

CareFirst Commitment

Our Mission Is Your Health

CareFirst BlueCross BlueShield's mission includes providing quality, affordable care for its members, conducting business responsibly as a not-for-profit health plan, and collaborating with partners to improve health quality and accessibility. Fulfilling that mission while enhancing CareFirst's image are integral to CareFirst's long-term strategy.

Framework for Mission Fulfillment

The actions we take in fulfilling our mission fit three broad categories. Ideally, we want to build on the synergies among the three strategies:

- **Business Strategies:** How we conduct business consistent with our not-for-profit mission.
- **Partnerships:** How we team with community institutions or individuals to address health issues.
- **Corporate Giving:** Charitable donations toward community needs (philanthropy).

Our Commitment to Our Customers and to the Community – A Three-Pronged Approach

Ensuring Affordability

Raising the Bar

Closing the Gaps

Ensuring Affordability: Access & Affordability – Initiatives designed to make health care affordable for our current members and to provide access to affordable health care throughout our service area.

Raising the Bar: Commitment to Quality & Safety – Initiatives that leverage national and local efforts to improve patient safety and healthy outcomes, in partnership with providers and other stakeholders.

Closing the Gaps: Responding to Increasing Diversity – Initiatives that respond to the growing cultural diversity in CareFirst's market area and that address health disparities based on race or ethnicity:

Programs	2005 Overall	2005 NCA	2006 Overall	2006 NCA	2007 Overall	2007 NCA
Ensuring Affordability					(YTD)	(YTD)
• Rate Moderation	\$60 M	\$27.6 M	--	--	--	--
• Absorbing MD HMO Tax	\$20 M	\$6.3 M	--	--	--	--
• DC Open Enrollment	\$1.1 M	\$1.1 M	\$1.4 M	\$1.4 M	\$700,000	\$700,000
• MD Senior Rx Program	\$22 M	\$10.1 M	--	--	--	--
• MD Senior Rx Assistance	--	--	\$15 M	\$6.9 M	\$7 M	\$3.2 M
• MD Community Health Resources Commission	\$7 M	\$3.2 M	\$6.7 M	\$3.1 M	\$4.1 M	\$1.9 M
• DHMH MD Rx Discount	--	--	\$650,000	\$300,000	\$150,000	\$70,000
• Corporate Giving	\$1.5 M	\$690,000	\$1.7 M	\$780,000	\$800K	\$370,000
TOTAL	\$111.6 M	\$49 M	\$25.5 M	\$12.5 M	\$13 M	\$6.2 M
Raising the Bar						
• Bridges to Excellence	\$2.1 M	\$1M	\$2.1 M	\$1M	\$1 M	\$500,000
• Patient Safety Centers	\$100,000		\$100,000		\$50,000	
• 100,000 Lives & Beyond	\$150,000	\$75,000	\$400,000	\$200,000	\$75,000	\$37,500
• Corporate Giving	\$1M	\$500,000	\$1M	\$500,000	\$400,000	\$200,000
TOTAL	\$3.4 M	\$1.6 M	\$3.6 M	\$1.7 M	\$1.5 M	\$740,000
Closing the Gaps						
• Dr. Tango Obesity	--		--		\$100,000	\$50,000
• BoatPeople SOS	\$261,000	\$261,000	\$261,000	\$261,000	\$131,000	\$131,000
• La Clinica del Pueblo	\$234,000	\$234,000	\$234,000	\$234,000	\$117,000	\$117,000
• Hair, Heart & Health	\$288,000		\$250,000		\$125,000	\$62,500
• Baltimore Medical System	--		--		\$136,000	
• Corporate Giving	\$200,000	\$100,000	\$500,000	\$250,000	\$300,000	\$150,000
TOTAL	\$1 M	\$595,000	\$1.2 M	\$745,000	\$900,000	\$510,500
AGGREGATE TOTAL	\$116 M	\$51 M	\$30.3 M	\$14.6 M	\$15.4 M	\$7.3 M