
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</tbody>
</table>
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 2011 and 2012.

A
826DC
911 For Neck and Head Cancer, Inc.
Adoptions Together
Adventist HealthCare
Africare House
Alexandria Chamber of Commerce
Alexandria Neighborhood Health Services, Inc.
Alternative Paths Training School
Alvin Ailey Dance Foundation
Alzheimers Association
American Diabetes Association
American Health Assistance Foundation
American Heart Association – National Capital Area
American Red Cross of the National Capital Area
American University
Amyotrophic Lateral Sclerosis Association
Anne Frank House
Asian American LEAD
Arlington Free Clinic
Arlington Pediatric Center
Aunt Hattie's Place, Inc.

B
Beethoven Found
Bowie State University
Boy Scouts of America – National Capital Area Council
Boys & Girls Clubs of Greater Washington
Bread for the City
Bright Beginnings

C
Campaign for Tobacco-Free Kids
Capital Breast Care Center
Capitol Hill Cluster School
Carlos Rosario Educational Foundation, Inc.
Carolyn Boone Lewis Health Care Center
CASA de Maryland, Inc.
Catholic University
Celebrate Fairfax
CentroNia
Child and Family Network Centers
Child Center and Adult Services, Inc.
Childhelp, Inc.
Children's Environmental Health Network
Children's Hospital Foundation
Children's National Medical Center
City Year Washington, DC
Columbia Lighthouse for the Blind
Community Clinic
Community Foundation for Prince George's County
Community Foundation for the National Capital Region
Community Health Partnership
Community Ministries of Rockville, Inc.
Community of Hope
Community Services for Autistic Adults & Children Concerned Black Men, Inc.
Congressional Black Caucus Foundation
Congressional Hunger Center
Covenant House Washington DC
Crohn's and Colitis Foundation of America
Cultural Tourism, DC
Cystic Fibrosis Foundation-DC Chapter

D
DC One City Fund
DC Action for Children
DC Campaign to Prevent Teen Pregnancy
DC Central Kitchen, Inc.
DC Chamber of Commerce
DC Children and Youth Investment Trust Corporation
DC Public Education Fund
DC Rape Crisis Center
DC Wheel Productions
Dialogue On Diversity Inc.
Dimensions Health System / Prince George's Hospital Center
District Alliance for Safe Housing
District of Columbia Cancer Consortium
District of Columbia College Access Program
District of Columbia Department of Health
District of Columbia Hospital Association
District of Columbia Primary Care Association
Doctors Community Hospital Foundation

E
Economic Club of Washington, DC
Eduseed
Emmaus Services for the Aging
Everybody Wins! DC

F
Fair Chance
Fairfax Library Foundation
Family Health and Birth Center
Federal City Council
Feed the Homeless
Fight for Children, Inc.
Florence Crittenton of Greater Washington
Food & Friends
Food for Others, Inc.
For This Cause
Friends of Fort DuPont Ice Arena, Inc.
Friends of the Libraries
Friends of the National Zoo
Friendship Public Charter School

G
George Mason University Foundation
George Washington University Medical Center
Georgetown University
Georgetown University Hospital
Girl Scout Council of the Nation's Capital
Girls Inc. of the Washington, DC Metro Area
Girls on the Run - DC
Grantmakers in Health
Greater Baden Medical Services, Inc.
Greater DC Cares
Greater Washington Board of Trade
Greater Washington Hispanic Chamber of Commerce Foundation
Greater Washington Sports Alliance
Greater Washington Urban League

H
Hispanic College Fund
Holy Cross Hospital Foundation
Hope Connection for Cancer Support
Hope for the Warriors
Hope Marietta Foundation
Howard University

I
Inova Health System Foundation
Inova Juniper Program
Institute for the Advancement of Multicultural & Minority Medicine
Iona Senior Services

2011/2012 grants (through September)
J
Jack and Jill of America, Inc. Montgomery County MD Chapter
Jamaican Women of Washington, Inc. Jeanie Schmidt Free Clinic
Jewish Community Center of Greater Washington
John F. Kennedy Center for the Performing Arts
Joint Center for Political and Economic Studies
Jones-Haywood Dance School
Jubilee Foundation
Junior Achievement of the National Capital Area
Juvenile Diabetes Research Foundation-Capital Chapter

K
Kids Smiles
Kingsbury Center
Knock Out Abuse

L
Latin American Youth Center
Laurel Regional Hospital Foundation
Leadership Arlington
Leadership Greater Washington
Leadership Montgomery Educational Foundation, Inc.
Leadership Prince George’s
Leukemia & Lymphoma Society – National Capital Area
Life Circle Alliances Inc.
Life Pieces to Masterpieces
Lisner-Louise-Dickson-Hurt Home
Lymphoma Research Foundation

M
Make-A-Wish Foundation of the Mid-Atlantic
March of Dimes Maryland-National Capital Area
Maryland Senior Olympics
Mary’s Center for Maternal and Child Care
Mautner Project
Medical Society of Northern Virginia
Melwood Horticultural Training Center, Inc.
Mentoring to Manhood
Mercy Health Clinic
Metropolitan Washington Council of Governments
Montgomery County Chamber of Commerce
Montgomery County Community Foundation
Montgomery County Education Forum, Inc.

N
N Street Village
NAMI Montgomery County
National Association of Social Workers
National Coalition for Cancer Survivors
National Gay & Lesbian Chamber of Commerce
National Geographic Society
National Multiple Sclerosis Society
National Quality Forum
Neediest Kids
Nonprofit Roundtable of Greater Washington
Northern Virginia AIDS Ministry
Northern Virginia Dental Clinic, Inc.
Northern Virginia Family Service
Northern Virginia Urban League
NOVA Scripts Central

O
Oyster School Community Council, Inc.

P
Perry Center, Inc.
PHI Community Foundation
Planned Parenthood of Metropolitan Washington DC Prevention of Blindness Society of the Metropolitan Area
Primary Care Coalition of Montgomery County
Prince George's County Public Schools
Providence Health Foundation

Q
Quality Trust for Individuals with Disabilities, Inc.

R
Ron Brown Scholar Fund
Rosemount Center
Running Start

S
Salvation Army, Fairfax
Samaritan Inns
SCAN of Northern Virginia
Shirley’s Angel Foundation
Sibley Memorial Hospital Foundation
Skinner Leadership Institute, Inc.
Smith Farm
Smithsonian Anacostia Community Museum
Spanish Catholic Center
Special Olympics (DC)
St. Ann's Center for Children, Youth and Families
St. Ann's Infant and Maternity Home
Sudden Infant Death Services of the Mid-Atlantic
Summit Health Institute Research and Education

T
The Community Foundation for the National Capital Region
The Hope Marietta Foundation
The Links Foundation, Inc.
The Women's Center
The Montgomery County Community Foundation
The NEA Foundation
The Women's Center
Thurgood Marshall Academy
Tigerlily Foundation

U
United Way of Central Carolinas
United Way of Central West Virginia
United Way of the National Capital Area
Unity Health Care
University of the District of Columbia (UDC)
Urban Alliance
Us Helping Us, Inc.

V
Vida Senior Centers
Virginia Hospital Center Foundation

W
Washington Area Consortium On HIV Infection In Youth
Washington DC Hall of Fame Society
Washington DC Police Foundation
Washington Drama Society, Inc. (Arena Stage)
Washington Hospital Center Foundation
Washington National Opera
Washington Regional Association of Grantmakers
Washington Tennis & Education Foundation
Whitman-Walker Clinic
World Wide Community Inc.

Y
YMCA of Metropolitan Washington
Young Latinos Leadership Council Inc.
Youth for Tomorrow
YWCA of the National Capital Area
CareFirst donated to the following Maryland (excluding Prince George’s and Montgomery counties) organizations in 2011 and 2012.

A
21st Century Education Foundation, Inc.
Advocates for Children & Youth
African American Fire Fighters Historical Society
African American Heritage Festival
AIDS Interfaith Residential Services
Allegany Health Right
Alliance for Lupus Research
Alliance for the Mentally Ill of Metropolitan Baltimore, Inc.
Alzheimer’s Association - Greater Maryland Chapter
American Association of Healthcare Administrative Management – Maryland
American Breast Cancer Society - MD
American Cancer Society - MD
American Diabetes Association - MD
American Heart Association - MD
American Red Cross of the Chesapeake Region
Amyotrophic Lateral Sclerosis Association
Annapolis Area Ministries
Annapolis Wellness House
Arc of Baltimore
Arc of Howard County
Archdiocese of Baltimore
Associated Black Charities

B
B & O Railroad Museum
Babe Ruth Birthplace and Museum
Baltimore City Foundation
Baltimore City Health Department
Baltimore Community Foundation
Baltimore County Chamber of Commerce
Baltimore County Department of Aging
Baltimore Healthy Start, Inc.
Baltimore LiveHealthy
Baltimore Medical System
Baltimore Reads, Inc.
Baltimore Symphony Orchestra
Baltimore Urban Debate League
Baltimore Washington Corridor Chamber of Commerce
Best Buddies Maryland
Better BedRest, Inc.
Big Brothers Big Sisters of the Greater Chesapeake
Big Brothers Big Sisters of the Alleghenies
Bluford Drew Jemison M.S.T. Academy
Board of Child Care
Board of Education of Wicomico County
Boy Scouts of America - Baltimore Area Council
Boys & Girls Clubs of Metropolitan Baltimore
Boys and Girls Club of Washington County
Boys Hope Girls Hope
Brook Lane Health Services
Business Volunteers Unlimited

C
Cal Ripken, Sr. Foundation
Calvert Healthcare Solutions
Calvert Memorial Hospital Foundation, Inc.
Care Net Pregnancy Center of Frederick
Carroll Hospice
Catholic Charities – Maryland
Central Scholarship Bureau
Chase Brexton Health Services
Chesapeake Center for Youth Development
Choptank Community Health System, Inc.
Civic Works
Columbia Festival of the Arts
Columbia Foundation
Columbia Triathlon Association
Community College of Baltimore County
Community College of Baltimore County Foundation
Cool Kids Campaign
Cumberland County United Way
Cystic Fibrosis Foundation - MD Chapter

D
Domestic Violence Center of Howard County
Downtown Partnership of Baltimore
Dyslexia Tutoring Program

E
Economic Alliance of Greater Baltimore
Ed Block Courage Award Foundation, Inc.
Emerge, Inc.
End Hunger in Calvert County
Esophageal Cancer Network

F
Family Crisis Center of Baltimore County
Father Martin’s Ashley
FloNation Foundation
Franklin Square Hospital Center, Inc.
Frederick County Health Department
Friends of Baltimore County Commission for Women
Friends of Howard County Library
Friends of Patterson Park

G
GBMC Foundation, Inc.
Girl Scouts of Central Maryland
Goodwill Industries of the Chesapeake
Greater Baltimore Committee
Greater Baltimore Urban League
Greater Homewood Community Corporation

H
Habitat for Humanity of the Chesapeake
Harford United Charities
Health Care for the Homeless
Hipodrome Foundation, Inc.
Hood College
Hospice Cup
Hospice of the Chesapeake
House of Ruth
Howard Community College Educational Foundation
Howard County Chamber of Commerce
Howard County Conservancy Inc.
Howard County Economic Development Authority
Howard Hospital Foundation

I
Independent College Fund of Maryland
Injured Workers Insurance Foundation

J
Jewish Recovery Houses, Inc.
John Lancaster & W. Cecil Short Charity Foundation
Johns Hopkins Bayview Medical Center
Joseph Richey House

K
Katie And Wil Brady Memorial Foundation Inc.
Kennedy Krieger Institute

L
Leadership Howard County
Leadership Maryland
Leukemia & Lymphoma Society - MD
LifeBridge Health
Living Classrooms Foundation
Loyola University Maryland
M
Make-A-Wish Foundation of the Mid-Atlantic
Marian House, Inc.
Maryland Assembly on School-Based Health Care
Maryland Association of Counties
Maryland Association of Nonprofit Organizations
Maryland Black Caucus Foundation
Maryland Chamber of Commerce
Maryland Family Network
Maryland Food Bank
Maryland Hispanic Chamber of Commerce
Maryland Mentoring Partnership
Maryland New Directions
Maryland Patient Safety Center
Maryland Rural Health Association
Maryland School for the Blind
Maryland Science Center
Maryland Therapeutic Riding
Maryland Zoo in Baltimore
McDaniel College
Mercy Health Services
Meritus Healthcare Foundation
Mid-Atlantic Symphony Orchestra Society
Morgan State University Foundation
Mother Seton Academy
Moveable Feast
Multiple Myeloma Research Foundation, Inc.
My Sister’s Care

N
NAMI Maryland
National Aquarium in Baltimore
National Coalition of 100 Black Women (Baltimore)
National Family Resiliency Center
National Kidney Foundation Of Maryland
National Multiple Sclerosis Society - MD
National Quality Forum
Network 2000, Inc.

O
Oncology Foundation of MD and the District of Columbia
Open Society Institute - Baltimore Opportunity Builders, Inc.

P
Parks and People
Pathfinders for Autism
Peninsula Regional Medical Center
Penn-Mar Human Services
Pikesville Chamber of Commerce
Planned Parenthood of Maryland
Port Discovery Children’s Museum
Prevent Blindness – Mid-Atlantic

R
Reginald F. Lewis Museum of Maryland
African American History & Culture
Ride Across Maryland Foundation
Right Side Foundation
Robert Packard Center for ALS Research
Roberta’s House

S
Saint Agnes Hospital Foundation
Salvation Army, Annapolis
Salvation Army, Baltimore Area Command
Salvation Army, Frederick
Samuel Ready Scholarships
Shepherd’s Clinic
Somerset County Health Department
Special Olympics Maryland
St. Joseph Medical Center Foundation
St. Mary’s Hospital of St. Mary’s County
St. Vincent de Paul of Baltimore
Star Spangled 200, Inc.
Stella Maris Hospice Program
Stevenson University
Suited to Succeed
Susan Cohan Kasdas Colon Cancer Foundation, Inc.
Susan G. Komen for the Cure - MD
Swim Across America - Baltimore

T
The Children’s Guild
The Leadership: A Program of the Greater Baltimore Committee
The Links, Inc. – Baltimore Chapter
The Sixth Branch
Total Health Care
Tuerk House

U
Ulman Cancer Fund for Young Adults
United Way of Central Maryland
United Way of the Lower Eastern Shore
University of Maryland Baltimore
University of Maryland College Park
University of Maryland Foundation, Inc.
University of Maryland Medical System Foundation

W
Way Station
We Promote Health
WMHS Auxiliary
Wellness House of Annapolis
William E. Proudford Sickle Cell Fund, Inc.

Y
YWCA of Annapolis and Anne Arundel County
YMCA of Central Maryland
YMCA of Cumberland, MD
YWCA of Annapolis and Anne Arundel County
YWCA of Greater Baltimore

Z
Zero - The Project to End Prostate Cancer
2011 performance highlights

<table>
<thead>
<tr>
<th>Year</th>
<th>Membership (in Millions)</th>
<th>Medical Care Spending (in Billions)</th>
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<table>
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<tr>
<th>Year</th>
<th>Revenue (in Billions)</th>
<th>Net Income (in Millions)</th>
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<td>2009</td>
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<td>$121.5</td>
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<td>2011</td>
<td>$7.2</td>
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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.

Civil Rights Coordinator, Corporate Office of Civil Rights

Telephone Number 410-528-7820

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

Fax Number 410-505-2011

Email Address civilrightscoordinator@carefirst.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

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)

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.


Тити а о фун нипа икен нин кум кедум я юн пер. О о нин а вон дээти пато о син нин лати гбё икебес нин амон ожо гбедеке кан. О нин лати гба икебес нин ату иранлюо нин еддэ ре лофеч. Амон омо-эгбё гбодо пе ниндам фёндону та ве лэйин кёади иданинмо вон. Амон миран ле пе 855-258-6518 ки о син дуро нипасе ижироро тиф а о не си фун н ин лати та 0. Нигбяти асоую кан бал дакён, син еддэ та фек о син а пе мо огбуфо нан.

</tieng-viet>Chú ý: Thông báo này chứa thông tin về quyền của bạn. Thông báo có thể chứa những ngày quan trọng và bạn cần hành động trước một số thời hạn nhất định. Quy 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 nhằm đảm bảo. Tất cả những người khác có thể gọi số 855-258-6518 và chờ để cuộc gọi từ cho đến khi được nhắc nhận phòng 0. Khi một tổng đài viên trả lời, hãy nói rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một tổng đài viên.


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 можете 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 позвонить 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.
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® Registered trademark of CareFirst of Maryland, Inc.
Igbo (Igbo) Nrębama: Ọkwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. Ọ nwere ike ịnwe ụbọchị ndị ọmụ ọ mọ, ị nwere ike ime ihe tupu ụfọdụ ụbọchị njedebe. I nwere iikye ịnweta ozi na enyemaka a n’asụsụ gi na akwụghị ụgwọ ọ bụla. Ndi otu kwesịrị ịkpo akara ekwenti di n’azụ nke kaadị njirimara ha. Ndị ọzọ niile nwere ike ịkpo 855-258-6518 wee chere ụbọchị ọhụ ruo mgbe amanyere ịpị 0. Mgbe onye nnọchite anya zara, kwuo asụsụ ị chọrọ, a ga-eji ọ gi na onye ọkọwa okwu.


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 아니신 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.