



HEALTHWELL  
FOUNDATION®

When health insurance is not enough.®

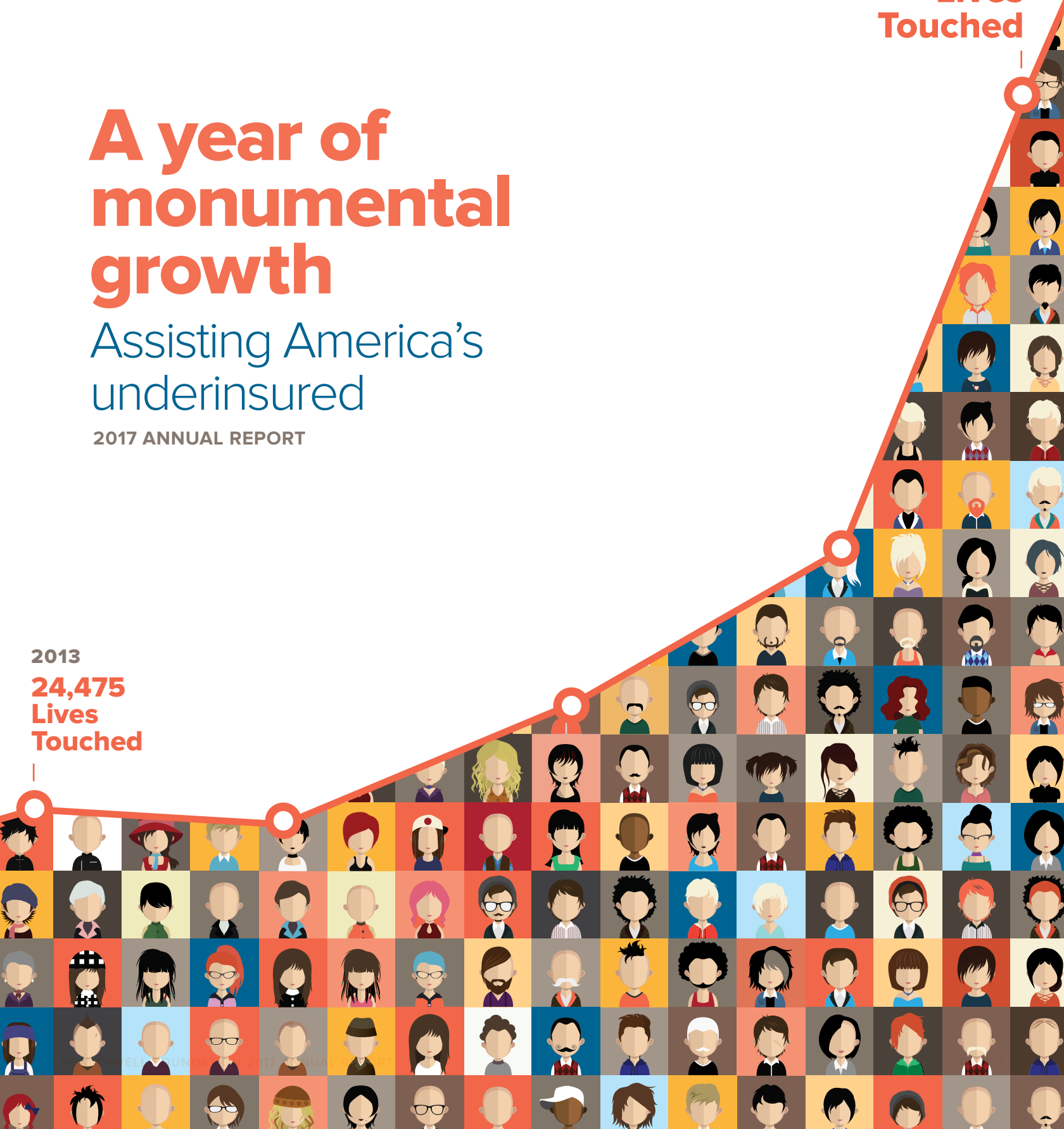
2017  
**88,979**  
Lives  
Touched

# A year of monumental growth

Assisting America's  
underinsured

2017 ANNUAL REPORT

2013  
**24,475**  
Lives  
Touched



In October 2017, the Commonwealth Fund issued a report<sup>1</sup> on the sharp increase in the number of underinsured Americans. The report found that people with all types of health insurance can be underinsured. Here are some of the sobering statistics unveiled in the report.



**41 million**  
people were underinsured in 2016



**More than half of the underinsured**

said they had trouble paying their medical bills.



**More than ¼ of adults with health insurance were underinsured in 2016.**



**44%** of the underinsured were covered by federal marketplace plans.

**25%** of the underinsured were covered through employer plans.



**23%** of adults with individual marketplace plans had deductibles equaling 5% or more of their income.



**45%**

of the underinsured went without needed care because of costs.

**13%**

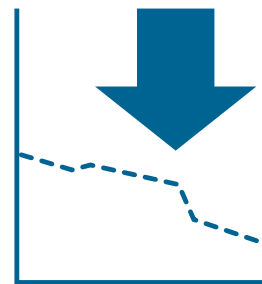
of adults enrolled in a private plan had a deductible more than **\$3,000**.

**Half of underinsured adults** who had problems paying their medical bills or had medical debt said they **used up all their savings to pay bills.**

Account Balance: \$0.00

**40%**

of underinsured adults now have a lower credit rating because of those bills.



Workers in companies with 100+ employees saw one of the **sharpest increases in the underinsured rate.**

**22%**

**2x**

The share of U.S. adults who were underinsured in 2016 has **doubled since 2003.**

<sup>1</sup> How Well Does Insurance Coverage Protect Consumers from Health Care Costs? Commonwealth Fund, October 18, 2017.

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# A year of growth that touched thousands of lives.

2017 marked a year of growth in two respects — one good and another concerning.

On the good news front, HealthWell had an exceptional year. We served close to 90,000 patients — twice the number served in 2016 — and received more than \$350 million in donations from individual and corporate donors. We launched or reopened more than 20 funds in 2017, including novel funds in the areas of ALS, breakthrough cancer pain, movement disorders and anorexia or wasting syndrome associated with HIV and AIDS.

Unfortunately, 2017 also saw an increase in the number of underinsured Americans. The most recent figures peg the number of underinsured in this country at 41 million — double the number who were underinsured in 2003 when HealthWell was founded.

## **We're committed to helping the underinsured.**

Underinsurance can be financially toxic to individuals and families who struggle to afford deductibles, copayments and insurance premiums. At HealthWell, we hear countless stories of people who consider exhausting their savings, assume credit card debt or even declare bankruptcy to pay their medical bills. Others may put their health at risk by going without necessary tests or procedures or skipping prescribed medications.

## **We're dedicated to ensuring that no one should have to forgo life-changing medical treatments because he or she cannot afford them.**

In support of that commitment, HealthWell provided more than \$353 million in grants through 45+ disease funds in 2017. In fact, during the course of the year, we launched or reopened a record number of funds. Nearly half of our funds help people with cancer, a disease that strikes more than 1.6 million Americans a year. And, through our Pediatric Assistance Fund, we continued to provide grants to help families with children who have chronic medical conditions afford much-needed treatments.

## **We focus on the patient.**

The grants we provide are the most tangible evidence of HealthWell's dedication to meeting patients' needs. But our commitment goes beyond that. In everything we do, we put the patient first. From launching innovative funds that help people start and stay on medical treatments they desperately need, to implementing real-time grants so patients can get instant approval and start their treatments immediately, we focus on total patient care. Cutting-edge funds for patients in need, such as our Pediatric Assistance Fund and our Breakthrough Cancer Pain Fund, offer patients and their families a financial lifeline. These funds assist with services such as counseling, transportation and other expenses related to their treatments. In addition, we work closely with our patient, provider and pharmacy communities to identify funds that patients need the most. And, importantly, we honor every single grant we award.

In 2017, we continued to operate under full compliance with all laws and regulations that govern charitable patient assistance programs. HealthWell remained above reproach at a time when other charitable patient assistance programs fell under heightened scrutiny by the media and government agencies. Our industry-leading ethical standards are the cornerstone of our operations, which means that donors, patients, providers and support communities can trust HealthWell. As a testimony to our standards, we were proud to receive a Platinum Seal of Transparency, the newest and highest level of recognition by GuideStar, and a four-star rating from Charity Navigator.

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## From our Board Chair

In many ways, 2017 was unlike any other year in HealthWell Foundation's history. Contributions from our corporate and individual donors propelled the Foundation to new heights. We received donations in excess of \$350 million. That allowed us to assist more than 88,000 underinsured Americans, a record number for HealthWell. We are truly thankful for the continued trust our donors place in HealthWell. Without their commitment to and support of our mission, none of this would have been possible.

In an ideal world, nobody would have to forgo a needed medical treatment due to cost. However, medical-related financial distress continues to be a daunting problem for Americans. Many still struggle to afford prescription copays, deductibles, insurance premiums and other out-of-pocket medical costs. Charitable Patient Assistance Programs (CPAPs) like HealthWell are a crucial — and sometimes the only — resource these patients have to access the critical medical treatments they need.

Although the purpose of CPAPs is inherently altruistic, we recognize that these charities continue to be subject to scrutiny from high-level media and various government agencies. There has been heightened concern about the relationship with pharmaceutical manufacturers. Yet there is clear guidance on how the relationships between CPAPs and pharma should be structured. Following that guidance is, at a minimum, what independent CPAPs should be doing. More importantly, HealthWell understands that strict compliance with this guidance is essential for us to continue to be true to our mission. Questions about our integrity can only create concerns among our donors; without our donors we are obviously unable to help those who need our assistance to access life-changing health care. Compliance, then, is not only the legally required thing to do — for us it is the right, and essential, thing to do. We are proud that, through these challenging times, we have maintained our focus on serving those in need and so have continued to operate our programs in a manner that is above reproach, just as we have done since our inception in 2003. Rigorous compliance with all of the rules that apply to CPAPs has allowed us to be able to demonstrate our integrity to the government, our donors and the public. This is what the people we serve need us to do.

Donors, patients, providers and patient support communities place their trust in HealthWell because we take our responsibility seriously and strive to be the industry leader in maintaining policies and practices that meet the highest ethical and compliance standards. Our commitment will always be to maintain that trust.

On behalf of our Board, thank you for helping HealthWell provide a much-needed financial lifeline to patients who require access to life-changing and often life-saving medical care. It is an honor for us to serve those in need.

Warm wishes,



Stephen M. Weiner  
Board Chair



**Stephen M. Weiner**  
Board Chair

# 2017 HIGHLIGHTS



Granted  
**\$353,429,026**



in awards to  
**88,979** patients

**50,000+** patients  
over any prior year

**473,962**  
number of claims



HealthWell  
handled more  
than **290,000**  
calls, an average  
of **24,250** per  
month.



**Continued to streamline  
our program and  
processes by:**



Offering **instant  
pharmacy cards**  
for all funds



Launching a **new  
state-of-the-art  
website**



Engaging a **new  
hosting partner**  
to enable more  
scalable solutions  
for growth

**Launched  
or re-opened  
more than  
20 funds**

including multiple funds in oncology  
and funds that assist patients with  
travel expenses, vitamins and  
supplements.

**Strengthened our team** with the addition  
of Senior Associate Director of Operations,  
Rafa Raofi and Human Resources/Office  
Administrator, Lorrin Rosen.



**Our transparency and efficiency  
were recognized** by leading charity  
watchdog groups and publications such  
as Charity Navigator, Guidestar, *Forbes*,  
and the *Chronicle of Philanthropy*.

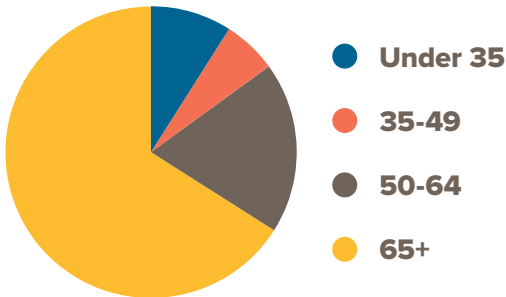


**Spread our message with more  
than 790 million media impressions**  
in news outlets, including *Reuters*, Yahoo!  
Finance, MarketWatch and *Washington  
Business Journal*.

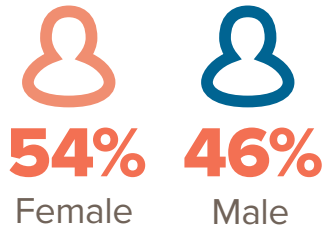


# THE LIVES WE TOUCHED

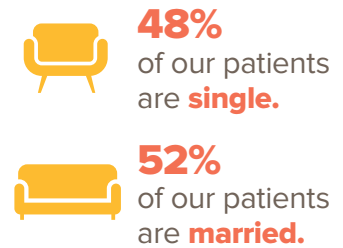
## AGE BREAKDOWN



## GENDER



## MARITAL STATUS



## AVERAGE HOUSEHOLD SIZE AND INCOME

Our patients' average household income is **\$42,366**

approximately **261%** of the **Federal Poverty Level** for a 2-person household

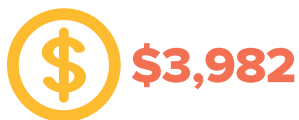
## REFERRAL SOURCES

- 34% Provider/Physician's Office
- 20% Pharmacy
- 15% Case Manager/Social Worker
- 9% Reimbursement Support Lines/Manufacturer
- 7% Another Foundation
- 5% Other
- 4% Non-Profit/Patient Advocacy Group
- 2% Patient/Family Member
- 2% Financial Counselor
- 2% Website

## TOP 10 STATES ASSISTED



## AVERAGE GRANT AMOUNT IN 2017



**0.8%** Proportion of requests for premium assistance

## TOP FIVE FUNDS BY GRANT APPROVAL VOLUME

- 17% Secondary Hyperparathyroidism
- 12% Multiple Myeloma – Medicare Access
- 10% Multiple Sclerosis – Medicare Access
- 7% Pulmonary Fibrosis
- 7% Bone Metastases – Medicare Access



Arielle and Joelle—Cystic Fibrosis Fund grant recipients

*“Caring for multiple children with a chronic disease is a full time job. The generous gifts people have made in partnership with HealthWell has made it possible for both our girls to obtain the medications needed*

*to help in a longer life expectancy. Arielle and Joelle cheer each other on in daily breathing treatments with a smile. Thank you so much for the life-changing work you and the Foundation provide!”*

— Torey (Arielle and Joelle's mom)



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# Letter from the President

In 2017, the future of our health care system remained top-of-mind for all Americans. Our nation inaugurated a new president, and uncertainty about how Americans would be able to maintain their existing health care coverage or afford to purchase coverage continued to be a daunting concern. In these challenging times, the need for our services became even greater.

The HealthWell Foundation experienced strong growth in 2017. Donations allowed us to help more than 88,000 people access life-changing medical treatments, 50,000+ more people than in any prior year. While 2017 represented a year of monumental growth for the HealthWell Foundation, that growth highlighted the devastating reality that many Americans were still unable to afford critical, sometimes life-saving, medical treatments. As a result of the generosity and continued commitment of our corporate and individual donors, we were able to assist more patients than in any other year in HealthWell's history.

Since our inception in 2003, HealthWell has successfully navigated many changes in the health care landscape. Amid increased scrutiny of patient assistance programs (PAPs) in the media and by various government organizations in 2017, we continued to run our programs in full compliance of federal guidance that governs the copayment assistance industry, using the highest ethical standards as the cornerstone of our operations.

HealthWell has always put patients' needs first by creating innovative funds that help people start or stay on the medical treatments they desperately need. We continue to create new, cutting-edge funds for patients in need and work closely with our patient, provider and pharmacy communities to help us identify funds patients need the most. We have always and will continue to honor every single grant we award. It is our promise to each grantee that once they're approved, they're able to access their grant up to the maximum grant amount or for the duration of their 12-month enrollment period, whichever comes first.

Thanks to the continued generosity of our dedicated donors, we launched or reopened more than 20 funds in 2017 and, for some funds, offered grant replenishment when grant recipients needed further assistance. On behalf of our Board of Directors and my compassionate team, I thank you for your generous support and for trusting HealthWell to serve those in need. Your continued faith in the HealthWell Foundation allows us to carry out our mission to ensure that no one goes without critical medical treatments simply because they can't afford them. Thank you for allowing us to carry out our mission.

Warmest regards,



Krista Zodet  
President



**Krista Zodet**  
President

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# Information technology and operations

In 2017, we continued to enhance our services by implementing a variety of features at the program and grants management levels.

Our commitment to making it as easy as possible to work with HealthWell drove enhancements to income document review, grant balance check and electronic claims processes. And we were excited to add new team members to help us better support our patients.

2017 was a year of notable achievements both operationally and technologically. Through the dedicated efforts of our team, we were able to:

- Enhance the grant balance sweeps process for better utilization of awarded grant dollars.
- Improve effectiveness of the Interactive Voice Response (IVR) system through caller option enhancements, which resulted in notable process improvements.
- Convert all funds to include instant pharmacy cards, which will be standard for all new funds moving forward.
- Streamline our internal operations through the engagement of a new web hosting partner to enable more scalable solutions for growth.
- Recognize and address a critical need in the Cystic Fibrosis (CF) community. Early in 2017, we launched a Cystic Fibrosis Vitamins and Supplements Fund to assist eligible people living with CF with the full cost of vitamins and supplements.
- Enhance the existing electronic claims process for the Cystic Fibrosis Treatments Fund which ensures optimal use of CF grants by requiring billing of all applicable manufacturer coupons/copay cards before billing HealthWell's pharmacy card.
- Enhance our website to be mobile friendly, so it now works the same way across devices.

## Funds open during 2017

In 2017, we provided a financial lifeline to more than **88,000 insured Americans** to assist them in accessing critical, sometimes life-saving, medical treatments they otherwise would not be able to afford. We **awarded over \$353 million for more than 93,700 grants** through the following funds:

Acromegaly – Medicare Access  
Acute Myeloid Leukemia – Medicare Access  
Amyotrophic Lateral Sclerosis – Medicare Access  
ANCA-Associated Vasculitis, Wegeners and Granulomatosis with Polyangiitis  
Bladder and Urothelial Cancer – Medicare Access  
Bone Metastases – Medicare Access  
Breakthrough Cancer Pain – Medicare Access  
Breast Cancer – Medicare Access  
Carcinoid Tumors and Associated Symptoms – Medicare Access  
Chemotherapy Induced Nausea or Vomiting – Medicare Access  
Chemotherapy Induced Neutropenia – Medicare Access  
Chronic Myeloid Leukemia – Medicare Access  
Colorectal Carcinoma – Medicare Access  
Cystic Fibrosis Treatments  
Cystic Fibrosis Vitamins and Supplements  
Cytomegalovirus Disease – Prevention and Treatment  
Diabetic Foot Ulcers  
Dupuytren's Disease  
Fungal Infections-Aspergillosis and Candidiasis  
Giant Cell Arteritis or Temporal Arteritis – Medicare Access  
Gout – Medicare Access  
Gout Travel  
Growth Hormone Deficiency  
Head and Neck Cancer – Medicare Access  
Hepatitis C  
HIV and AIDS Wasting Syndrome and Anorexia due to HIV or AIDS – Medicare Access  
Homocystinuria  
Huntington's Disease – Medicare Access  
Immunosuppressive Treatment for Solid Organ Transplant Recipients – Medicare Access  
Inflammatory Bowel Disease – Medicare Access  
Macular Degeneration  
Movement Disorders – Medicare Access  
Multiple Myeloma – Medicare Access  
Multiple Sclerosis – Medicare Access  
Non-Small Cell Lung Cancer – Medicare Access  
Ovarian Cancer – Medicare Access  
Pediatric Assistance  
Peyronie's Disease  
Porphyrias  
Post-Menopausal Osteoporosis – Medicare Access  
Pulmonary Fibrosis  
Renal Cell Carcinoma – Medicare Access  
Secondary Hyperparathyroidism  
Systemic Lupus Erythematosus  
Urea Cycle Disorders  
Urticaria  
Wilms' Tumor



*“HealthWell really helped me put my life back together again. They came into my life during a very dark time. Now the light is shining again.”*

**– Leslie**  
Lupus grant recipient





*“When I was approved for a HealthWell grant, it was an unbelievable weight off of my shoulders and my wife’s. The financial stress was unbearable because of the high deductibles and copays. My grant from HealthWell allowed us to keep the house.”*

**– Theodore**  
MS grant recipient



# Spreading the word about our life-changing work.

2017 was an unprecedented year in communications. We successfully executed a record number of targeted campaigns to support the launch and reopening of more than 20 distinct disease funds. And we maximized our targeted reach, engaging more disease communities than in the past — and more stakeholders than ever before.

During the year, we also deepened our relationships with dozens of leading patient support organizations, including the Colon Cancer Alliance, Huntington's Disease Society of America and the Macular Degeneration Association. With the help of incredible organizations such as these, we are able to reach disease-specific communities and support groups to raise awareness of our funds, cross refer patients and help more patients in need.

We launched a new, responsive state-of-the-art website in 2017 to give patients, providers and other stakeholders a more user-friendly browsing experience. With streamlined content and navigation, the new site provides these key audiences with easy access to the information they need about HealthWell in real-time from any computer or mobile device.

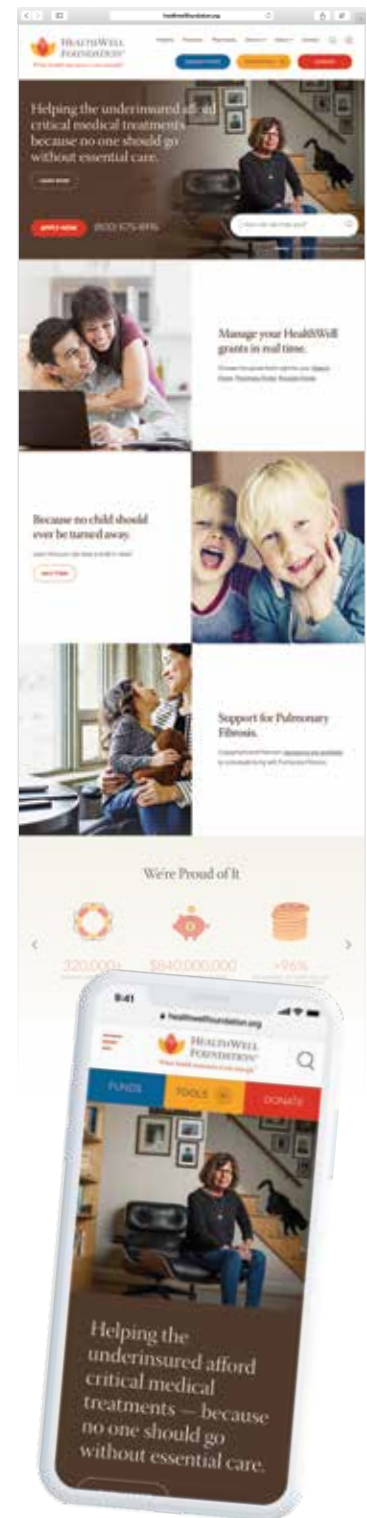
Throughout the year, we communicated HealthWell's commitment to exceeding legal and regulatory compliance in all operations and patient services. We developed and disseminated a briefing paper that outlined that commitment, successfully positioning HealthWell as the leader in the copayment field.

HealthWell stays at the forefront of our field by engaging with the provider and patient communities at national conferences. In 2017, we participated in a variety of national conferences including the Asembia Specialty Pharmacy Summit, American Society of Clinical Oncology (ASCO), The Liver Meeting, CBI-PAP Patient Assistance and Access Conference and the North American Cystic Fibrosis Conference.

In 2017, we grew our stakeholder and social media presence as well as our news media coverage, increasing patient awareness of the help we provide. We accelerated our social media strategy to broaden our reach to new patients, families and patient advocacy groups. Our blog, Real World Health Care, which spotlights the researchers, clinicians and organizations on the forefront of medical discoveries and treatments, continued in 2017 with series on Pain Management, Melanoma, Oncology and Multiple Myeloma.

## Media Highlights

- More than 790 million media impressions in major news outlets, including *Reuters*, *Yahoo! Finance*, *MarketWatch* and *Washington Business Journal*.
- Accolades include listings on the Forbes 100 and Chronicle of Philanthropy "Philanthropy 400" and a GuideStar Platinum designation.
- Cumulative results from our social media efforts include 260,000 impressions on Facebook and 77,400 impressions on Twitter.
- 7,000+ visits to the Real World Health Care blog with over 9,000 page views.





PEDIATRIC  
ASSISTANCE FUND

powered by the HEALTHWELL FOUNDATION®

# HealthWell Pediatric Assistance Fund® — a helping hand for families with sick children.

Imagine having a child with a chronic or life-altering illness. Then imagine learning that your health insurance isn't sufficient to cover the cost of medications or treatments to manage your child's condition. As if the emotional burden itself weren't difficult enough, now you're faced with a financial burden that seems insurmountable. Unfortunately, that is the devastating reality many families face.

Being underinsured knows no age limit, no gender and no race. For families with inadequate insurance, treating childhood illnesses may mean hundreds or thousands of dollars a month in out-of-pocket costs — much more than many people earn. Oftentimes, these families must choose between purchasing their child's medication or paying rent or buying groceries.

At the HealthWell Foundation, we recognize that children also suffer from being underinsured. To address this critical issue, in August 2013, we launched the HealthWell Pediatric Assistance Fund® (PAF) to provide a financial lifeline to families of children who are in desperate need of life-changing, often life-saving, medical treatments. The PAF assists children 18 years old or younger living with chronic or life-altering conditions that their families are struggling to treat due to cost.

This unique fund is specifically designed to provide financial assistance to eligible families so their children can start or continue critical medical treatments they otherwise would not be able to afford.

Since launching the PAF, HealthWell has helped the families of more than 660 children covering more than 180 disease areas afford their cost-shares for prescription drug copayments, counseling services, surgical procedures, medical devices and other out-of-pocket costs. In 2017 alone, we were honored to assist over 360 children and their families in accessing critical medical treatments.

To qualify for assistance from HealthWell, applicants must have some form of health insurance (major medical or prescription drug). Families must also meet HealthWell's standard income eligibility criteria (up to 500% of FPL) to qualify for a grant.



## Top 20 PAF diagnoses supported in 2017

- Acute Lymphoid Leukemia
- Attention Deficit Hyperactivity Disorder
- Autism
- Bladder Exstrophy
- Common Variable Immune Deficiency (CVID)
- Diabetes – Type 1
- Down Syndrome
- Ehlers-Danlos Syndrome
- Epilepsy
- Gender Identity Syndrome
- Growth Hormone Deficiency
- Heart Disease
- Hypogammaglobulinemia
- Juvenile Arthritis
- Nephrotic Syndrome
- Precocious Puberty
- Precocious Sexual Development
- Respiratory Syncytial Virus (RSV)
- Scoliosis
- Severe Acne



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# 2017 was a year of monumental growth — thanks to you.

HealthWell has become a highly regarded and trusted charitable patient assistance program (CPAP), in large part, because we focus on always putting our patients' needs first. We do this by creating an environment in which compliance and the highest ethical standards are the cornerstone of our operations.

Our efforts did not go unnoticed in 2017 as our corporate and individual donors continued to place their trust and support in our life-changing work. As a result of their generous contributions, we received over \$350 million in donations to help us carry out our mission. It was a year of monumental growth, thanks to you! Through these generous donations, we were able to serve as a financial lifeline for over 88,000 patients – more than twice as many patients as in our previous record year in 2016, and more than in any other year since awarding our first grant in 2004.

## **In 2017, we put 100 percent of every donated dollar to work to:**

- Assist more than 88,000 patients in accessing critical, sometimes life-saving, medical treatments.
- Open more than 20 new funds in a variety of disease areas, including a large number of funds in oncology.
- Maintain dozens of other funds throughout the year.
- Reduce our foundation-wide overhead rate to under 3 percent.
- Continue to support patients with active grants even if the fund had to be closed to new patients.

The assistance that HealthWell provides to patients is based on objective criteria that we apply consistently and in accordance with applicable laws. As a charitable copayment assistance foundation, we operate within a complex regulatory framework. The regulations governing the health care industry, as well as a favorable Advisory Opinion from the Department of Health and Human Services Office of Inspector General (OIG),

set standards that HealthWell must meet to stay in compliance with applicable laws. According to our OIG opinion, the Foundation may not disclose the identity of our donors, which precludes us from thanking them publicly.

While our donors can select from among different funds in specific therapeutic areas to directly support (thereby affecting how many patients HealthWell can assist for a given disease), we are entirely independent and set our own parameters for the definition and structure of each fund we operate. HealthWell's discretion as to the use of the contributions within a disease fund is absolute, independent and autonomous.

At the core of HealthWell's organizational values is the belief that CPAPs should do more than just meet the applicable legal and OIG requirements. We try to lead by example by making full and strict regulatory compliance the cornerstone of our operations.

We are honored to report that, from inception through 2017, HealthWell has provided almost \$900 million in financial assistance to some 320,000 patients who otherwise would have had nowhere to turn for help. We recognize the tremendous need for the vital service we provide. That is what motivates our entire organization to provide the broadest assistance we possibly can.

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# Thanks to our partners and supporters for helping us help others.

HealthWell takes great pride in working with organizations that share in our mission to improve access to care for those in need. In 2017, we were honored to expand our relationships with leading organizations to reach disease-specific communities and stakeholders. These relationships enable us to raise awareness of our funds, to cross refer patients and to help more patients in need. We continued to strengthen our program services through established connections with hundreds of organizations and businesses. HealthWell would like to thank these organizations for their assistance and generous support of our mission:

<b>ABD Direct</b>	<b>Cystic Fibrosis Foundation</b>	<b>Ovarian Cancer Research Fund Alliance</b>
<b>AccountTemp</b>	<b>DaVita</b>	<b>Parkinson's Foundation</b>
<b>Accredo Pharmacy</b>	<b>Design Positive</b>	<b>Peter Howard Photography Inc.</b>
<b>ACS-Rx</b>	<b>Diplomat Pharmacy</b>	<b>PDMI</b>
<b>Aetna Specialty</b>	<b>Document Management Solutions</b>	<b>Raffa &amp; Co.</b>
<b>AIDS Institute</b>	<b>Drink More Water</b>	<b>Raffa Wealth Management, LLC</b>
<b>AllianceRx Walgreen's Prime</b>	<b>Experian Health Inc.</b>	<b>Right Source Pharmacy</b>
<b>Allied Telecom</b>	<b>First Potomac Realty Trust</b>	<b>Robert Half</b>
<b>ALS Association</b>	<b>Florida Cancer Specialties</b>	<b>Sage Software Inc.</b>
<b>Amber Pharmacy</b>	<b>Fresenius</b>	<b>SalesForce</b>
<b>American Liver Foundation</b>	<b>HBW Services</b>	<b>Selective Insurance</b>
<b>American Porphyria Foundation</b>	<b>HCMA Kidney Transplant Clinic</b>	<b>Sjögrens Forum</b>
<b>American Express</b>	<b>HCU Network America</b>	<b>South Texas Oncology</b>
<b>AP Tech</b>	<b>Huntington's Disease Society of America (HDSA)</b>	<b>Spencer Dermatology Associates</b>
<b>Asembia</b>	<b>Infinity HR</b>	<b>Texas Oncology</b>
<b>AssistRX</b>	<b>Integrated Mail Industries</b>	<b>THC Pharmacy of Nevada</b>
<b>Association of Community Cancer Centers (ACCC)</b>	<b>Kastle Systems</b>	<b>The Endocrine Society</b>
<b>Axium Pharmacy</b>	<b>Kroger Specialty Pharmacy</b>	<b>The Hartford</b>
<b>Baker Donelson</b>	<b>LS Mechanical Inc.</b>	<b>TMS Health</b>
<b>Balfour Management Solutions</b>	<b>Lung Cancer Alliance</b>	<b>Total Life Care Pharmacy</b>
<b>Bank of America</b>	<b>Lupus Foundation of America</b>	<b>Tourette Association of America (TAA)</b>
<b>Bladder Cancer Advocacy Network (BCAN)</b>	<b>Macular Degeneration Association (MDA)</b>	<b>Travelers</b>
<b>Biomedical Insights, Inc.</b>	<b>Mintz, Levin, Cohn, Ferris, Glovsky and Popeo PC</b>	<b>TrendKite</b>
<b>BioTech Primer</b>	<b>Morgan Stanley</b>	<b>UNC Hospitals</b>
<b>Brown's Refrigeration</b>	<b>Multiple Myeloma Research Foundation</b>	<b>US Oncology</b>
<b>CancerCare</b>	<b>My Health Teams</b>	<b>Vanguard Advisors Inc.</b>
<b>Cancer Support Community (CSC)</b>	<b>National Kidney Foundation</b>	<b>Vasculitis Foundation</b>
<b>Carefirst</b>	<b>National MS Society</b>	<b>Verizon</b>
<b>Caremark Specialty Pharmacy</b>	<b>NeedyMeds</b>	<b>WB Mason</b>
<b>CDW</b>	<b>New Target</b>	<b>WHITECOAT Strategies, LLC</b>
<b>Clarivate Analytics LLC</b>	<b>Non Profit Service Group</b>	<b>WRB Communications</b>
<b>CloudMentor</b>	<b>Northeast ALS Consortium (NEALS)</b>	<b>Xerox</b>
<b>Colon Cancer Alliance (CCA)</b>	<b>Ohio State University Medical Center (Transplants)</b>	<b>Zitter Health Insights</b>
<b>Conga</b>		<b>zPaper</b>
<b>Conduent Patient Access Solutions</b>		



*“It’s a blessing and a relief to get HealthWell’s help. There’s no way I could afford my medications on social security. I need to take care of my bills.”*

**– Alonzo**

Secondary Hyperparathyroidism grant recipient



*“Just about everyone I speak with has financial concerns. I let them know about the existence of copay assistance foundations like HealthWell.”*

**– Marilyn**  
Multiple Myeloma grant recipient





# Your generosity changes lives.

Your generous gift allows us to assist thousands of underinsured Americans each year. As a result of your generosity, we are able to help patients access critical, often life-saving, medical treatments they may otherwise forgo due to cost. There are many ways to make a tax-deductible gift, including direct giving, workplace and matching gifts, estate planning and online donations.

## Corporate Gifts

There are many ways for companies to become involved with the HealthWell Foundation. Opportunities are available to launch new programs and cause-marketing campaigns or to support one of our current disease funds. Your support allows us to keep funds open, create new funds for priority diseases and meet the growing need for our services. Please contact HealthWell's Development Office at (240) 632-5300 to discuss how we can collaborate.

## Estate Gifts

You can make an extraordinary difference in the lives of others by making a planned gift to the HealthWell Foundation. Remembering the HealthWell Foundation in your will or trust is one of the most meaningful gifts you can offer to those who struggle with chronic illness and need the financial support for their life-saving medications when their insurance simply isn't enough. For more information on how you can include the HealthWell Foundation in your estate plans, please contact our Development Office at (240) 632-5300 or email [support@HealthWellFoundation.org](mailto:support@HealthWellFoundation.org).

## Outright Gifts

Your generous tax-deductible gift at any level will help patients pay for life-changing medical treatments they otherwise would not be able to afford. There are many ways to give:

- Become a monthly supporter
- Make a one-time cash gift
- Give in memory or in honor of someone special
- Make a charitable gift of stocks, bonds or mutual funds

## Workplace and Matched Gifts

Employees can support the HealthWell Foundation by naming the Foundation as a recipient of a workplace campaign contribution. Many employers will match personal gifts made by their employees, sometimes even offering to double or triple an employee's personal donation. Please contact your Human Resources Department to find out if your company offers a workplace giving program or if they will match your gift to the HealthWell Foundation.

## Connect with us on Facebook, Twitter and LinkedIn.

You could change someone's life with a simple post or tweet. Help broaden our reach and increase awareness about our programs and resources.



"Like" us on Facebook at [Facebook.com/healthwellfoundation](https://www.facebook.com/healthwellfoundation)



Follow us on Twitter [@HealthWellOrg](https://twitter.com/HealthWellOrg)



Join our LinkedIn community at [www.linkedin.com/company/healthwell-foundation](https://www.linkedin.com/company/healthwell-foundation).



Please visit us online at [www.HealthWellFoundation.org](http://www.HealthWellFoundation.org) to learn more and to make a **tax-deductible** gift today.

**Mail** your check payable to the HealthWell Foundation:



**HealthWell Foundation**  
**20440 Century Boulevard**  
**Suite 250**  
**Germtown, MD 20874**



**Phone:** HealthWell's Development Office  
**(240) 632-5300**



**Email:** [Support@HealthWellFoundation.org](mailto:Support@HealthWellFoundation.org)

# Statement of Financial Position

AS OF DECEMBER 31, 2017

## Assets

Cash and Cash Equivalents	\$ 70,958,599
Investments	162,285,202
Interest Receivable and Other Assets	331,735
Pledges Receivable	11,788,334
Computer Software and Equipment, net	322,366
<b>Total Assets</b>	<b>\$ 245,686,236</b>

## Liabilities and Net Assets

### Liabilities

Accounts Payable and Accrued Expenses	\$ 6,479,914
Copayments and Premium Assistance Payable	5,764,371
<b>Total Liabilities</b>	<b>\$ 12,244,285</b>

### Net Assets

Unrestricted	\$ 6,451,939
Temporarily Restricted	226,990,012
<b>Total Net Assets</b>	<b>\$ 233,441,951</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 245,686,236</b>

# Revenue and Expense Summary

2017 REVENUE

## Expense Ratios

Patient Grants and Services	99.11%
Management	0.41%
Fundraising	0.24%
Education and Outreach	0.24%

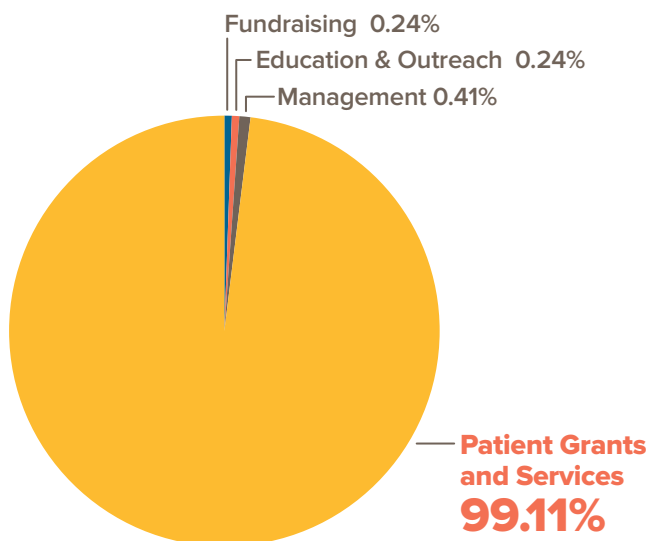
## Revenue

Donations and Other Income	\$ 350,046,179
Investment Income	\$ 8,870,853
<b>Total Revenue</b>	<b>\$ 358,917,032</b>

## Expenses

Patient Grants and Services	\$ 243,372,268
Management	\$ 1,014,586
Fundraising	\$ 579,726
Education and Outreach	\$ 585,684
<b>Total Expense</b>	<b>\$ 245,552,264</b>

## 2017 Expenses



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## Board of Directors

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Chair, National Health Law Practice  
Mintz, Levin, Cohn, Ferris, Glovsky and Popeo PC

### **Jerri M. Scarzella, BSN, Vice Chair & Treasurer**

Policies & Procedures Coordinator  
Holy Cross Health

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President & CEO, NJ Health Care Quality Institute  
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Chair, Rheumatology Clinical Research Program  
Sjögren's Syndrome Foundation  
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Professor of Cancer Prevention and Control  
Director, Patient Empowerment and Health Decision  
Making Department  
Fox Chase Cancer Center/Temple University Health  
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## Staff

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Senior Director of External Relations

### **Baskaran Vellandurai**

Director of Finance and Information Technology Services

### **Collin Alexander**

Senior Accountant

### **Rafa Raofi**

Senior Associate Director of Operations

### **Fred Larbi**

Senior Associate Director of Operations

### **Ginny Dunn**

Associate Director of Communications & Marketing

### **Susan Golden**

Senior Operations and Business Process Specialist

### **Tim Vawter**

Information Technology and Multimedia Specialist

### **Lorin Rosen**

HR/Office Administrator

### **Anaam Plunkett**

Operations Manager

### **Judy Murphy**

Senior Accountant (PT)



# HEALTHWELL FOUNDATION®

When health insurance is not enough.®

Addressing a critical need, the HealthWell Foundation is an independent 501(c)(3) charitable organization dedicated to reducing financial barriers to care for underinsured Americans with chronic and life-altering medical conditions. HealthWell is a financial lifeline for adults and children who desperately need critical medical treatments but can't afford them. We help patients pay their share of prescription copayments, deductibles, health insurance premiums, and other ancillary costs. By reducing their financial stress, the people we serve can focus on what's most important: their health.

**HealthWell Foundation** | 20440 Century Blvd., Suite 250 | Germantown, MD 20874



**WEBSITE:**  
[www.HealthWellFoundation.org](http://www.HealthWellFoundation.org)



**PHONE:**  
(240) 632-5300



**FACEBOOK:**  
[Facebook.com/healthwellfoundation](https://Facebook.com/healthwellfoundation)



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