INNOVATION
WITH CARE

Going above and beyond for members in need.
Our mission is to ensure all Californians have access to high-quality health care at an affordable price.
KAREN’S STORY
How this Blue Shield member rebuilt her life after a devastating injury abroad.
A MESSAGE FROM OUR CEO

When people ask me why I feel a sense of urgency to create meaningful change in health care, I point to Karen Snedeker, the cover story for this year’s mission report. After she was involved in an accident overseas, we made sure she was able to access the care and resources she needed to make a full recovery at home. Her story shows that when we put patients’ care first and solve problems regardless of obstacles, we succeed as a company and as a society.

“We put members at the center of everything we do.”

We all deserve access to care, especially in times of greatest need. But too often that isn’t how the healthcare system works. That’s why Blue Shield of California is on a mission to transform health care.

We start by putting members such as Karen at the center of everything we do. We advocate for universal coverage. We introduce new technology to reduce costs and enhance access to care for our members. We invest in community initiatives and programs to help Californians achieve their maximum level of health and well-being. We support these goals by investing in our people and building great leaders across our organization.

It’s working.

Our efforts to bring health care into the digital age include leading reforms that will impact all of California and beyond, including:

• A statewide health information exchange that combines claims records from providers and insurers to improve quality of care and care coordination, and cut wasteful spending
• A statewide provider directory so all Californians can find doctors and other providers in their plan network
• New technology to generate insurance claims at doctors’ offices, so patients know costs in real time instead of waiting days or weeks for claims processing
• A drug price transparency initiative so doctors and patients know actual drug costs to avoid surprises at the pharmacy

We’re a mission-driven, nonprofit health plan – the only major health plan to cap our net income at 2% of revenue. We also fund Blue Shield of California Foundation, contributing $45 million in 2018 to support its efforts to help end domestic violence and make California the healthiest state. These are just a few examples of our approach to building a healthcare system worthy of our family and friends that’s sustainably affordable.

When I look at our many accomplishments in 2018, I’m proud that Blue Shield of California’s 6,800 employees are keeping the needs of our members at the center of our plans for 2019, 2020, and beyond.

Sincerely,

Paul Markovich
President and Chief Executive Officer
Blue Shield of California
TRANSFORMING HEALTH CARE

At Blue Shield of California, we are constantly innovating to transform our healthcare system so all Californians can access the personalized, affordable, and high-quality care they deserve.
INNOVATION WITH CARE

We are working with providers and our communities to help people live their healthiest lives. Our vision for transforming the system includes:

• **Offering a truly personalized experience.** We strive to understand what makes individuals happy and healthy and tailor a comprehensive plan of care, services, and support that is right for them.

• **Ensuring everyone gets the best care.** We serve as an advocate for our members to help them make smart choices to stay healthy, and we help doctors optimize the health and well-being of their patients.

• **Using the latest technology to deliver better results.** We leverage technology to enable more precise diagnosis and smarter decision-making. And we reduce the administrative burden of paperwork, so providers can focus on their patients.

ADVANCING PATIENT-CENTERED CARE

Through our patient-centered clinical programs, our members can access care that is safe, high-quality, and affordable – and available where and when they need it.

**Improving health and well-being**

We empower members to take a more active role in preventing, treating, and, in some cases, even reversing chronic illnesses and conditions such as diabetes and hypertension. Blue Shield offers programs to help our members lose weight, exercise, stop smoking, and make other changes to live a healthy lifestyle.

The Diabetes Prevention Program is one of the most popular and successful offerings of our Wellvolution program. In 2018, enrollment nearly tripled to 20,000 members from 7,000 in 2017, and these members achieved outstanding results:

- **20,000** members enrolled in the Diabetes Prevention Program
- **7 LBS.** average weight loss per person
- **38%** average amount by which participants reduced their diabetes risk
- **94%** member satisfaction score for the Diabetes Prevention Program
Care at home
For urgent care needs, Blue Shield PPO members can get doctor home visits through Heal™. As part of our collaboration with Landmark Health, members with multiple chronic illnesses can also receive home care. And our home-based palliative care program offers a 24/7 team of providers to ease the symptoms of serious illness and enhance quality of life for patients and their families.

Enrollment in Blue Shield’s home-based palliative care program doubled to 1,600 members from 800 in 2017, and the program received an average patient and family satisfaction score of 95%.

Click to read more

Virtual care
Another way we help our members access care is through video, phone, and chat options. This includes Teladoc, which provides 24/7 access to doctors over the phone or video, and our nurse advice line, NurseHelp 24/7℠.

Reducing opioid use
Blue Shield launched its Narcotic Safety Initiative (NSI) in 2015 with a bold goal: to reduce opioid use for our members by 50% by the end of 2018. Working with our providers, we exceeded this ambitious goal and removed an enormous volume of opioids from circulation in California – the equivalent of 500 doses per day for every adult and child in the state.

Click for more about the initiative

- 12,000 members received home visits from providers in 2018
- $22 MILLION estimated cost of healthcare savings for home care programs in 2018
- 57% fewer hospital admissions for members in our palliative care program
- ↓ 30% fewer emergency room visits for members in our palliative care program
- 2 MILLION member Teladoc calls in 2018
- 50,000 member phone calls to NurseHelp 24/7
- 56% overall reduction in opioid use by members with chronic, non-cancer pain
- 33% reduction in daily dose among chronic users
- 60% of members on the highest doses now use less opioids

Heal is a trademark of Get Heal, Inc.
NurseHelp 24/7℠ is a service mark of Blue Shield of California.
IMPROVING HEALTHCARE QUALITY

Strong provider partnerships
We are improving quality and changing the status quo by partnering with providers to create accountable care organizations (ACOs). ACOs share accountability for the cost and quality of care for patients, and our ACO arrangements have proven to be effective at containing the cost of health care over time.

On average in 2018, our ACO plans experienced a nearly 3.5% lower cost of healthcare trend than similar non-ACO plans.

<table>
<thead>
<tr>
<th>2018 ACO numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>📍 44</td>
</tr>
<tr>
<td>total number of ACOs (HMO and PPO)</td>
</tr>
</tbody>
</table>

💰 $614 MILLION

cost of healthcare savings since 2010 (HMO)

Increased Medicare ratings
Exceptional quality and member satisfaction are essential to advancing our mission.

In 2018, we improved a key quality metric – increasing our rating to 4 Medicare stars from 3.5 in 2017.*

We’re proud of our efforts to improve this rating, but we’re not satisfied – we’re working hard to further increase our Medicare stars and other quality ratings in 2019 and beyond.

* Every year, Medicare evaluates plans based on a five-star rating system.
BOLD SUPPORT FOR PUBLIC POLICY INITIATIVES

At Blue Shield of California, we further our mission by advocating for public policy that is in the best interest of our members and communities. In 2018, we took a stand on the issues that matter most, including:

- **Preserving the Affordable Care Act (ACA).** We continued to support actions that protect the progress we’ve made with the ACA and to work against policies that undermine protections under the ACA.

- **Expanding access to care.** We supported measures to expand access to, and reduce the cost of, health care in California.

- **Enabling digital health information.** We supported policies to make healthcare information more accessible for Californians.

We look forward to working with Governor Gavin Newsom’s administration in 2019 and beyond to support policies that help ensure all Californians have access to high-quality health care at an affordable price.
SERVING OUR MEMBERS

We are committed to creating a healthcare system worthy of our family and friends that’s sustainably affordable. We work every day to keep our members at the center of everything we do to make sure they get the care they deserve – especially in times of need.
KAREN’S STORY

After a devastating accident abroad, a Blue Shield member gets personalized care at home
“I could move my toes, but that was all I could do,” recalls schoolteacher and Blue Shield of California member Karen Snedeker, describing the moments after she was pinned – nearly crushed – in a car that had been badly smashed by a truck. She was barely conscious, but she knew she was in trouble. Karen and her husband Edward were in Brazil on a missionary trip, and she didn’t even know how to say “help” in Portuguese. Now what?

Brazilian emergency responders work to cut Karen Snedeker free of her vehicle.

What happened in the weeks and months since that day is a story of strength, determination, and what the Brazilians call empatia. Empathy.

The Felton, California, resident was carefully pried out of the wreckage by first responders. Then Karen was rushed to a nearby hospital where medical teams began stabilizing her fractured femur, shattered pelvis, and dislocated hip. That’s when Blue Shield stepped in.

Edward Snedeker, a pastor, called home to share the news and figure out what would come next. He learned that as part of their Trio HMO health plan from Blue Shield, the Snedekers had access to the Shield Concierge team, which includes a social worker and registered nurse to help manage complex care.

The team worked to get timely approvals for Karen’s overseas medical treatments and helped coordinate her trip home. “They really went above and beyond,” says Karen. When her plane landed in San Francisco, her two children were there to greet her along with a Blue Shield–approved ambulance to bring her to Stanford Hospital. “It was an amazing comfort and joy.”

Once she was back home, the next phase of her recovery began. For the first time in her life, Karen was in a wheelchair, and everyday tasks like making a cup of tea became a challenge. Through her Blue Shield coverage, she received physical and occupational therapy at home.

Karen uses a smartphone app to communicate with her medical team in Portuguese.

Karen’s home-based therapists helped her re-learn basic skills like how to get out of bed, prepare food, and, eventually, transition from the wheelchair to a walker and to walking on her own. “The home care was unbelievable,” she says. “I wouldn’t have been able to exist without it.”
“Never give up hope, and just find a way to do more than you could the day before. Build strong relationships with family and friends – and have good healthcare coverage.”

Karen says her faith, family, and friends eased the difficult journey and, amazingly, eight months later, her recovery is almost complete. Today, she is once again able to enjoy taking her dog Angel for a run while she rides her bike. Best of all, says Karen, she has been able to return to teaching full-time.

Looking back on the experience, Karen offers words of encouragement and empatía for others dealing with life’s unexpected events: “Faith heals you, family supports you, and friends bring you joy – and food.”
SERVING OUR MEMBERS

Our membership
We continued to grow our membership in 2018, surpassing 4.3 million members. This included more than 350,000 members from out-of-state Blue Cross and Blue Shield plans who accessed care in California through the nationwide BlueCard® Program.

Blue Shield’s total membership grew by more than 5% in 2018.

OUR MEMBERS AT A GLANCE

- Employer plan members ......................................... 2,473,838
- BlueCard members .............................................. 368,464
- Individual and Family Plan members ..................... 783,811
- Medicaid/Medicare members ............................. 752,295

Total members .......................................................... 4,378,408*

*Serving all Californians
On January 1, 2019, Care1st Health Plan officially changed its name to Blue Shield of California Promise Health Plan. While the name is new, the health plan and its clinics in Palmdale and Lancaster will continue to focus on meeting the healthcare needs of Medi-Cal and Medicare members.

493,311
members served by Blue Shield Promise (formerly Care1st) in 2018
MEMBER SATISFACTION

For the third year in a row, we improved our key member satisfaction measure – a reflection of our commitment to becoming our members’ trusted adviser.

Member satisfaction scores, 2016–2018

The chart below shows the percentage of members rating their customer care experience as 9 or 10 out of 10.

![Member satisfaction scores chart]

The overall number of member complaints dropped by 13% in 2018.

Shield Concierge

Through Shield Concierge, our members receive personalized service and rapid problem resolution. Concierge agents can schedule appointments for members, coordinate eligibility, and establish relationships with new providers. Our Shield Concierge team also includes registered nurses, health coaches, social workers, and pharmacists.

- > 514,000 members served by Shield Concierge in 2018
- 82% Shield Concierge member satisfaction rating

Digital customer experience

We added new features to our member website and mobile app. Our app is one of the highest-rated health plan products on the App StoreSM.

- ★ 4.8 out of 5 stars on the App Store with > 2,600 member reviews
- 57% of all member contacts in 2018 were on digital, self-service channels

*App Store is a service mark of Apple Inc.*
Together with Blue Shield of California Foundation, we are working to improve the health and well-being of the people and the communities we serve. Throughout our facilities, we also work to operate sustainably and conserve the natural resources on which we all depend.
Supporting our communities

We believe one of the most powerful ways our company can make a positive impact in our communities is through hands-on service. We met our ambitious 2018 goal of 50% employee volunteer participation, totaling more than 34,000 hours served in California communities.

In addition to our volunteer initiatives, our employees and the company raised a combined total of $476,000 to support our neighbors affected by natural disasters.

In collaboration with the American Heart Association of the Bay Area, we launched Make Time for Health, our signature program to help Oakland elementary school students develop heart-healthy habits for life.

**OUR ENGAGED EMPLOYEES**

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**EMPLOYEE VOLUNTEERISM AND ENGAGEMENT**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent employee participation</td>
<td>31%</td>
<td>45%</td>
<td>51%</td>
</tr>
<tr>
<td>Total service projects</td>
<td>81</td>
<td>92</td>
<td>131</td>
</tr>
<tr>
<td>Total volunteer hours</td>
<td>10,000</td>
<td>26,000</td>
<td>34,231</td>
</tr>
<tr>
<td>Total funds donated by employees</td>
<td>$163,000</td>
<td>$222,000</td>
<td>$219,000</td>
</tr>
<tr>
<td>Total matching funds donated by Blue Shield</td>
<td>$179,000</td>
<td>$252,000</td>
<td>$257,000</td>
</tr>
</tbody>
</table>
OUR ENVIRONMENTAL SUSTAINABILITY GOALS

Blue Shield of California remains committed to operating our business in a sustainable way to help safeguard the health of Californians now and in the future.

Reducing paper usage
We slashed paper usage by 50% since 2009. This is equivalent to conserving more than 29 million gallons of water.¹

Harnessing the sun
Our solar array in Lodi supplied 47% of the electricity needs at that site, and we installed an even larger solar array at our El Dorado Hills location to accelerate our progress toward our renewable energy goal.²

Our sustainability performance³

- 100% of our facilities offered mixed recycling by the end of 2017, achieving our goal three years ahead of schedule.
- 9% renewable energy consumption between 2012–2018. Our goal for 2020 is to reach 30%.⁴
- 26% decrease in GHG emissions between 2012–2018. Our goal for 2020 is to reach a 30% decrease.
- 0% decrease in water use between 2012–2018. Our goal for 2020 is to reach a 25% decrease.

Lowering greenhouse gas (GHG) emissions
We reduced our GHG emissions by 26% from 2012 through 2018 – the equivalent of eliminating nearly 4 million miles driven by average passenger vehicles.

GHG emissions reductions, 2015–2018

1. Estimated environmental impacts were calculated using the Environmental Paper Network calculator.
2. A full year’s worth of solar production will be achieved in 2019 for the El Dorado Hills location.
3. Access to actual invoice data is more readily available for energy streams (i.e., natural gas and electric power) than is typical for water. Therefore, there may be variations in overall site counts included in those inventories, but both data sets are representative of sites where Blue Shield was able to collect data across its portfolio.
4. This figure reflects actual solar production for 2018 as compared with 2017, which included estimates for solar production.
BLUE SHIELD OF CALIFORNIA FOUNDATION

Blue Shield of California Foundation is a key partner in Blue Shield’s efforts to fulfill its mission and give back to our communities. The Foundation is an independent organization funded entirely through contributions from Blue Shield, which has provided more than $545 million since 2002, including $45 million in 2018.

The Foundation awards grants to support innovations and multi-sector collaborations that prevent violence and re-envision community health and well-being. In 2018, the Foundation completed groundbreaking research on the developmental root causes of domestic violence and the profound health consequences of family separation and fear on children.

In 2019, the Foundation will expand on its work to engage with communities and seek out new solutions to make California the healthiest state with the lowest rate of domestic violence.

Click for more about the Foundation

Blue Shield of California contributed $45 million to the Foundation in 2018.

BLUE SHIELD OF CALIFORNIA FOUNDATION 2018 GRANTS

<table>
<thead>
<tr>
<th>Region</th>
<th>Number of grants</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>North</td>
<td>5</td>
<td>$550,500</td>
</tr>
<tr>
<td>Sacramento Valley</td>
<td>4</td>
<td>$860,937</td>
</tr>
<tr>
<td>San Francisco Bay Area</td>
<td>10</td>
<td>$2,636,562</td>
</tr>
<tr>
<td>Central</td>
<td>3</td>
<td>$1,218,847</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>15</td>
<td>$1,655,000</td>
</tr>
<tr>
<td>South</td>
<td>4</td>
<td>$875,000</td>
</tr>
<tr>
<td>Statewide</td>
<td>51</td>
<td>$15,474,498</td>
</tr>
<tr>
<td>National</td>
<td>17</td>
<td>$3,415,400</td>
</tr>
<tr>
<td>Total</td>
<td>109</td>
<td>$26,683,744</td>
</tr>
</tbody>
</table>
INVESTING IN OUR PEOPLE

To fulfill our ambitious mission, we need great people doing their best work. We create an inclusive, diverse, and vibrant workplace that makes it possible.
CREATING A GREAT PLACE TO WORK

We continuously invest in creating a positive experience for our 6,800 employees. We introduced paid parental leave of eight weeks, which increased to 12 weeks in 2019. We also tripled our annual paid volunteer hours to 24 from eight and introduced a four-week paid sabbatical benefit for eligible employees after five years of service.

The results of our recent employee engagement survey tell us our efforts are paying off.

2018 Employee Engagement Survey

- **85%** of employees said Blue Shield is a Great Place to Work – with men and women giving us equal marks.
- **87%** of employees believe our long-term strategic goals will achieve our mission.
- **81%** of employees said their manager enables them to grow and develop through coaching support and guidance.

Blue Shield’s Ready to Lead program, which prepares high-potential employees for management positions, was awarded Best Advance in High Potential Development by global research and advisory firm Brandon Hall Group.
EMBRACING DIVERSITY AND INCLUSION

Our Employee Resource Groups help create an inclusive workplace. These groups include: Asian Pacific Employee Network, Black Employee Network, Disability Inclusion, Operation V.E.T. (for veterans), Shield Pride, ¡Unidos! (supporting Hispanic/Latinx employees), and Women Lead to Excellence.

These dynamic groups support diversity within our company and in our communities. In 2018, our Black Employee Network sponsored and participated in the Martin Luther King Parade in Los Angeles. And Shield Pride, our resource group for LGBTQ employees, sponsored Pride celebrations in San Francisco, San Diego, and Sacramento (pictured above).

Click to read more

EMPLOYEE POPULATION BY ETHNICITY

- White ................................................................. 47%
- Asian ................................................................. 21%
- Latinx ................................................................. 19%
- Black or African American ................................. 8%
- Other* .................................................................. 5%

* American Indian, Alaska Native, Native Hawaiian, or other.

EMPLOYEE POPULATION BY GENDER

- Men ................................................................. 30%
- Women ............................................................. 70%
At Blue Shield of California, we operate in a way that is ethical and fair, acting with integrity while responsibly stewarding our company’s financial resources.
ACTING WITH INTEGRITY

Blue Shield of California’s Code of Conduct provides a framework for how we define doing business the right way, and guides how we work every day. Here are some of the ways we operate responsibly:

TRULY MISSION-DRIVEN

As a nonprofit health plan, Blue Shield has no shareholders – our most important goal is the fulfillment of our mission.

We’re the only major health plan that gives back our income over 2% of revenue. Because of our strong performance in 2018, we will give back $57 million to the communities we serve.

Blue Shield has been recognized for our diverse board of directors – 38.5% of whom are women.

COMMITTED TO ETHICS AND INCLUSION

Blue Shield has been named one of the World’s Most Ethical Companies® seven times.

Blue Shield is a tax-paying nonprofit. We paid $203 million in income taxes in 2018, as well as $584 million in ACA taxes, premium taxes, and other fees.

In 2018, we purchased $28.4 million in goods and services from certified small businesses, as well as women-, minority-, veteran- and LGBTQ-owned businesses.
CREATING A CULTURE OF AFFORDABILITY

By increasing efficiencies throughout the organization, we are significantly reducing administrative costs. We saved more than $50 million in 2018, and we are targeting additional savings of more than $100 million in 2019 – resources we will apply toward transforming health care.

Where do member premium dollars go?
Here’s how a Blue Shield member’s premium dollar is spent:

- **84¢** cost of health care
- **25¢** to physicians
- **12¢** to pharmaceuticals
- **41¢** to hospitals
- **11¢** to Blue Shield administrative expenses
- **6¢** to other medical services
- **3¢** to government-mandated taxes and fees
- **2¢** to net income
## Blue Shield of California Consolidated Financials ($ in millions)

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premiums, net, and other revenue</strong></td>
<td>$20,632</td>
<td>$17,684</td>
<td>$17,598</td>
<td>$14,836</td>
</tr>
<tr>
<td><strong>Less: medical expenses</strong></td>
<td>$17,249</td>
<td>$15,035</td>
<td>$15,085</td>
<td>$12,369</td>
</tr>
<tr>
<td><strong>Gross profit</strong></td>
<td>$3,383</td>
<td>$2,650</td>
<td>$2,513</td>
<td>$2,467</td>
</tr>
<tr>
<td><strong>Medical expenses as a percent of premiums</strong></td>
<td>83.6%</td>
<td>85.0%</td>
<td>85.7%</td>
<td>83.4%</td>
</tr>
<tr>
<td><strong>Marketing and selling</strong></td>
<td>$723</td>
<td>$685</td>
<td>$631</td>
<td>$595</td>
</tr>
<tr>
<td><strong>ACA taxes, premium taxes, and other fees</strong></td>
<td>$584</td>
<td>$261</td>
<td>$451</td>
<td>$417</td>
</tr>
<tr>
<td><strong>General and administrative</strong></td>
<td>$1,579</td>
<td>$1,541</td>
<td>$1,398</td>
<td>$1,341</td>
</tr>
<tr>
<td><strong>Total administrative expenses</strong></td>
<td>$2,886</td>
<td>$2,487</td>
<td>$2,480</td>
<td>$2,353</td>
</tr>
<tr>
<td><strong>Pre-tax operating income</strong></td>
<td>$497</td>
<td>$163</td>
<td>$33</td>
<td>$114</td>
</tr>
<tr>
<td><strong>Investment income</strong></td>
<td>$119</td>
<td>$142</td>
<td>$169</td>
<td>$229</td>
</tr>
<tr>
<td><strong>Income before taxes</strong></td>
<td>$616</td>
<td>$304</td>
<td>$202</td>
<td>$343</td>
</tr>
<tr>
<td><strong>Income taxes</strong></td>
<td>$203</td>
<td>$8</td>
<td>$135</td>
<td>$228</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td>$413</td>
<td>$296</td>
<td>$67</td>
<td>$115</td>
</tr>
<tr>
<td><strong>Profit margin (net income as a % of premiums)</strong></td>
<td>2.0%</td>
<td>1.7%</td>
<td>0.4%</td>
<td>0.8%</td>
</tr>
<tr>
<td><strong>2% Pledge amount</strong></td>
<td>$57</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Foundation contribution</strong></td>
<td>$45</td>
<td>$39</td>
<td>$34</td>
<td>$35</td>
</tr>
</tbody>
</table>

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Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad.

Blue Shield of California 遵 循 適 用 的 州 法 律 和 聯 邦 公 民 權 利 法 律, 並 且 不 以 種 族、膚 色、原 國 籍、血 統、宗教、性 別、婚 姻 狀 況、性 別 認 同、性 取 向、年 齡 或 障 礙 為 由 而 進 行 歧 視。