



HEALTHWELL  
FOUNDATION®

When health insurance is not enough.®

# One less worry.

“HealthWell allowed me to worry less about medical expenses and focus more on my health.”

—Angela





This worry stone is a symbol of our commitment to ease financial worries for patients so they can focus on getting better.

Every day HealthWell helps hundreds of adults and children facing medical emergencies pay for critical treatments they otherwise would not be able to afford. The HealthWell Foundation gives those we serve *one less worry*.

*“Patients suffering from chronic and life-altering illnesses have too many things to worry about. Financial stress should not be one of them.”*

— Krista Zodet, President, HealthWell Foundation

# From Our Board Chair

2014 was a year of growth, and also of challenge, for HealthWell. January 1 marked the day on which many key changes in the Affordable Care Act (ACA) came into effect. While the ACA offers increased possibilities for substantially reducing the number of uninsured, it continues to pose challenges for the inadequately insured, a population in need that HealthWell is here to serve.

The year was also one of continued and increasing concern about the high cost of drugs, with questions about the role that charitable patient assistance foundations may play in the debate over those costs. We continue to reinforce our importance in this context while larger public policy questions about the cost of drugs are addressed. We look forward to continuing to participate in those conversations in the future.

2014 was also a year for renewed scrutiny of charitable patient assistance foundations like HealthWell by the Office of Inspector General (OIG) of the federal Department of Health and Human Services. The OIG issued a new special advisory bulletin relating to the proper conduct of these charities. HealthWell was gratified that it remains in compliance with all applicable legal requirements and that only relatively minor adjustments were needed in its operations to respond to new issues the OIG identified in the bulletin. We are very proud that we conduct our operations at the highest level of ethical and regulatory compliance.

In 2014, we continued to refine and improve our operations to assure that efficient and expedient services are available to the people for whom it is our mission to make care affordable. We also continued to innovate how we cover needed care through initiatives such as the Pediatric Assistance Fund and the Emergency Cancer Relief Fund.

We are deeply grateful to our individual and corporate donors for their ongoing support. They allowed us to serve more than 22,000 patients with \$71.6 million in total grants in 2014, as well as to launch four new funds.

We are committed to targeting all donated funds on direct-to-patient grants and services. The generosity of our donors allows us to continue our mission for as long as what we do is needed. The ACA has not diminished our role in people's lives. Indeed, I think that our role will continue to expand in the years to come until we, as a society, find some solution or combination of solutions to assure adequate coverage for all Americans. Until then, more needs to be done and we are here to do it.

Warm wishes,



Stephen M. Weiner  
Board Chair



Stephen M. Weiner  
Board Chair

# Giving America's underinsured one less thing to worry about.

Amid the continuously changing health care landscape in 2014, the HealthWell Foundation maintained a straightforward mission: to ensure that no patient—adult or child—goes without essential medications because they cannot afford them.

Even as the Affordable Care Act (ACA) helped to insure millions of previously uninsured Americans in 2014, an estimated 29 million people remained *underinsured*\*. Their deductibles and other out-of-pocket health care costs were so high relative to their annual incomes that they faced some difficult financial decisions. Many were forced to forgo needed care. Others struggled to pay their medical bills when they couldn't postpone care.

In 2014, HealthWell made it possible for tens of thousands of underinsured Americans to access life-changing medical treatments.

## LOOKING TO THE FUTURE

As we look ahead to the second half of the decade, we expect the need for our programs to grow. More people will have access to health care coverage under the ACA, but with high deductibles, increasing premiums, and cost-sharing initiatives in employer-based coverage. Financial pressures on everyday Americans will continue.

Thanks to the generous support of corporate and individual donors, HealthWell is poised to meet this growing demand among underinsured Americans. By continuing to provide a financial lifeline for patients, HealthWell will give them one less thing to worry about.

To date, HealthWell's trusted financial assistance programs have helped more than 200,000 underinsured Americans.

\* Source: The Commonwealth Fund, 2014

## The Underinsured

51%

of underinsured adults report problems with medical bills or debt.

44%

of underinsured adults do not get needed care because of cost.

1/2

of underinsured adults with high deductibles have debt loads of \$4,000 or more.



## From Our President

As our nation's health care landscape continued to evolve, 2014 was a year of transition for millions of Americans while they acclimated themselves to the Affordable Care Act (ACA). New or different health care coverage paved the way for America's insured to learn more about their health and health care delivery. HealthWell, too, continued to learn and respond to the environment in which we operate. We were steadfast in pursuing our mission to ensure that no patient—adult or child—goes without essential medications because they cannot afford them. We experienced an exciting year of growth and not only met, but exceeded our expectations in terms of revenue, making it the best year ever for HealthWell.

Thanks to the generosity of our corporate and individual donors, HealthWell realized a milestone year doing what's at the heart of our Foundation. Since launching our first fund in 2004, we are proud to have achieved the prestigious goal of assisting more than 200,000 patients in accessing critical medical treatments they otherwise would not have been able to afford. This accomplishment would not have been possible without the continued support of our donors. Through their vital contributions, we were able to launch four new funds in 2014 to provide copayment assistance to patients living with multiple sclerosis, growth hormone deficiency, urticaria, and non-small cell lung cancer.

Changing times called for new and innovative approaches to how we can better serve those in need. To meet the ongoing demand for our services, we implemented a focused Total-Patient Care model, moving beyond traditional copayment assistance to provide programs that address more than just the disease. We were excited to commence our first program employing this new model in 2013 with the launch of our Pediatric Assistance Fund (PAF). Through the PAF, we are now able to assist families of children with chronic and life-altering illnesses who had no alternative to covering the cost for their child's treatment. Since opening our PAF, we have been able to assist the families of more than 150 children 18 years old and younger, regardless of their disease or condition. To further our Total-Patient Care vision, we initiated a campaign to launch an Emergency Cancer Relief Fund (ECRF) to provide added benefit to our oncology grant recipients. Once the ECRF opens, we will be able to offer active oncology grant recipients a little extra to help relieve some of the financial burden associated with their treatment and recovery.

We're on the right trajectory and putting that momentum to work for those we serve! There's a lot to look forward to in 2015 and beyond. We are eager to continue building on our mission to assist patients in new disease areas and to provide underinsured Americans with access to critical treatments. On behalf of our Board of Directors and the entire HealthWell Team, thank you for your continued trust and support and for helping us make a difference in the lives of so many who otherwise would have nowhere else to turn.

Warmest regards,



Krista Zodet  
President



Krista Zodet  
President

### Our Mission

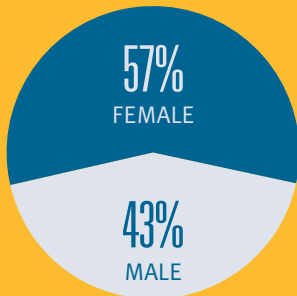
The HealthWell Foundation reduces financial barriers to care for underinsured patients with chronic or life-altering diseases.

# Beneficiary Demographics

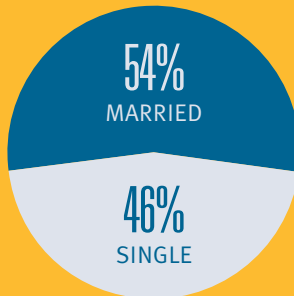
## AGE BREAKDOWN



## GENDER



## MARITAL STATUS



## TOP 10 STATES ASSISTED

1. Florida
2. Texas
3. California
4. Ohio
5. Pennsylvania
6. New York
7. North Carolina
8. Georgia
9. Illinois
10. Michigan

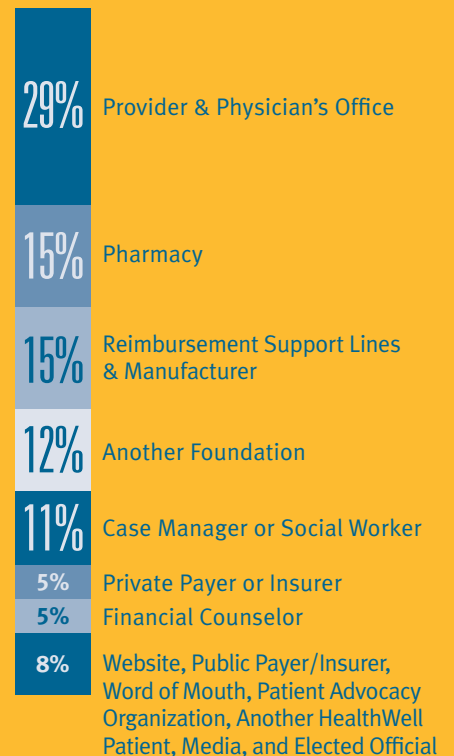
## AVERAGE HOUSEHOLD SIZE AND INCOME

Our patients' average income is \$33,500 (approximately 213% of the Federal Poverty Level) for a 2-person household

## PROPORTION OF ASSISTANCE REQUESTS FOR PREMIUM

4.46%

## REFERRAL SOURCES



## REQUESTS IN SPANISH

444

## AVERAGE GRANT AMOUNT IN 2014

\$2,600



Thank you so very much for helping me get treatment for my hives. I didn't remember how it felt not to have itching, welts, and patches of scabs. I would not have even been able to consider getting the medication if not for you. I hope in the future I will be able to contribute to help others through you, and I vow to help whomever I can in any way I can in appreciation.

Sandi – Harrison, MI

After three years on dialysis, I received a kidney transplant at the age of 60. Being on Medicare, I had to get a medical supplement. With my reduced work schedule, due to my disability, I kept falling behind on my bills. I was worried I would eventually lose my home. At a routine check-up, they informed me about the HealthWell organization and how to apply. I will always be grateful for all their help and assistance and their availability when needed!

Michael – Wheeling, IL



I use an expensive medication to control my Crohn's. The cost for a 28-day supply after insurance coverage was \$826. With my other medications, it was becoming unaffordable. The HealthWell grant made it possible for me to get the medicine I needed.

James – Easton, PA



## 2014 Highlights

Granted **\$71,650,334** in awards to 22,349 patients.

Launched new programs to assist eligible patients with out-of-pocket costs for treatment in the following areas:

- Multiple Sclerosis (MS) – fund provides assistance to Medicare patients living with MS
- Growth Hormone Deficiency (GHD) – fund provides copayment assistance to GHD patients
- Urticaria – fund provides copayment assistance to patients suffering with long-lasting hives of unknown origin
- Non-Small Cell Lung Cancer (NSCLC) – fund provides copayment assistance to people living with NSCLC

Further streamlined the online process through the implementation of new tools and features, which included:

- Secure Document Upload through the patient and provider portals
- Online Application Status Lookup Tool
- Grants inbox (Grants@HealthWellFoundtion.org) to reduce call hold times for patients and providers
- Electronic alerts to provide timely information regarding schedule, program updates, and grants

Initiated a campaign to raise funds to open the Emergency Cancer Relief Fund (ECRF). Once open, the new ECRF will provide additional assistance to existing HealthWell oncology fund patients to help pay for meaningful comforts such as anti-nausea medication, wigs, restorative care, and other vital needs.

Handled more than 148,000 calls and processed 24,884 applications and over



**100,000** claims.

Spread our message with more than 300 million media impressions in news outlets, including *USA Today*, *Yahoo!*, *Boston Globe*, *San Francisco Chronicle* and *Washington Business Journal*.

# 2014 Communications and Marketing Highlights

When it comes to breaking down financial barriers for America’s underinsured, awareness and assistance go hand-in-hand. That is why HealthWell communicates regularly and robustly with key stakeholders including patients, providers, pharmacies, health care organizations, donors and the media. Our integrated media strategy is designed to support our mission by promoting solutions that improve access to care — including our copay assistance grants — and working through key influencers who, in turn, help us reach the people we seek to help.

Thanks to our growing network of partners, we were able to expand our support in 2014 to assist patients living with multiple sclerosis, non-small cell lung cancer, growth hormone deficiency and urticaria. As a result, we sponsored a number of targeted communications campaigns to promote these programs and generate support for new ones, including a year-end “Cancer Doesn’t Care” fundraising drive for an Emergency Cancer Relief Fund to help cancer patients afford meaningful comforts, such as transportation and wigs.

We spread the word with more than 300 million media impressions from placements in major news outlets, including *Yahoo Finance!*, *Boston Globe*, *San Francisco Chronicle* and *Washington Business Journal* and with the help of dozens of leading patient advocacy groups who promoted HealthWell’s programs and resources to their networks.

One of the highlights was the launch of our MS Fund, which we kicked off with a multi-phased national public awareness campaign in conjunction with MS Awareness Week — one of our largest fund launches to date. The campaign engaged a wide range of national MS organizations, bloggers and celebrities, including Fox News correspondent and MS patient Neil Cavuto, who helped spread the word to their networks and followers. As a result, we brought financial relief to nearly 3,000 MS patients in 2014.

Our Real World Health Care (RWHC) blog, now in its second year, continued to serve as a resource for policy makers, health systems, research universities, non-profit health organizations, leading biopharmaceutical companies, government agencies, and the nation’s leading journalists, among thousands of others interested in practical, innovative, and well-researched health care success stories. Journalists from Associated Press to *U.S. News & World Report* and *USA Today* read our posts and get story ideas to inform the American public about the products, people and programs that are working today to reduce the cost of health care, improve access to care and provide for more patient-centered care. RWHC has drawn contributions from health industry CEOs, celebrities, patient advocates, and others across the health care spectrum. Our blog following grew to nearly 7,600 visitors in 2014. Just more than 80 percent of those visitors were new visitors.



Launched a “Cancer Doesn’t Care” campaign to raise funds to open the Emergency Cancer Relief Fund.



We spread the word with more than 300 million media impressions from placements in major news outlets.

Our blog following grew to nearly 7,600 visitors in 2014.



## Our Supporters and Partners

HealthWell is honored to have working relationships with hundreds of organizations and businesses to help us fulfill our mission by providing information to patients, enhancing our program services, and raising awareness about copayment assistance. We would like to recognize several organizations for their assistance and generous support:

AACOM	Microsoft
AB Data	Mintz, Levin, Cohn, Ferris, Glovsky and Popeo PC
Accounting Seed	ML Strategies LLC
Accredo Pharmacy	Morgan Stanley
Aetna Specialty	MS Soft Serve
American Porphyria Foundation	My Crohns and Colitis Team
Axium Pharmacy	My Health Teams
Bank of America	My MS Team
Buzzy	NeedyMeds
CancerCare	New Jersey Health Care Quality Institute
Caremark Specialty Pharmacy	New Target
Clearview	OberlKaler
Conga	Ohio State University Medical Center (Transplants)
Covance Market Access Services	Raffa & Co.
Covance Specialty Pharmacy	Right Source Pharmacy
CR Best Buy Drugs	SalesForce
DaVita	Sjögrens Forum
Design Positive	South Texas Oncology
Diplomat Pharmacy	Spencer Dermatology Associates
Document Management Solutions	Texas Oncology
Florida Cancer Specialties	THC Pharmacy of Nevada
Fresenius	Total Life Care Pharmacy
HCMA Kidney Transplant Clinic	UNC Hospitals
Infinity HR	US Oncology
inVentiv Health, Inc.	WHITECOAT Strategies, LLC
Little Digital Co.	zPaper
Lung Cancer Alliance	
Lupus Foundation of America	

# 2014 Information Technology Highlights

Providing those we serve with state-of-the-art technology to obtain and manage their grant has always been a top-line commitment of the HealthWell Foundation. In 2014, we reinforced that commitment through the implementation of several exciting new features to further enhance our transformational cloud-based grants management system:

- Through the completion of several process automation projects, we achieved cost savings, greater productivity and efficiency. For example, instead of manually generating and faxing patient award and approval letters, our system now automatically generates and transmits the letters with no manual intervention when pre-approvals and approvals occur.
- We enhanced our patient and provider portals with an electronic document upload capability so fax and U.S. Mail are no longer the only means of document delivery. This and several feature enhancements were made to the portal in response to requests from providers and patients.
- Our online application service was enhanced to provide confirmation numbers upon submission. This provides grant applicants the capability to check the status of their online applications without having to call.
- We took streamlining our process even further with the implementation of a dedicated email address for patients and providers. Grant-specific questions, status inquiries and questions can now be sent via email to designated team members, eliminating the need to call our hotline.

In addition to the obvious benefits of notable savings and efficiencies, a strategic objective of the process automation initiatives and other improvements was to achieve greater virtualization of the infrastructure components supporting the grants management system. Virtualization of supporting infrastructure has given and will continue to give the Foundation the ability to fundamentally rethink its approaches to vendor relationships, staffing strategies and sourcing.

## Online Tools

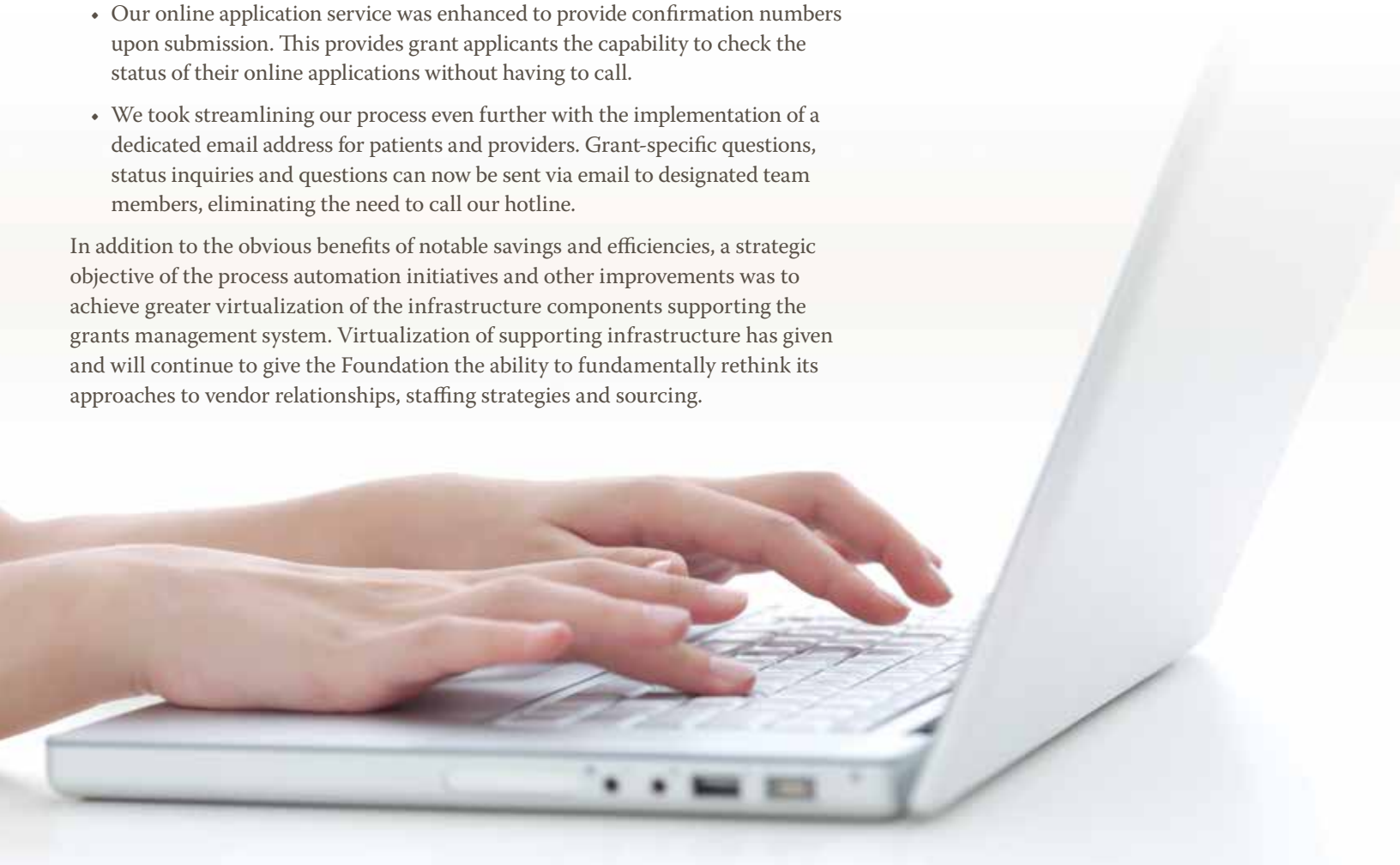
PATIENT PORTAL

PROVIDER PORTAL

PHARMACY CARD  
LOOKUP TOOL

ONLINE APPLICATION STATUS  
LOOKUP TOOL

We enhanced our patient and provider portals with secure, electronic document upload capabilities.



## Disease Areas

# 22,349

In 2014, we awarded grants to insured individuals in need of assistance for meeting their out-of-pocket costs for medical treatments. Grants were awarded in the following disease areas:

ANCA-Associated Vasculitis, Wegener's and Granulomatosis with Polyangiitis  
Asthma  
Carcinoid Tumors and Associated Symptoms  
Chemotherapy Induced Neutropenia  
Chronic Myeloid Leukemia  
Cytomegalovirus Disease – Prevention and Treatment  
Dupuytren's Disease  
Gout  
Growth Hormone Deficiency  
Head and Neck Cancer  
Immunosuppressive Treatment for Solid Organ Transplant Recipients  
Inflammatory Bowel Disease (including Crohn's Disease and Ulcerative Colitis)  
Melanoma  
Multiple Sclerosis  
Non-Small Cell Lung Cancer  
Pediatric Assistance  
Peyronie's Disease  
Porphyrias  
Post Menopausal Osteoporosis  
Secondary Hyperparathyroidism  
Systemic Lupus Erythematosus  
Urticaria  
Wilms' Tumor

### TOP DISEASE AREAS BY VOLUME



# The Impact of Your Generous Support

HealthWell is supported by contributions from corporations and private individuals, many of whom have been touched by the work we do. The Foundation is entirely independent and is not controlled or influenced by any of its donors. The assistance that HealthWell provides to patients is based on objective criteria that the Foundation applies consistently and in accordance with all applicable laws.

As a copayment assistance foundation, HealthWell operates within a complex regulatory framework. The regulations governing the health care industry, as well as a favorable Advisory Opinion that the Department of Health and Human Services Office of Inspector General (OIG) issued to HealthWell, set standards that HealthWell must meet to stay in compliance with applicable laws. According to its OIG opinion, the Foundation may not disclose the identity of its donors. This ensures that we are able to operate independently and in the best interests of our patients.

Thanks to our dedicated donors, we offer patients a chance at positive health outcomes and proper disease management—goals that we are powerless to achieve alone. Through the generosity of our donors, HealthWell has already provided financial assistance to more than 200,000 patients who, without such assistance, would likely have been unable to afford medically necessary treatments. Each year, we strive to assist as many patients as possible through the donations we receive.

# Making the Most of Your Donation

HealthWell has a proven track record of using donations effectively and efficiently. Recognized by *Forbes*, Charity Navigator and *The Chronicle of Philanthropy* as one of America's largest and most efficient charities, HealthWell ensures that your generous gift directly supports patients in need. We work in every way possible to maximize the power of each dollar donated and to serve the most patients with our donated funds. All administrative and fundraising costs are financed by HealthWell and are not taken out of any donation, which means that 100% of your donation goes directly to patient grants and services.



100%



100% of donor dollars go directly to patient grants and services. Donor dollars never go toward fundraising or other administrative costs.

**MY WIFE OF 27 YEARS**, Dee, was diagnosed with multiple sclerosis (MS) in 2008. An MRI revealed 14 lesions on her brain. We were lucky enough to find a great neurologist who prescribed daily injections. This effectively put her MS into remission for two years. However, due to the cost of the medication, her insurance company said she had expended her “lifetime benefit” and dropped her with a letter stating: “The cost outweighs the benefit.” Within a couple of months, her symptoms returned and progressively got worse. We sold our home in Nebraska and moved back to New York, as our families are here. With a new neurologist, she has been put through several treatments to include a type of chemo to slow the progression. Unfortunately, none have worked as she has had 54 new lesions over the past nine months.

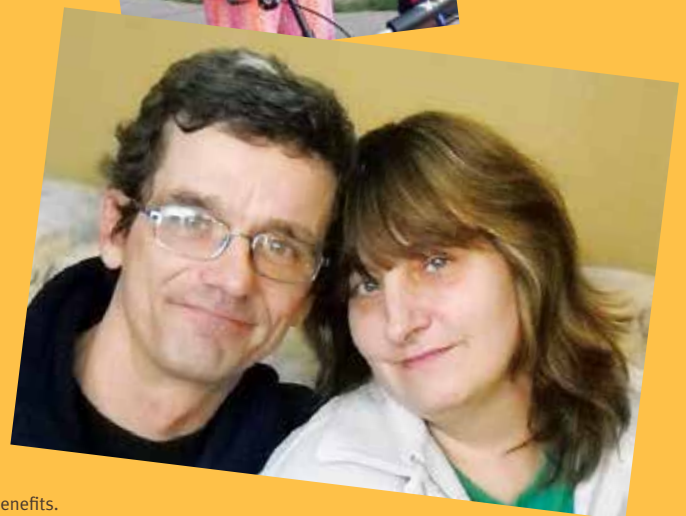
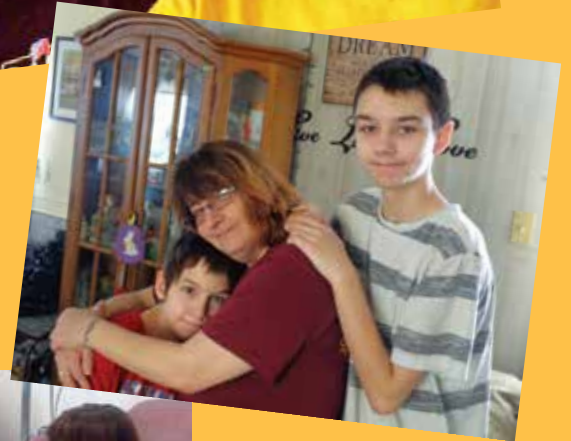
As her health care proxy, I was encouraged to try for assistance through a foundation that works with MS patients to help deal with problems caused by the disease. However, we made \$1,000 a year too much to qualify for the cost-sharing program they offered. That’s when they suggested applying for the HealthWell grant. They were fantastic in helping me through the rather simple process and after three weeks, I received a call to schedule the first shipment of medication at \$0 copay! Is it a cure? No. Due to her MS, Dee is losing her ability to see. She has progressed from walking with a cane to a walker, and now we are awaiting the delivery of a wheelchair because she sometimes loses her ability to walk for more than five minutes at a time.

But thanks to the HealthWell Foundation, this treatment will hopefully slow the progression of this disease and give her the quality of life she deserves for as long as possible. I almost lost her twice due to complications of steroids that put her in emergency surgery, then ICU for six days and 14 more in a hospital bed. This was followed by hospice/home health coming to the house for two and a half months. She beat the odds and here we are today. This isn’t cancer, I get that. So many find out they have a disease that gives them literally weeks or months to live. They don’t get the “opportunity” to push their loved one around in a wheelchair for the next 30 years. Luckily, I do! I wish everyday she didn’t have this disease. But our story isn’t the worst case scenario.

And maybe with the assistance that the HealthWell Foundation provides to those who need it, someone gets to change their worst case scenario story... to a story like ours! Thank you for what you do!

**Sincerely, Mark and Dee, Lockport, New York**

\*HealthWell is honored to be able to assist Dee with her treatment costs through her Medicare benefits.



# Make a Difference With Us

There are many ways you can help support patients in need.

## 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.

## 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 of, or in honor of, someone special
- Make a charitable gift of stocks, bonds or mutual funds

## 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 lifesaving 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).

## 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. We would be happy to work with you to design a partnership with mutual impact.

## CONNECT WITH US — FOLLOW AND TWEET

Even if you are not in a position to make a monetary contribution to HealthWell, helping us spread the word about the important work we do can make a significant impact on the life of a patient who needs a helping hand. "Like" us on Facebook at [Facebook.com/healthwellfoundation](https://www.facebook.com/healthwellfoundation) and follow us on Twitter [@HealthWellOrg](https://twitter.com/HealthWellOrg) to help broaden our reach and increase awareness about our programs and resources. You could change someone's life with a simple post or tweet!

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



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



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

**HealthWell Foundation  
9801 Washingtonian Boulevard, 9th Floor  
Gaithersburg, MD 20878**



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



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



**ABBY HAS ALWAYS BEEN TINY.** Even though she's kind, easy-going, pretty, smart, athletic and artistic and has a great sense of humor, her size was always the first thing people noticed about her (and never failed to comment on). She was born with a congenital heart defect (CHD) and we always assumed this was solely to blame.

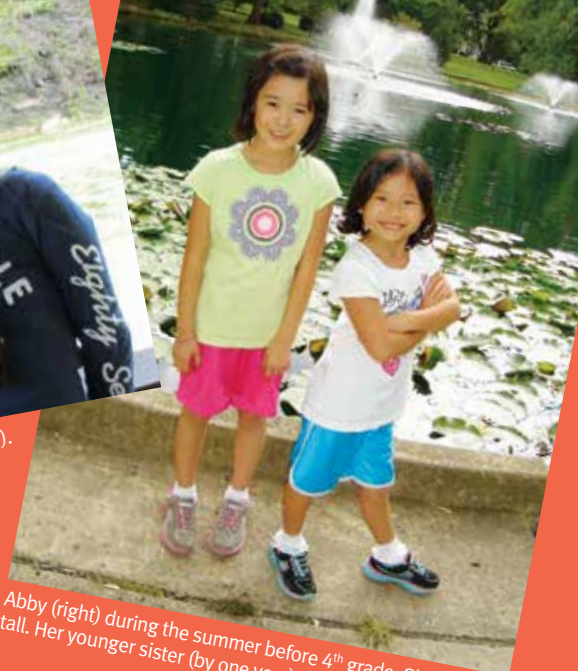
She has always been the smallest child in her class, as well. At the beginning of every school year, her teachers had to double-check to make sure she wasn't supposed to be down the hall in the Kindergarten room, which she found both annoying and amusing at the same time.

During a routine cardiology exam when Abby was in fourth grade, her doctor expressed serious concern about her lack of growth. It wasn't just slow — she had flat-lined on the growth chart for two years straight. Her heart condition continued to improve without medication, so that wasn't the problem.

We were referred to an endocrinologist, where she underwent a number of tests over several months. Some were ordered by her doctor and others were required by our insurance company, not only to formally diagnose her growth hormone deficiency (GHD), but also to rule out other, even more serious conditions. GHD doesn't just result in short stature; we learned that Abby might never go through puberty and that it could affect her brain development, as well. In addition, prescriptions for GHD aren't given lightly because the medication is very expensive and must be monitored carefully for side effects. Timing is also critical. Abby was at the ideal age to begin treatment, and if we waited, she might miss her window of opportunity. Treatment can only be administered by daily injection and since Abby's doctor is an hour away, the drug manufacturer sent a nurse to our home to give me a crash course in phlebotomy. I was initially overwhelmed and also afraid she would resent me for poking her every day with a sharp needle. Then Abby announced that she would administer the injections herself, convinced it would be less painful that way. It worked out beautifully — a part of her bedtime routine that soon became as easy as brushing her teeth.



This photo was taken in April (2015). Abby is now 56.5" tall.



Abby (right) during the summer before 4<sup>th</sup> grade. She was 45" tall. Her younger sister (by one year) is of average height.

After the first year of treatment, Abby grew five inches! Her doctor was pleased at how well she was responding and the only noticeable side effect was an increase in appetite. As she grew, her self-confidence grew and her development was soon on track in all aspects compared with other girls her age.

Abby's success story came to a screeching halt a few months ago, when we received a letter from our insurance company informing us that they would no longer provide coverage for her medication. Our copay had been \$40.00 per month. The cost was now \$1,400.00. We were in shock and disbelief. Abby's treatment was at the half-way point, we couldn't quit now. The insurance company 'offered' a lower-tier ("not as effective") drug, for 'only' \$700/month. When Abby found out that we simply could not afford her medication any longer, she was devastated. She became depressed, her appetite ceased to exist and she lost weight.

We learned of the HealthWell Foundation through our pharmacy and immediately started the application process and were awarded a grant. I can't fully express what a tremendous blessing this is for our family. Abby has been back on her (originally prescribed) medication for over a month now and actually can't wait for her next doctor's appointment. Abby will enter middle school this fall and being allowed to continue her treatment for GHD has given her a boost in self-assurance to succeed. We're so grateful to the HealthWell Foundation. We can never thank them enough for their support.

**Pam – Abby's Mother**

# 2014 Statement of Financial Position

(AS OF DECEMBER 31, 2014)

## Assets

Cash and cash equivalents	\$ 17,726,178
Investments	74,140,456
Interest Receivable	4,134
Pledges Receivable	2,350,000
Prepaid Expenses	25,288
Deposit	511,192
Computer Software and Equipment, net	347,581
<b>TOTAL Assets</b>	<b>\$ 95,104,829</b>

## Liabilities and Net Assets

### Liabilities

Accounts Payable and accrued expenses	\$ 1,224,538
Copayments and premium assistance payable	1,619,528
<b>TOTAL Liabilities</b>	<b>\$ 2,844,066</b>

### Net Assets

Unrestricted	\$ 5,889,433
Temporarily restricted	86,371,330
<b>TOTAL Net Assets</b>	<b>\$ 92,260,763</b>
<b>TOTAL LIABILITIES &amp; NET ASSETS</b>	<b>\$ 95,104,829</b>

# Revenue and Expense Summary

## 2014 REVENUE

### Expense Ratios

Patient Grants and Services	95.09%
Management	2.51%
Fundraising	0.98%
Education and Outreach	1.41%

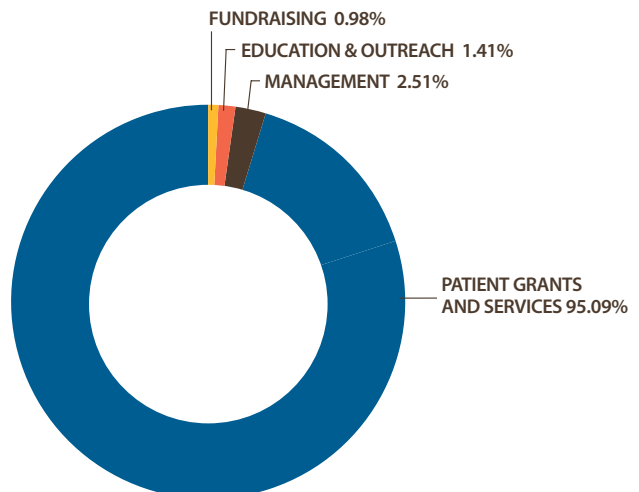
### Revenue

Donations and Other Income	\$ 87,271,430
Investment Income	\$ 2,556,381
<b>Total Revenue</b>	<b>\$ 89,827,811</b>

### Expenses

Patient Grants and Services	\$ 34,576,551
Management	\$ 914,143
Fundraising	\$ 357,395
Education and Outreach	\$ 513,739
<b>Total Expense</b>	<b>\$ 36,361,828</b>

## 2014 EXPENSES



**HealthWell's Grant Process.** To ensure continuity of care, we award a grant to a patient for a 12-month cycle. However, not every patient uses his or her full grant. In these cases, we reallocate the unused grant to other patients in need as quickly as possible. This means we award some of our grant dollars more than once.

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# HEALTHWELL FOUNDATION®

When health insurance is not enough.®

## HealthWell Foundation

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