

[illegible]

MOVING BEYOND COPAYMENT SUPPORT

2015 ANNUAL REPORT

\$115.8
million
total dollars
awarded

33,000+
patients
served

WHAT HAPPENS TO THE UNDERINSURED?



44% receive lower
credit rating



47% use all their
savings



34% take on credit
card debt



9% take out a mortgage
against their home
or a loan



7% declare
bankruptcy

Source: Commonwealth Fund
Biennial Health Insurance
Survey, 2014

UNDERINSURED AMERICANS

23%



of Americans are underinsured

51%



of underinsured adults report
problems with medical bills

44%

of underinsured
adults do not get
care because of cost

50%

of underinsured adults
have debt loads of
\$4,000 or more

Source: Commonwealth Fund Biennial Health Insurance Survey, 2014

How HealthWell
Helps Reduce
Barriers to Care

Copays,
Premiums,
Ancillary
Costs

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.

Total Patient Care

Thirty-one million Americans struggle every year to pay for medical treatments they need to stay healthy and, in many cases, alive. These Americans — our friends, families, and neighbors from all walks of life — are known as the “underinsured.” The vast majority of them have worked hard their whole lives and now, even with health insurance, find themselves struggling to pay mounting medical bills while managing a chronic or life-altering disease.

For well over a decade, the HealthWell Foundation has supported America’s underinsured by providing them with a financial lifeline. Since our founding in 2003, we have assisted more than 225,000 patients — over 33,000 in 2015 alone — with grants to help them with their cost-sharing obligations for essential medical treatments.

Now, HealthWell is expanding its support of America’s underinsured. While we continue to provide grants to help patients access life-changing medical treatments, we are moving beyond traditional copayment assistance to address patient needs for premium assistance as well as assistance with out-of-pocket costs for supplies, supplements, surgeries and more. We call this approach our Total Patient Care model.

One example of our new approach is the 2015 launch of our cystic fibrosis (CF) fund. This fund allows us to cover both medication cost shares and the full cost of vitamins, supplements, and other essentials that play a critical role in the overall well-being of individuals living with CF.

Our Pediatric Assistance Fund is another great example of our Total Patient Care model. This fund assists children 18 years old or younger living with chronic or life-altering conditions and whose families are struggling with their treatments due to cost. Since launching the fund in 2013,

HealthWell has helped more than 300 families in more than 40 disease areas. You can read about one of our Pediatric Fund grant recipients on page 13.

Partnerships and Productivity

Throughout 2015, HealthWell continued to build alliances with patient advocacy organizations to support our patient communities and raise awareness of our programs and services. Through these relationships, we are able to provide our grant recipients with vital resources that otherwise may not have been readily available to them. Organizations such as the American Liver Foundation, the Cystic Fibrosis Foundation, the National Multiple Sclerosis Society, and many others have played a pivotal role in helping us increase awareness of the life-changing work we do.

In fact, our national outreach efforts resulted in record numbers for our Multiple Sclerosis (MS) fund, through which we helped more than 10,600 people living with MS afford their medical treatments in 2015.

Additionally, we continue to engage patient communities and health care industry leaders through our sponsorship of Real World Health Care, a blog dedicated to highlighting the work of researchers on the forefront of medical breakthroughs.

Our Future

As we look ahead to 2016 and beyond, HealthWell expects the need for our programs to grow, especially among those who can now obtain access to health care coverage under the ACA, but who continue to struggle with high deductibles, increasing premiums, and cost-sharing obligations.

Together, let’s envision a future in which no adult or child in this country goes without essential medical treatments due to cost.

From Our Board Chair



Stephen M. Weiner
Board Chair

It is not uncommon for charitable organizations to wish to see their missions become obsolete because their goals have been achieved. HealthWell is very much in that category. We would be fully gratified if all of the residents of our country could afford their out-of-pocket costs for medical treatments. But we know this is not going to be the case anytime soon.

We applaud and support the Affordable Care Act (ACA) for what it has done to extend health care coverage and substantially reduce the number of uninsured in the United States. Unfortunately, as we predicted when it was enacted, the ACA has not yet fully addressed the financial needs of those with insurance who shoulder cost-share responsibilities that continue to make care unaffordable for them. Insurance design relies more and more on individual cost sharing, and the price of drugs is increasing in a manner that has become a major focus of national policy discussion. In that context, too many people must make difficult choices between their care and other necessities of their daily living, like food and rent. This is not the optimal situation, but it is, for the time being, the reality. And as long as it is reality, HealthWell will continue to fill a critical need for those individuals burdened by out-of-pocket costs for treatment.

HealthWell recognizes its responsibility as a charitable patient assistance organization to operate both efficiently and with utmost integrity. In 2015, we worked with the Department of Health and Human Services, Office of Inspector General (OIG), to assure that we remain in full compliance with its most recent guidance issued in 2014. HealthWell takes pride in its efforts to maintain adherence to the highest standards of ethical conduct and regulatory compliance. That remains the strongest

means we have to assure that we will continue to attract funding to support our beneficiaries and address their critical need.

I would like to express our enormous gratitude for our individual and corporate donors for their ongoing support. The generosity of our donors allows us to continue our mission to provide access to life-changing, and at times life-saving, medical treatments to America's underinsured. We do hope that at some time in the not-too-distant future our mission will be fulfilled, but that time is not yet. Until then, we will continue to do what we can to make care affordable for those who do not have the financial resources to cover their medical treatments.

Warm wishes,

A handwritten signature in black ink that reads "Stephen M. Weiner".

Stephen M. Weiner
Board Chair

2015 Highlights

GRANTED \$115,876,473
IN AWARDS TO
33,236 PATIENTS

Handled more
than 150,000 calls
and processed
152,000 claims

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



Instant grant approvals for eligible grant applicants. Applicants learn if they are approved for a HealthWell grant immediately upon electronic submission of their applications or while speaking with a HealthWell representative.



Disease fund pages to provide detailed information regarding specific funds.



A new and improved online application to allow re-enrolling patients to apply online.

Launched six new programs

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

Pulmonary Fibrosis – provides copayment and premium assistance to patients living with pulmonary fibrosis

Urea Cycle Disorders – provides copayment and premium assistance to patients suffering from the disorder

Multiple Myeloma – provides copayment and premium assistance to Medicare patients living with multiple myeloma



Hepatitis C – provides copayment assistance to Hepatitis C patients

Cystic Fibrosis – provides copayment assistance to cystic fibrosis patients

Renal Cell Carcinoma – provides copayment and premium assistance to Medicare patients living with the disease



Strengthened our senior management team with the addition of Chief Business Development Officer, Alan Klein.



Conducted a series of surveys with our provider and pharmacy networks to gather feedback and suggestions to help further streamline our program.



Recognized by *The Chronicle of Philanthropy* in its annual Philanthropy 400 list of the nation's top charities.

350 million
MEDIA IMPRESSIONS

Advanced our message with more than 350 million media impressions in news outlets, including Reuters, Yahoo!, *Boston Globe*, *San Francisco Chronicle* and *Washington Business Journal*.

Letter from the President



Krista Zodet
President

2015 marked a year of notable change in America's health care landscape. While millions of Americans joined the ranks of the insured, many realized that having health insurance just wasn't enough. As we continued to monitor this evolution, HealthWell quickly discovered that the need for our services was greater than ever and not likely to change in the near term. We remained steadfast in pursuing our mission to ensure that no patient—adult or child—goes without essential medications because they cannot afford them. As long as there are patients who cannot access life-changing medical treatments because they do not have the financial capacity to pay for them, we have a moral obligation to help and provide a financial lifeline to those who have nowhere else to turn.

It was an exciting year for the HealthWell team as we continued to grow our program through: the launch of six new funds; the implementation of new, state-of-the-art online capabilities for patients and providers to make their HealthWell experience even more user-friendly; and the addition of new team members to further support our goals.

Thanks to the continued support of our generous corporate and individual donors, we were able to help more than 33,000 patients gain access to life-changing, sometimes life-saving, treatments and medications. We opened six new funds in 2015 to assist patients in a variety of disease areas including Pulmonary Fibrosis, Urea Cycle Disorders, Renal Cell Carcinoma, Cystic Fibrosis, Multiple Myeloma, and Hepatitis C. Through all of our funds, we advanced our objective of moving beyond traditional copayment assistance to offer programs that focus not just on the patient's disease or condition, but on addressing the total needs of the patient.

HealthWell partners extensively with organizations that support our mission so we can offer those we serve a broad range of resources to help manage their disease. Through our relationships with national organizations who are key influencers in a variety of disease communities, we have mutually expanded awareness of our programs and services resulting in a broader reach to those who need us most.

On a program level, we continued to enhance our online presence to better assist those we serve. Our phenomenal staff continues to propose and implement operational changes that promote even better service and more rapid access to our financial support.

On behalf of our Board of Directors and my incredible staff, I'd like to thank our donors for their continued generosity and support of the HealthWell Foundation. Without your generous contributions, we would not be able to put essential medical treatments within reach for thousands of individuals who would otherwise forgo care due to cost. Thank you for entrusting the HealthWell team to carry out this critical mission.

Warmest regards,

A handwritten signature in dark ink that reads "Krista Zodet".

Krista Zodet
President

HealthWell by the Numbers

100%

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

HealthWell has assisted
225,000+
underinsured Americans with more than
\$500 Million
in grants since its inception.



12,500

Patients call HealthWell each month seeking financial assistance to cover the costs of their life-altering and chronic medical conditions

TOP DISEASE AREAS BY VOLUME

Multiple Sclerosis—Medicare Access

Immunosuppressive Treatment for Solid Organ Transplant Recipients

Cytomegalovirus Disease—Prevention and Treatment

Cystic Fibrosis

Urticaria



DEMOGRAPHICS

Our patients' average household income is

\$39,000

(approximately 245% of the Federal Poverty Level) for a 2-person household

Proportion of requests for premium assistance: 2.2%

Average grant amount for 2015:

\$2,365

REFERRAL SOURCES

25% Pharmacy

18% Provider/Physician's Office

16% Reimbursement Support Lines/Manufacturer

10% Case Manager/Social Worker

9% Another Foundation

7% Patient Advocacy Organization

7% Private & Public Payer/Insurer

8% Financial Counselor, Website, Word of Mouth, Another Patient, Media

85%

of HealthWell patients need up to

\$3,800

10%

of HealthWell patients need

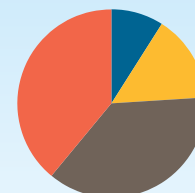
\$4,900+



58%
Female



42%
Male

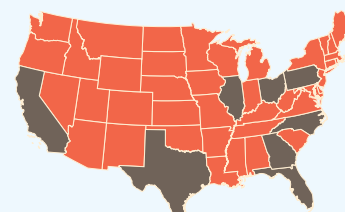


● Under 35
● 35–49
● 50–64
● 65 & Over

MARITAL STATUS

56%
Married

44%
Single



TOP 10 STATES ASSISTED

Florida, Texas, California, New York, Ohio, North Carolina, Pennsylvania, Georgia, Illinois and Michigan

48,000+
Provider Networks

20,000+
Direct-bill relationships with providers and pharmacies

2015 Communications and Marketing Highlights

Throughout 2015, our communications strategies focused on stakeholder outreach and engagement. We strengthened ties with our pharmacy and provider stakeholders and alliance partners, and built new and lasting relationships with disease-specific organizations.

We launched targeted campaigns to promote our new funds for Pulmonary Fibrosis, Hepatitis C, Urea Cycle Disorders, Cystic Fibrosis, Multiple Myeloma and Renal Cell Carcinoma and to build new alliances with patient advocacy organizations in these disease areas.

One of the highlights of our outreach efforts was the launch of our Hepatitis C Fund, which kicked off during national Hepatitis Awareness Month in May. The campaign engaged a wide range of national Hepatitis patient advocacy organizations, bloggers and celebrities, including Washington Post humor columnist Gene Weingarten, who shared his voice by penning a newspaper column about his experiences with the disease, which we featured on the HealthWell-sponsored Real World Health Care (RWHC) blog.

In addition, our MS fund saw record grant volume in 2015, due in large part to the ongoing success of our national outreach efforts, which included engagement from dozens of organizations as well as a guest RWHC blog post from Ann Romney, who shared her own experiences as someone living with MS. As a result of our integrated outreach efforts, we helped more than 10,600 MS patients afford their medical treatments in 2015.

Through our media relations activities, we spread our message nationally with more than 350 million media impressions from placements in major news outlets, including Reuters, Yahoo!, *Boston Globe*, *San Francisco Chronicle* and *Washington Business Journal*. We also boosted our social media presence by more than 500 followers.

HealthWell's RWHC blog, now followed by over 24,500 health care industry leaders, shifted its focus in the fall of 2015 to share ideas and insights from translational



researchers on the forefront of real-world medical breakthroughs about how their discoveries could improve health care delivery and quality of life as well as reduce costs. The first series focused on Personalized Medicine and Companion Diagnostics. As part of this effort, we brought in a co-sponsor, BiotechPrimer.com, which delivers current, relevant in-person training to help professionals understand the science, business, and regulatory processes essential to the biotechnology, pharmaceutical, molecular diagnostics and medical device industries.

To help tell the HealthWell story to the media and other partners and stakeholders, we created the infographic that is illustrated throughout this report. Not only does the infographic provide a good snapshot of how HealthWell provides a financial lifeline to people who can't afford life-saving medications, it also offers important data points on the scope of the underinsurance problem.

In our ongoing efforts to strengthen and streamline our program to better serve our customers, we rolled out a series of surveys to our provider and pharmacy networks. More than 400 pharmacies and providers responded with feedback, suggestions and praise for our program!

HealthWell was recognized by *The Chronicle of Philanthropy* in their annual Philanthropy 400 list of the nation's top charities. The list of the top charities in the nation ranks nonprofits by their donations from private sources, including individuals, foundations and corporations.



Timothy – Madison, WI

As far back as I can remember,

the high cost of my medications has been a source of concern. I was diagnosed with cystic fibrosis (CF) at the age of four. Growing up, I was always aware of the extra financial

burden that medications and treatments for the disease placed upon my parents.

Many wonderful advances in CF therapy have come to pass in the years since my diagnosis. I have received direct health benefits from a number of these novel therapies; it is no stretch of the truth to say that without some of these advances I would not be here today. As with most medical advances, however, new drugs and therapies often come at a substantial financial premium. For over twenty years of my adult life, I worked full time and during that period I was fortunate to always carry adequate health insurance that provided coverage for my CF medicines and therapies. Indeed, making sure that my health care costs are covered and paid for has been a lifelong imperative.

In 2012, my CF became very severe and I was forced to pursue disability. When I then qualified for Medicare, I became aware of the full extent of the copays I would now be responsible for paying. While I approached the process of disability expecting to live more modestly, the distraction and anxiety associated with more expensive copayments for essential medications was quite unexpected and very frustrating, particularly at a juncture when my health was in a precarious state requiring increasing amounts of my daily attention. It was at that time that a caseworker with the Cystic Fibrosis Foundation first told me of the HealthWell Foundation's charter. Shortly thereafter, my life would be changed forever.

Three years ago, I was incredibly fortunate to receive a second chance at life through a successful double lung transplant. While my lung function and overall health have been vastly improved by the gracious forethought and considerations of an organ donor and their family, medications to treat certain aspects of my cystic fibrosis have remained necessary. The HealthWell Foundation

stepped in at a critical time in my recovery and paid the monthly copayments for these essential prescriptions. HealthWell's Cystic Fibrosis Fund provided me with real peace of mind at a point in my healing where that kind of guarantee was a gift unto itself.

In my experience, when we face unexpected or complicated health matters, there is often an added source of stress that goes along with the medical diagnosis. We invariably ask ourselves: "How much will the medicine cost me?" We wonder: "How can I afford the treatments?" These refrains are amplified and sometimes repeated for some of us with chronic illness or diseases. The HealthWell Foundation provides a comforting and efficient source of resolution for people like me when these difficult circumstances strike.

The benefits I receive from the Cystic Fibrosis Fund help me to pay for essential prescriptions, and the assistance is awarded in a manner that allows me to maintain a sense of dignity as I continue to navigate the complicated copayment structures so common to chronically ill people like myself. Simply put, HealthWell has made a marked difference in my overall health and peace of mind by providing copay assistance for medicine that is absolutely essential to everyday maintenance for a person with CF. When I consider the array of groups and individuals that have helped me continue the fight against CF, and continue to lead a productive life, the HealthWell Foundation figures prominently among them.

I would like to personally thank everyone who has made donations and gifts to the HealthWell Foundation. I can tell you that there is absolute and tangible value in what you are doing and that I am grateful for the assistance. The maintenance of my good health - made possible in part by your donations - has allowed me to enjoy life with my new lungs, spend time with my family, and also spread the word about organ donation, cystic fibrosis, and important organizations like the HealthWell Foundation.

Thank you, donors, and thank you, HealthWell.

Timothy – Madison, WI

2015 Information Technology Highlights

Our commitment to those we serve has always been to make their HealthWell experience as seamless and as user-friendly as possible. In remaining steadfast to that commitment, we continuously enhance our services to provide real-time information through state-of-the-art technologies that put end users in control of their grants. In 2015, we proudly implemented program enhancements to make it even easier – and faster – for patients, providers and pharmacies to apply for and manage their HealthWell grants.

In 2015, we rolled out instant approvals for eligible grant recipients. This enhancement allows patients and providers to learn if they are approved for a HealthWell grant immediately when they apply online or when speaking with a HealthWell representative.



We enhanced our electronic application by launching a new online re-enrollment feature. Previously applicants could only re-enroll when calling the hotline.

To ensure that we continue to provide the most efficient and effective tools, we surveyed our provider and pharmacy networks to gather feedback on our program and help prioritize future enhancements. As a result of these surveys, we initiated the processes to implement real-time grants for providers and pharmacies, and instant pharmacy cards for our funds.

We also expanded the scope of our in-house operational teams to include payment processing, income documentation review processing, and email inquiry responses. This change has yielded an array of benefits to the HealthWell team, including further streamlining of the internal grants management process, reduced administrative expenses, and faster turnaround time when responding to email inquiries.



We launched disease-specific fund pages to provide detailed information about each HealthWell fund. Through the fund pages, patients, providers and pharmacies can quickly learn about:



the type of assistance
(copayment or premium)



maximum grant award



minimum reimbursement
requirement



additional resources
specific to that condition



eligibility requirements

With Gratitude

As a general business practice, HealthWell prides itself on establishing connections with hundreds of organizations and businesses. Through these vital relationships, we are able to further enhance our mission by providing information to patients, strengthening our program services, and raising awareness about copayment assistance. We would like to recognize several organizations for their assistance and generous support of our mission:

American Association of Colleges of Osteopathic Medicine (AACOM)

ABD Direct

Accounting Seed

Accredo Pharmacy

ACS-Rx

Aetna Specialty

Amber Pharmacy

American Liver Foundation

American Porphyria Foundation

Asembia (formerly Armada Specialty Pharmacy)

Axiom Pharmacy

Ayodia

Bank of America

Biomedical Insights, Inc.

BioTech Primer

CancerCare

Caremark Specialty Pharmacy

Clearview

Conga

Covance Market Access Services

Covance Specialty Pharmacy

DaVita

Design Positive

Diplomat Pharmacy

Document Management Solutions

Florida Cancer Specialties

Fresenius

HCMA Kidney Transplant Clinic

Infinity HR

inVentiv Health, Inc.

Little Digital Co.

Lung Cancer Alliance

Lupus Foundation of America

Med Panel

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo PC

ML Strategies, LLC

Morgan Stanley

MS Soft Serve

Multiple Myeloma Research Foundation

My Health Teams

National Kidney Foundation

National MS Society

NeedyMeds

New Jersey Health Care Quality Institute

New Target

OberlKaler

Ohio State University Medical Center (Transplants)

One21Five

PDMI

Raffa & Co.

Right Source Pharmacy

SalesForce

Sjögren's Forum

South Texas Oncology

Spencer Dermatology Associates

Texas Oncology

THC Pharmacy of Nevada

Total Life Care Pharmacy

UNC Hospitals

US Oncology

WellDyne

WHITECOAT Strategies, LLC

zPaper

HealthWell Pediatric Assistance Fund® — Helping Families with Sick Children Access Critical Medical Treatments

When children are diagnosed with a chronic condition — like cerebral palsy or juvenile diabetes — their families not only face anguish and fear but many also struggle to pay their share of the medical bills. For working 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. Families can be left to choose between buying their child's medication or paying the mortgage, or they can sink quickly into bankruptcy.

In 2013, HealthWell established a Pediatric Assistance Fund in response to increasing requests from parents who urgently required access to critical treatments for their child and had run out of options. The Fund assists children 18 years old or younger living with a chronic or life-altering condition that their families are struggling to treat due to cost.



PEDIATRIC
ASSISTANCE FUND

powered by the HEALTHWELL FOUNDATION®

Since opening the Fund in August of 2013, HealthWell has helped the families of more than 300 children covering more than 40 disease areas afford their cost-shares for prescription drug copays, counseling services, surgical procedures, medical devices and other out-of-pocket costs.

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.

PARTIAL LIST OF DISEASES AND CONDITIONS COVERED TO DATE INCLUDE:

Acute Lymphoid Leukemia
Autoimmune Hepatitis
Cerebral Palsy
Collapsed pes Planovalgus
Depression Disorder
Diabetes – Type 1
Dysphagia
Gastroparesis
Juvenile Diabetes
Metastatic Medulloblastoma
Panuveitis
Post Renal Transplant Treatment
Reflux Esophagitis
Respiratory System Disease
Retinoblastoma of Eye
Seizure Disorder
Stage 4 Neuroblastoma
Sturge-Weber Syndrome
Synovial Sarcoma
Turner Syndrome



Karis and Alicia – Marshall, MN

Dear HealthWell Foundation,

I write this with love and gratitude in my heart for people I have never met. HealthWell Foundation provided my family with a 'kick start' we needed at the time we needed it. HealthWell was there for us at a time I felt no one else was.

I don't think I can put into words how it feels to bring your 5-year-old daughter to the clinic thinking she has a bladder infection then finding yourself 1.5 hours away admitted to a children's hospital because your daughter has Type-1 Diabetes (T1D). The whirlwind of that week still gives me chills. But, as a parent, you make it through.

There are no vacations from being a parent and there are no vacations from being a parent of a T1D child. During that week, there were no thoughts in my mind about how much the test would cost or how much it will cost to stay in the hospital. I wasn't wondering if the hospital was in-network or not (thankfully it was!). Those types of questions just don't come up when your child's health is in question. I would never want money to factor into my daughter's health care. I'd sell my house and everything I own if I had to.

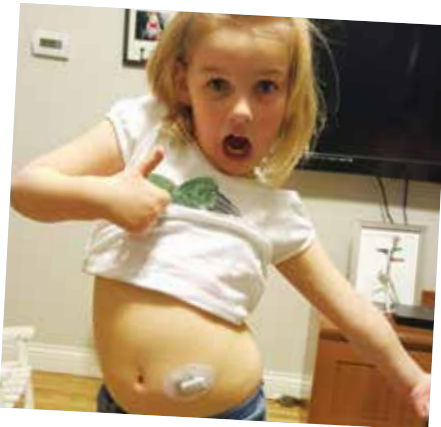
We arrived at the pharmacy after being discharged and I was shocked to learn how incredibly expensive diabetic testing supplies were! I grabbed a credit card and paid for them, of course. This started my journey of costs. How would I afford this? I thought I had a copay! What do you mean there are no generic prescriptions for diabetic testing supplies? Several phone calls to the insurance company and in the end I was devastated and defeated. Until I found HealthWell Foundation.

HealthWell Foundation's Pediatric Assistance grant is helping to pay for my daughter's diabetic testing supplies, my co-insurance for her hospital and clinic visits, and her insulin pump if and when she is ready for one. The money that the Pediatric Assistance grant provides helps to relieve the financial burden that was thrust upon us on December 2nd. I don't think 'Thank You' accurately conveys my appreciation.

Thank you, HealthWell Foundation, from the bottom of my heart.... Thank You!

Sincerely,

Alicia (Karis' Mom) – Marshall, MN



We Are Thankful for All of Our Generous Donors

HealthWell is able to help patients in need through the support of its remarkably kind corporate and individual donors, many of whom have been touched by the work we do.

Although the donors select which therapeutic areas to directly support (thereby affecting how many patients HealthWell can assist for a given disease), HealthWell is entirely independent and sets its own parameters for the definition and structure of each fund it operates.

We want to thank each and every corporate donor and the 10,000+ individual donors for the confidence they have in HealthWell and assistance that positively affected so many patients in so many different disease areas.

The assistance that HealthWell provides to patients is based on objective criteria that it applies consistently and in accordance with applicable laws. HealthWell takes pride in its efforts to maintain adherence to the highest standards of ethical conduct and regulatory compliance. 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 in 2015 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, which precludes us from thanking them publicly. 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. Since its inception, HealthWell has already provided financial assistance to more than 225,000 patients who, without the generosity of our donors, 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.



In 2015,

all due to the support we received from our donors, we are proud to have worked tirelessly in order to:

6

Support six brand new disease area funds

365

Maintain dozens of other funds throughout the year, including many that were open all 365 days of 2015

33,000+

Help over 33,000 patients afford their vital medications

Disease Areas

In 2015, we awarded grants to more than 33,000 insured individuals in need of assistance to meet their out-of-pocket costs for medical treatments.

GRANTS WERE AWARDED
IN THE FOLLOWING
DISEASE AREAS:

Asthma	ANCA-Associated Vasculitis, Wegeners and Granulomatosis with Polyangiitis		
Carcinoid Tumors and Associated Symptoms— Medicare Access		Chemotherapy Induced Neutropenia— Medicare Access	
Chronic Myeloid Leukemia— Medicare Access	Cystic Fibrosis		Cytomegalovirus Disease—Prevention and Treatment
Dupuytren’s Disease	Gout—Medicare Access		Growth Hormone Deficiency
Head and Neck Cancer—Medicare Access	Hepatitis C	Immunosuppressive Treatment for Solid Organ Transplant Recipients—Medicare Access	
Inflammatory Bowel Disease—Medicare Access		Melanoma	Melanoma—Medicare Access
Multiple Myeloma— Medicare Access	Multiple Sclerosis— Medicare Access	Non—Small Cell Lung Cancer	Non-Small Cell Lung 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

We Change Lives — You Can Too

There are many ways to make a tax-deductible gift, including direct giving, workplace and matching gifts, estate planning and online donations.

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

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.

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 financial support for their life-changing, often 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.

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

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) and follow us on Twitter @HealthWellOrg.

Please visit us online at www.HealthWellFoundation.org to learn more and to make a tax-deductible gift today.



Give online:

www.HealthWellFoundation.org



Mail your check payable to the HealthWell Foundation:

HealthWell Foundation
20440 Century Boulevard, Suite 250
Germantown, MD 20874



Phone:

HealthWell's Development Office
(240) 632-5300



Email:

Support@HealthWellFoundation.org



Ella – Eagle Mountain, UT

Dear HealthWell,

Thank you so much for your generous gift. The \$5,000 you granted our family has allowed us to continue our daughter's growth hormone medication. Ella was diagnosed with Turner Syndrome five months into my pregnancy. She is now a thriving 9-year-old who is about to enter the Accelerated Learning Program for 4th grade (the class for the smarty-pants kids!). Although her mind is sharp and her friendships are deep, she feels a step behind her peers since her body is closer to the size of a 6-year-old. She is so excited to grow! Even enduring a daily shot is worth it in her opinion and it is starting to pay off. This summer she finally got a chance to ride all the big roller coasters at our local amusement park! You helped make that possible. Without you, we never could have afforded a medication that costs \$3,000 a month. I can't say thank you enough to your organization and its contributors. Thank you for your generosity. May God bless you in your noble work.

Very sincerely,

Shanalee (Ella's mom) – Eagle Mountain, UT

Dear HealthWell,

Thanks for giving me the money that pays for the growth hormones I need to take. They are really helping me. I am now able to go on the big roller coasters! I just started 4th grade and my friends were so surprised when they saw how much I have grown. I am eternally grateful!

Gracias,

Ella



Statement of Financial Position

(AS OF DECEMBER 31, 2015)

Assets

Cash and cash equivalents	\$ 7,050,805
Investments	70,808,667
Interest Receivable	81,599
Pledges Receivable	14,800,000
Prepaid Expenses	41,305
Deposit	16,437
Computer Software and Equipment, net	273,838
Total Assets	\$ 93,072,651

Liabilities and Net Assets

Liabilities

Accounts Payable and accrued expenses	\$ 1,747,293
Copayments and premium assistance payable	2,308,458
Total Liabilities	\$ 4,055,751

Net Assets

Unrestricted	\$ 931,502
Temporarily restricted	88,085,398
Total Net Assets	\$ 89,016,900
Total Liabilities & Net Assets	\$ 93,072,651

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.

Revenue and Expense Summary

2015 REVENUE

Expense Ratios

Patient Grants and Services	97.07%
Management and General	1.51%
Fundraising	0.70%
Education and Outreach	0.72%

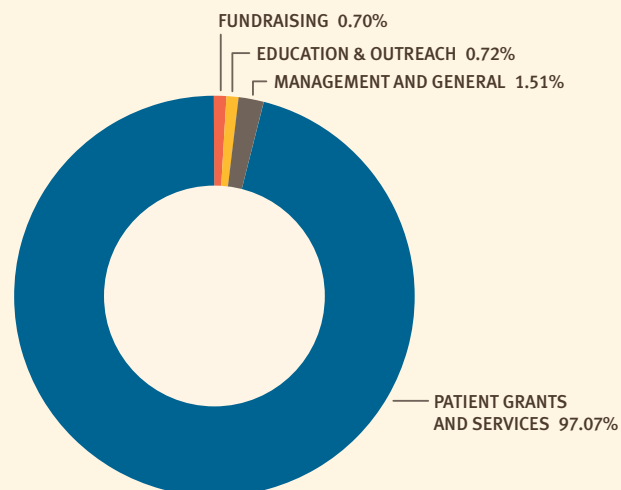
Revenue

Donations and Other Income	\$ 67,134,755
Investment Income	\$ (3,252,181)
Total Revenue	\$ 63,882,573

Expenses

Patient Grants and Services	\$ 65,158,379
Management and General	\$ 1,016,117
Fundraising	\$ 469,682
Education and Outreach	\$ 482,260
Total Expense	\$ 67,126,436

2015 EXPENSES



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HEALTHWELL
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When health insurance is not enough.®

HealthWell Foundation

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