



HEALTHWELL  
FOUNDATION®

When health insurance is not enough.®

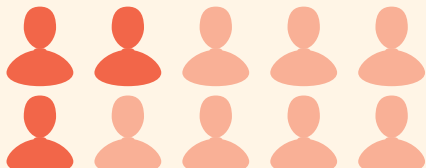


# Addressing a Critical Need *for* America's Underinsured

2016 ANNUAL REPORT

# 3 in 10

Americans report **problems paying medical bills.**



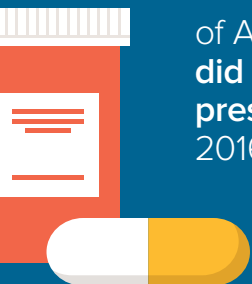
# 59%

of insured Americans with annual household incomes of \$40,000 or less say it's **difficult for them to afford their deductibles.**



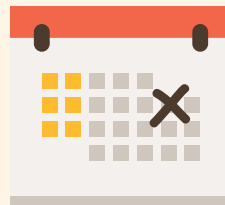
# 21%

of Americans **did not fill a prescription** in 2016 due to cost.



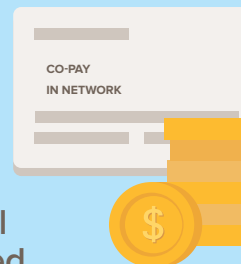
# 27%

of Americans **delayed or skipped medical care** in 2016 due to cost.



# 62%

of Americans who have **problems paying medical bills** are covered by insurance.



# 53%

of Americans with annual household incomes of \$40,000 or less say it's **difficult for them to afford their premiums and other cost-sharing.**



# 23%

of Americans **skipped a recommended medical test or treatment** in 2016 due to cost.



# 63%

of insured Americans with medical bill problems **use up all or most of their savings** to pay those bills.



Medicare-only beneficiaries with a **new cancer diagnosis** incur OOP expenses that are nearly

# 24%

of their household income.



# A Critical Need, an Unwavering Commitment

Millions of Americans were added to the rolls of the medically insured in 2016, but many of these newly insured individuals faced the same grim reality: an inability to afford needed and prescribed treatments.

The problem of underinsurance has plagued our nation since before HealthWell was founded more than a decade ago. An estimated 23% of Americans were underinsured in 2015. These are our friends, neighbors, and loved ones who struggle financially to afford deductibles, copayments, and insurance premiums. In some cases, that struggle turns financially toxic, as people exhaust their savings, assume massive amounts of credit card debt and even declare bankruptcy. In other cases, that struggle impacts their health, as they go without necessary tests and procedures or skip prescribed medications.

## **Nobody Should Go without Needed Medical Treatments**

In 2016, HealthWell remained committed to its mission that nobody should have to forgo life-changing medical treatment because he or she cannot afford it. Thanks to the generous support of our donors, HealthWell provided nearly \$170 million in grants in 2016 to help more than 39,000 Americans afford their cost-sharing obligations for health care treatments.

We opened new funds to assist patients with diabetic foot ulcers, fungal infections, and breast cancer. We also helped the families of over 170 children afford needed medical treatments through our Pediatric Assistance Fund. Throughout 2016, HealthWell provided grants in 27 disease areas, meeting a critical need when patients had nowhere else to turn. Several of our funds went beyond traditional copayment assistance, offering financial support with the cost of premiums, transportation, and vitamins and supplements. And our new breast cancer fund joined a growing list of funds to support oncology patients and patients on Medicare.

## **Partners in Health**

We also are grateful for the close relationships we have with many patient support organizations. These valuable partnerships enable us to reach patient communities with news and information about our programs and services as well as provide access to additional resources for grant recipients.

## **Putting Patients First**

Everything we do focuses on meeting patients' needs. Since the launch of our first fund in 2004, the HealthWell Foundation has served as a financial lifeline for underinsured patients. Over the years, we continued to grow our programs to insure that those we assist receive the most efficient and effective service. In 2016, we implemented enhanced processes to assist patients, providers, pharmacies, and donors and continued to invest in technology to streamline our document and information management processes.

In addition, we added two new members to the HealthWell team in 2016 and moved to a new location in Germantown, Maryland, which will give us the room to further expand our patient programs and services even more in the future.

## **Our Ethical Standards**

Charitable Patient Assistance Programs (CPAPs) fell under increasing scrutiny in 2016 from the U.S. Department of Health and Human Services' Office of Inspector General (OIG) and the U.S. Department of Justice (DOJ), as well as from reports in the media casting a critical eye on the practices of CPAPs and other forms of financial patient assistance.

Throughout these inquiries and investigations, HealthWell has remained above reproach. Our commitment to operating under full compliance of all laws and regulations, and our belief that CPAPs should make the highest ethical standards a cornerstone of operations, have led donors, patients, providers, and support communities to trust HealthWell as an industry leader.

## **Will the Need Always Be Critical?**

Nobody can predict the future with absolute certainty, and the ever-changing political landscape makes the outlook for health care access and affordability even more unclear. But one thing remains firm: HealthWell's steadfast commitment to serving as a financial lifeline for the patients and families who need us.

# From Our Board Chair

2016 was a year of twists and turns for Americans as access to affordable health care became a matter of significant political and media concern. High-profile headlines and very public debates about the continuation of coverage under the Affordable Care Act (ACA) left many people confused and anxious about the future of our health care landscape. In the face of all this uncertainty, the HealthWell Foundation remained vigilant in promoting and protecting our mission to provide a financial lifeline to underinsured patients who would otherwise have had to forgo medical treatment due to cost.

During the year, the need for services and programs offered by Charitable Patient Assistance Programs (CPAPs) like HealthWell continued to be evident notwithstanding the improved access made possible by the ACA. Even though more Americans were able to obtain insurance, many were faced with the harsh reality that having insurance wasn't enough, leaving them in the difficult, often terrifying, situation of having to choose between purchasing their medications or paying for food or basic daily needs. HealthWell was honored to address the critical needs of more than 39,000 underinsured Americans by providing a financial lifeline for those who had nowhere else to turn.

In 2016, HealthWell also focused intensely on the increased urgency of assisting patients on Medicare. To address this growing need, working with our generous donors, we expanded the increasingly robust list of funds we offer to patients on Medicare by launching a new fund for Medicare patients with breast cancer.

In 2016, we also experienced increased oversight of CPAPs. The Office of Inspector General (OIG) and the Department of Justice (DOJ) began to scrutinize the operations of CPAPs more closely. In a Supplemental Bulletin issued in May 2014, the OIG once again described its intention to assure that CPAPs maintain their independence from pharmaceutical manufacturers and expanded the number of CPAP practices it perceived as potentially problematic. Many CPAPs, including HealthWell, were required to submit certifications to the

OIG confirming compliance with the new guidance. In our case, because of our vigilance in assuring that we are fully compliant with the letter and the spirit of OIG guidance for CPAPs, we needed to make only slight modifications in our then current practices and procedures to ensure continued compliance.

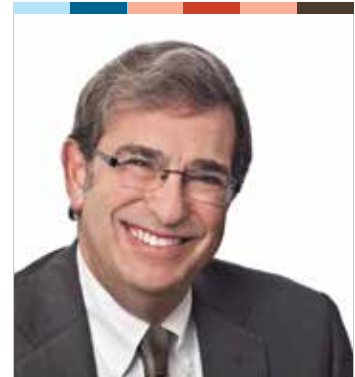
We believe that CPAPs should do more than just meet the applicable legal and OIG requirements. All of us should make full and strict compliance the cornerstone of our operations by adopting and enforcing best practices that exceed the letter of the law. Donors, patients, providers, and patient support communities place their trust in HealthWell because we take our responsibilities seriously and strive to be the industry leader in practices that meet the highest ethical and compliance standards.

HealthWell has become a highly regarded and trusted CPAP in large part because we focus on always putting our patients' needs first. We are grateful that the continued support and generosity of our corporate and individual donors allows us to do so. On behalf of our board and HealthWell's dedicated staff, I'd like to thank you for helping us provide a financial lifeline that makes medical care affordable for those we serve. There is no sign that our mission will ever be complete, and until affordable health care is readily accessible by all Americans, we stand prepared to assist those in need of life-changing, often life-saving, medical care.

Warm wishes,



Stephen M. Weiner  
Board Chair



Stephen M. Weiner  
Board Chair

# 2016 Highlights

Further streamlined the online process through the implementation of new tools and features.

Moved our headquarters to Germantown, MD.

Granted  
**\$169,810,440**  
in awards to  
**39,458** patients



## Launched three new programs

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

**DIABETIC FOOT ULCERS** fund provides copayment assistance to patients living with diabetic foot ulcers

**FUNGAL INFECTIONS – Aspergillosis and Candidiasis** fund provides copayment assistance to patients living with fungal infections

**BREAST CANCER – Medicare Access** fund provides copayment and premium assistance to Medicare patients living with breast cancer

Handled **156,700** calls and processed more than **216,700** claims



Strengthened our team with the addition of Senior Associate Director of

Operations Fred Larbi and Senior Operations & Business Process Specialist Susan Golden.



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

and received a 4-star rating from Charity Navigator indicating that HealthWell exceeds industry standards and outperforms most peer organizations.



Conducted a series of surveys to our provider

and pharmacy networks to gather feedback and suggestions to help further streamline our program.



Spread our message with more than 350 million media impressions in

news outlets, including Reuters, Yahoo! Finance, MarketWatch, and *Washington Business Journal*.

# Letter from the President

As the nation prepared for the election of a new president and struggled with the looming unpredictability of the state of our health care system, the HealthWell Foundation continued to forge ahead in pursuing its mission to make sure no patient has to forgo life-changing medical treatment because he or she cannot afford it.

Every day throughout the year, we were reminded of the impact our work has on the lives of individual patients and their families. Our impact was more apparent than ever as we addressed a critical need of patients who learned that their insurance just wasn't enough to cover their out-of-pocket costs for treatment. As a result of the continued generosity of our donors, we were able to say "yes" to those in need when they called on HealthWell for support. For that, we are truly thankful and honored.

We were especially honored to launch several new funds in 2016, including funds to help patients with diabetic foot ulcers and fungal infections. We also opened a breast cancer fund to assist Medicare patients.

Addressing the critical needs of those who depend on our services continues to be a paramount objective for HealthWell. Through several of our funds, we advanced our objective of moving beyond traditional copayment assistance to offer programs that focus on not only the patient's disease or condition, but that address the total needs of the patient. In 2016, we enhanced our programs to offer assistance with premiums, transportation, and vitamins and supplements.

We continued to expand awareness of our programs and services via relationships with national, key influencers in a variety of disease communities. Working with organizations that support our mission allows us to offer a broad range of resources to help grant recipients manage their disease and to reach those who need us most.

2016 also was a year of growth and expansion for the foundation. Early in February, we headed north to our new facility in Germantown, Maryland. Through the tremendous dedication of our team, we were up

and running quickly with no disruption in patient services. We were proud to host an open house and ribbon-cutting ceremony in the spring to celebrate this milestone and were honored by the presence of members of the Montgomery County Council, Montgomery County Department of Health & Human Services, Hepatitis Foundation International, BrightFocus Foundation, our esteemed board members, and friends of HealthWell. Our new facility allowed us to make integral enhancements to our team through the addition of two new members.

HealthWell cannot achieve its mission without the support of corporate and individual donors. They earn our never-ending thanks. Through your gracious contributions, we were able to put essential medical treatments in reach for thousands of individuals who would otherwise forgo care due to cost. On behalf of our board of directors and my dedicated team, I express a heartfelt thank you to our donors for their continued generosity and support of the HealthWell Foundation and for providing the necessary resources that allow us to provide a financial lifeline to those in need. There is still more work that needs to be done, and we stand ready to continue our mission.

Warmest regards,



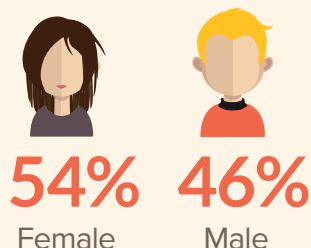
Krista Zodet  
President



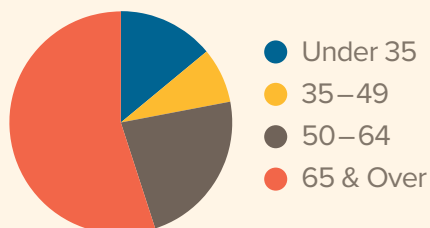
Krista Zodet  
President

# Who Do We Assist?

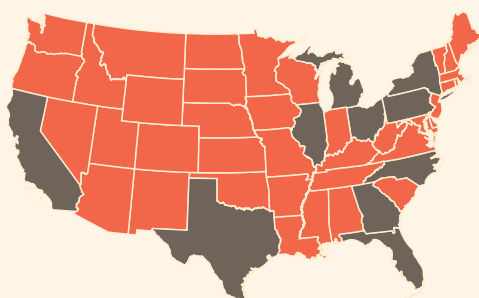
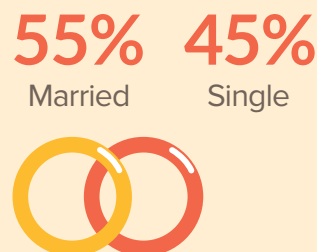
## GENDER



## AGE BREAKDOWN



## MARITAL STATUS



## TOP 10 STATES ASSISTED

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

## REFERRAL SOURCES

35% Pharmacy  
22% Provider/Physician's Office

11% Reimbursement Support Lines/Manufacturer

8% Case Manager/Social Worker

5% Another Foundation

5% Other

4% Financial Counselor

4% Private Payer/Insurer

3% Public Payer/Insurer

3% Patient Advocacy Organization, Website, Word of Mouth, Another HealthWell Patient, Elected Official, and Media

## TOP FIVE FUNDS BY GRANT APPROVAL VOLUME

Multiple Sclerosis – Medicare Access

Cystic Fibrosis

Non-Small Cell Lung Cancer – Medicare Access

Pulmonary Fibrosis

Multiple Myeloma – Medicare Access



## AVERAGE HOUSEHOLD SIZE AND INCOME



Our patients' average household income is

**\$42,342**

(approximately 264% of the Federal Poverty Level) for a two-person household.



Average grant amount for 2016:

**\$3,099**

Proportion of requests for premium assistance

**1.1%**

# 2016 Marketing Highlights

From a strategic communications perspective, 2016 will be remembered as the year we successfully optimized our communications channels to better target our key stakeholder audiences through alliance development activities, the media, our RealWorldHealthCare.org blog, LinkedIn, Twitter, and Facebook.

We launched targeted campaigns with key alliances to promote our Cystic Fibrosis, Breast Cancer, Hepatitis C, Multiple Sclerosis (MS), and Lupus financial assistance programs. Together, we helped raise awareness of various diseases, cross-refer patients, and work together to support patient communities. We further strengthened our relationships by promoting and supporting national awareness months and campaigns such as NoHEP, MS Awareness Month, Lupus Awareness Month, Put on Purple for Lupus, and more.

We also continued to reach out to patient communities and donors in 2016 by growing our presence and engagement on social media channels including Facebook, Twitter, and LinkedIn, as well as through a media feature story.

We increased visibility of our life-changing work by participating in multiple industry and targeted disease conferences. During the year, the team participated in the CBI-PAP Patient Assistance and Access Programs Conference, the Consortium of Multiple Sclerosis Centers' 30th Annual Meeting, the North American Cystic Fibrosis Conference, the Liver Meeting, the Armada Specialty Pharmacy Summit, and the PAP Legal Update.

## Media Outreach

- We continued to reach out to grant recipients to help us spread the word about HealthWell by sharing their stories with media, patient advocacy groups, and industry organizations.
- We created a syndicated print and video feature on the Pediatric Assistance Fund, which ran in over 2,300 news outlets.
- We issued a series of news releases to the media announcing the launch of three new funds.

- We spread our message nationally with more than 350 million media impressions from placements in major news outlets, including Reuters, Yahoo! Finance, MarketWatch, and *Washington Business Journal*.

## Social Media

- In 2016, we accelerated our social media strategy to broaden our reach to new patients, families, and patient advocacy groups. Cumulative results of our social media efforts total 89,608 people on Facebook and 84,940 impressions on Twitter.
- We began efforts to significantly enhance HealthWell's LinkedIn visibility among our key stakeholders.



## Real World Health Care Blog

- Our blog, dedicated to highlighting the researchers, clinicians and organizations at the forefront of medical discoveries and treatments, continued in 2016 with a series on Big Data in Health Care, Alzheimer's Disease, and Non-Small Cell Lung Cancer.
- We had a total of 8,500 visits to the blog and more than 10,500 page views in 2016.
- We grew from just over 1,000 followers to nearly 2,000 followers and generated approximately 5,000 impressions per month.

## Accolades

HealthWell received a 4-star rating from Charity Navigator indicating that HealthWell exceeds industry standards and outperforms most peer organizations. HealthWell was also recognized by *The Chronicle of Philanthropy* in its annual Philanthropy 400 list of the nation's top charities.

## *How the HealthWell Foundation changed my life.*

My name is Consuella, and I am a lupus survivor. I was diagnosed with lupus in March 2013. I became pregnant in early 2014 and was considered a high-risk patient. I had a successful delivery on September 6, giving birth to a baby girl. Her name is Grace.

The day after she was born, it was noted that I had decompensated. I was told that I was coughing up blood and my oxygen levels were desaturating. A bronchoscopy was performed and my right lung collapsed. A tube had to be inserted so my right lung could function properly. The results also showed that my lungs were saturated with fluid and I had to be put into an induced coma to drain the fluid from my lungs. I was in the coma over two weeks and hospitalized until November.

Waking up from the coma was very scary because I had no recollection as to what had happened to me. I was later diagnosed with acute respiratory distress syndrome (ARDS), which requires me to be on supplemental oxygen 24/7. I have not worked since September 2014 and I am currently on a fixed income receiving Social Security Disability. I was covered under Medicaid until November 2016. The Department of Social Services called me and stated that I no longer qualify for Medicaid or Medicaid disability due to payments I receive from Social Security. I made phone calls to social services, county workers, health care providers, and anyone who I thought could help me get insurance. Finally, I was able to get coverage through the ACA. Since I have been considered disabled for two years, I automatically qualified for Medicare and would no longer qualify for health care through the ACA. I thought being on Medicare meant I was safe and I didn't have to worry about expensive copays. I learned that now I had to meet a \$3,700 deductible and pay more than I have ever paid for my lupus medications. I was now paying about \$230 a month for my medications when my initial out-of-pocket copayment was \$3 under Medicaid

and between \$3-\$9 under the ACA.

I made countless phone calls to Social Security, researched drug companies, tried prescription cards, and talked to pharmacies and my doctors to help me

get low-cost copays

for my medication. I need my lupus medication to live/survive; it keeps me in remission. There are immediate adverse effects of not being able to take or afford this medication. This past week I was spending time with my children and forgot to take my medicine in the morning. I felt fatigued all day. My children were fed, I was punctual for my son's doctor appointment, I walked the neighborhood with my two-year-old and we had lunch. I got home, took a nap, and I was still very tired. It finally occurred to me that I didn't take my medication, and at that moment I was reminded of how lupus affects my life literally.

I was researching Medicare.gov and found the heaven-sent HealthWell Foundation. I was in pure disbelief that I qualified for a grant through its program considering there is so much uncertainty about our health care future. It is a true blessing that I can get my medication at no cost for the time being. No more anxiety about how I am going to pay my bills, and now I can study for my upcoming semester in mathematics at UNCC.

— Consuella



*Consuella*



# 2016 Information Technology Highlights

In 2016, we proudly implemented program enhancements to provide those we serve with a HealthWell experience as seamless and as pleasurable as possible. Through continued enhancements of our services, we are able to provide real-time information that equip patients, providers, and pharmacies with online tools to easily apply for and manage their HealthWell grants.

We were excited to implement real-time grants for our dedicated pharmacy and provider portals in 2016. Through the portals, providers and pharmacies can now apply for assistance without human intervention. Additionally, this streamlined process provides pharmacies and providers with the capability to monitor and manage their patients with HealthWell grants.

We partnered with a new pharmacy benefit manager (PBM) to offer real-time pharmacy card activation. Patients are now able to use their pharmacy cards instantly upon grant approval with no lag time.

Many of our grant recipients require additional funds to cover the cost of their treatment within the same 12-month grant cycle. In 2016, we were pleased to implement a second grant option for eligible patients who had exhausted their grant prior to their re-enrollment schedule. Second grants are awarded based on use of their initial grant and the availability of additional funding.

We continued to streamline our internal operations by adapting better technology solutions to significantly improve our processes to capture and upload documents received by fax and mail.

We launched a secure website for publishing and sharing donor reports. Donor reports are now uploaded to the donor information center instead of being sent via email, allowing donors to easily access current and past reports in one location. In addition, donors receive automatic email notifications when new reports are available.



Real-time grants for our dedicated pharmacy and provider portals



Real-time pharmacy card activation



Second grant option for eligible patients



Capture and upload documents received by fax and mail



Secure website for publishing and sharing donor reports

# With Gratitude for Our Partners and Supporters

HealthWell prides itself in establishing connections with hundreds of organizations and businesses. These relationships enable us to strengthen our program services, raise awareness about copayment assistance, and further enhance our mission by providing information to those we serve. We would like to recognize several organizations for their assistance and generous support of our mission:

American Association of Colleges of Osteopathic Medicine (AACOM)	Covance Specialty Pharmacy	Net 100
ABD Direct	Cystic Fibrosis Foundation	New Target
Accounting Seed	Design Positive	Nonprofit Service Group
AccountTemp	Diplomat Pharmacy	OberlKaler
Accredo Pharmacy	Document Management Solutions	Ohio State University Medical Center (Transplants)
ACS-Rx	Experian Health, Inc.	PDMI
Aetna Specialty	First Potomac Realty Trust	Raffa & Co.
Amber Pharmacy	Florida Cancer Specialties	Right Source Pharmacy
American Liver Foundation	HCMA Kidney Transplant Clinic	SalesForce
American Porphyria Foundation	i2 Design Group, LLC	Sjögrens Forum
American Express	ImpactOffice	South Texas Oncology
Asembia (formerly Armada Specialty Pharmacy)	Infinity HR	Spencer Dermatology Associates
AssistRX	JK Moving Services	Texas Oncology
Axium Pharmacy	John Keith Photography	THC Pharmacy of Nevada
Balfour Management Solutions	Kastle Systems	TMS Health
Bank of America	Little Digital Co.	Total Life Care Pharmacy
Biomedical Insights, Inc.	LS Mechanical, Inc.	TrendKite
BioTech Primer	Lung Cancer Alliance	UNC Hospitals
Brown's Refrigeration	Lupus Foundation of America	US Oncology
CancerCare	Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, PC	WellDyneRx
Caremark Specialty Pharmacy	Morgan Stanley	WHITECOAT Strategies, LLC
CDW	Multiple Myeloma Research Foundation	WRB Communications
Classic Occasions	My Health Teams	Vanguard Advisors, Inc.
CloudMentor	National Kidney Foundation	Xerox
Conga	National MS Society	zPaper
Covance Market Access Services	NeedyMeds	

# HealthWell Pediatric Assistance Fund® — Helping Children 18 Years Old or Younger Start or Continue Critical Medical Treatments



PEDIATRIC  
ASSISTANCE FUND

*powered by the* HEALTHWELL FOUNDATION®

Addressing the needs of America's underinsured is and has always been the number one priority of the HealthWell Foundation since its inception in 2003. Being underinsured knows no age limit, no gender, and no race. Unfortunately, children also suffer from being underinsured, and the need for a financial lifeline for the families of these children is critical.

The HealthWell Pediatric Assistance Fund® is specifically designed to provide financial assistance to eligible families so their children can start or continue critical, often life-saving, medical treatments they otherwise would not be able to afford. This unique fund assists children 18 years old or younger living with chronic or life-altering conditions that their families are struggling to treat due to cost.

When children are diagnosed with a chronic condition — like heart disease or juvenile arthritis — their families not only experience fear and anxiety about their child's condition, but they also are faced with the difficult struggle of how 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. Oftentimes, these families must choose between purchasing their child's medication or paying rent or buying groceries. Since opening the fund in August 2013, HealthWell has helped the families of more than 375 children covering more than 140 disease areas afford their cost-shares for prescription drug copays, counseling services, surgical procedures, medical devices, prescription drug copayments, and other out-of-pocket costs. In 2016, we were honored to assist over 170 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 2016

Acute Lymphoid Leukemia  
Attention Deficit Hyperactivity Disorder  
Autism  
Benign Neoplasms (Tumors)  
Common Variable Immune Deficiency  
Crohn's Disease  
Depression Disorder  
Ehlers-Danlos Syndrome  
Epithelioid Hemangioendothelioma  
Gender Identity Syndrome  
Global Development Delays  
Heart Disease  
Juvenile Arthritis  
Nephrotic Syndrome  
Osteogenesis Imperfecta  
Precocious Sexual Development  
Respiratory Syncytial Virus  
Severe Acne  
Sickle Cell Anemia  
Williams Syndrome  
Turner Syndrome

## *To the HealthWell Foundation and its Grant Supporters,*

I just wanted to say another thank you for all the support you gave my son, Jordan. Since birth, Jordan has suffered from several medical conditions.

At birth, he had breathing problems from being two weeks early. When he was nine months old, he had tear duct surgery. He was first diagnosed with a platelet dysfunction at the age of two and was three when he had his tonsils removed. After that he has had quite a few different surgeries.

At age 13, just after having his appendix removed, he was a passenger in a car that hit a guardrail head-on. He had a CAT scan and Xray of his neck and back, was diagnosed with a concussion, and sent home to rest. The next day, I received a call from his doctor telling me that I needed to get Jordan to his office right away. The CAT scan revealed a tumor on the T1 vertebra of his spine. After waiting over a month to stabilize his concussion, Jordan was scheduled for surgery. The

tumor was successfully removed and was declared benign!

He was diagnosed with Ehlers-Danlos Syndrome (EDS) and narcolepsy as a teenager. What a diagnosis for a young man in high school and driving! The medications were covered by our insurance, but with a very high deductible and copay. Without the help of the HealthWell Foundation, there is no way we would have been able to provide Jordan with his medications.

Again, I wanted to thank you for the time you assisted us in meeting his deductible and copayments for medications. Now, our time has ended for Jordan's pediatric assistance. Time has ended, but never forgotten.

— Angie (Jordan's mother) and Jordan



*Jordan & Kaitlyn (fiancée)*

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## *Dear HealthWell Foundation and Supporters,*

When I met my fiancée, Shawn, over three years ago, I knew very little of the financial burden that a chronic illness can present. Shawn was born with Cystic Fibrosis (CF), a rare genetic disease that affects lung function and digestive health (among other things). CF requires multiple breathing treatments each day, chest physiotherapy, and countless medications that must



*Shawn & Jill (fiancée)*

be taken daily. Even with insurance, many of his medications come with \$200+ copays each month—medications that are required to help him breathe better and live happier. Without organizations like the HealthWell Foundation,

these copays can certainly add up and be a huge financial burden.

Shawn and I realized early on in our relationship that starting our lives together would not be quite as easy for us as it is for some—saving money for things like a house or a car would be very difficult with Shawn's medical expenses. Now, as we make plans for our wedding in June, we cannot help but be so grateful to the HealthWell Foundation. The foundation has had a tremendous impact on our lives and has made it so that medication copays are one less thing to worry about. Shawn is hands down one of the strongest and most hardworking people I know, and because of the HealthWell Foundation and the generosity of its supporters, he can breathe better and live happier. We are so blessed and so thankful for all of the work that you do and the assistance that you provide to those in need.

— Jill

# Thank You for a Record-Breaking Year!

Due to the kindness and commitment from our corporate and individual donors, in 2016 HealthWell achieved a record year by receiving approximately \$140 million in donations. As a result of these generous donations, we were able to serve more patients through more programs, with more financial assistance in 2016 than in any other year in HealthWell's history.

Our staff is eternally grateful to all who made this achievement possible. Our goal is to help ensure that no one in need has to forgo paying for food, housing, or other vital expenses in order to afford his or her medications. The ability to positively impact patients in such a profound way is very gratifying to our staff and all of our stakeholders.

Although the donors select which funds in what 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 and individual donor for the confidence 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. As a copayment assistance foundation, HealthWell operates within a complex regulatory framework. The regulations governing the health care industry, as well as a modification to its original favorable advisory opinion that the Department of Health and Human Services Office of Inspector General (OIG) issued to HealthWell on December 21, 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. Through the generosity of our donors, since its inception HealthWell has already provided over \$630 million in financial assistance to more than 245,000 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.

## In 2016,

thanks to the incoming financial support we received, we are proud to have worked tirelessly in order to:

## 39,000+

Help over 39,000 patients afford their vital medications

## Oncology Funds

Support several brand-new or reopened disease area funds, including many in the oncology space

## 365

Maintain dozens of other funds throughout the year, including many that were open all 365 days of 2016



# Disease Areas

In 2016, we awarded grants to more than 39,000 insured individuals in need of assistance in 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

Breast Cancer - Medicare Access

Carcinoid Tumors and Associated Symptoms - Medicare Access

Chronic Myeloid Leukemia - Medicare Access

Cystic Fibrosis

Cytomegalovirus Disease - Prevention and Treatment

Diabetic Foot Ulcers

Dupuytren's Disease

Fungal Infections - Aspergillosis and Candidiasis

Glioblastoma Multiforme/Anaplastic Astrocytoma

Gout - Medicare Access

Growth Hormone Deficiency

Head and Neck Cancer - Medicare Access

Hepatitis C

Immunosuppressive Treatment for Solid Organ Transplant Recipients - Medicare Access

Melanoma - Medicare Access

Multiple Myeloma - Medicare Access

Multiple Sclerosis - Medicare Access

Non-Small Cell Lung Cancer - Medicare Access

Peyronie's Disease

Porphyrias

Pulmonary Fibrosis

Renal Cell Carcinoma - Medicare Access

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 it 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](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.



### JOIN OUR SOCIAL COMMUNITIES

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://Facebook.com/healthwellfoundation)  
follow us on Twitter  
[@HealthWellOrg](https://twitter.com/HealthWellOrg) and join  
our LinkedIn network

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  
20440 Century Boulevard  
Suite 250  
Germantown, MD 20874



### PHONE:

HealthWell's Development Office  
(240) 632-5300



### EMAIL:

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



## *Three years ago, I was diagnosed with pulmonary fibrosis.*

My family and I have owned, and worked, a farm in Mount Airy, Maryland, most of my life. During renovation of my mother and father's farmhouse, I unblocked a bricked chimney to find wheelbarrows full of soot and ash. I had not prepared myself with a mask or protective clothing. Shortly after the project, I was attending a weekend function and began to cough. This wasn't just any cough. I couldn't stop.

I was referred to a pulmonologist at Johns Hopkins who delivered the news that I had pulmonary fibrosis in both lungs. She was not able to confirm the cause of the disease, but I suspect it had something to do with the soot and ash I inhaled during the renovation and exposure to spores over many years working the farm. The doctor told me that I would be a good candidate for a single or double (depending on the donor) lung transplant.

Pulmonary fibrosis prevents me from doing a lot of things, like going outside in the heat or when the pollen count is high. My wife, Anna, and I even had to relocate our pet birds because they could no longer live in the house with my condition.

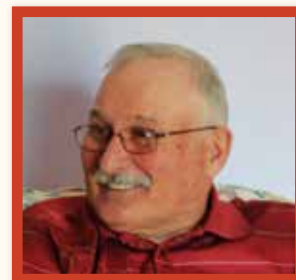
Since my diagnosis, I take three pills three times a day to slow the progression of my disease. The medications are very expensive, costing about \$6,000 a month. I've been on Medicare for two years and that helps with some of the expense, but it still doesn't cover everything. I now pay \$40

a month for my prescriptions, but that puts a drain on finances for me and Anna.

My pulmonologist is the one who told me about the HealthWell Foundation. I didn't waste any time contacting them and within about a 10-minute phone discussion, I was approved for a \$9,000 grant to help with copays for my medication. This is my second grant from the HealthWell Foundation and I was able to reapply over the phone. They made it very easy for me to continue with their program.

Anna and I have been married for almost 50 years. We have four wonderful children and beautiful grandchildren. Since my diagnosis, we have been faced with some difficult choices regarding my health care, treatment options, and our financial future. Having a lung transplant is life-changing and the financial burden it will place on me and my family is a huge concern. I don't want to give up my children's inheritance to stay alive. When I see the surgeon I will have to make some life-altering decisions. In the meantime, I don't need to worry about getting my pulmonary fibrosis medications because of a HealthWell grant. Thank you HealthWell Foundation and all your donors who provide people like me the ability to afford medications we can't live without.

— Gareth



*Gareth*

# Statement of Financial Position

(AS OF DECEMBER 31, 2016)

## Assets

Cash and cash equivalents	\$ 29,003,342
Investments	77,495,177
Interest Receivable	200,260
Pledges Receivable	20,493,088
Prepaid Expenses	56,241
Deposit	8,218
Computer Software and Equipment, net	334,431
<b>Total Assets</b>	<b>\$ 127,590,757</b>

## Liabilities and Net Assets

### Liabilities

Accounts Payable and accrued expenses	\$ 3,193,745
Copayments and premium assistance payable	4,319,829
<b>Total Liabilities</b>	<b>\$ 7,513,574</b>

### Net Assets

Unrestricted	\$ 355,026
Temporarily restricted	119,722,157
<b>Total Net Assets</b>	<b>\$ 120,077,183</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 127,590,757</b>

**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

2016 REVENUE

## Expense Ratios

Patient Grants and Services	98.09%
Management and General	0.92%
Fundraising	0.49%
Education and Outreach	0.50%

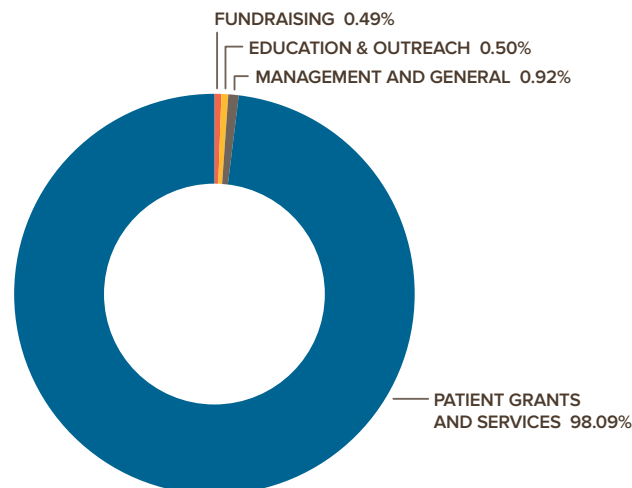
## Revenue

Donations and Other Income	\$139,091,107
Investment Income	\$ 1,809,218
<b>Total Revenue</b>	<b>\$140,900,325</b>

## Expenses

Patient Grants and Services	\$107,745,417
Management and General	\$ 1,014,154
Fundraising	\$ 534,678
Education and Outreach	\$ 545,793
<b>Total Expense</b>	<b>\$109,840,042</b>

## 2016 EXPENSES



# Board of Directors

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

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Clinical Faculty | University of California-San Francisco  
Immediate Past Chair | Medical & Scientific Advisory  
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*(through June 2016)  
Associate Professor of Medicine  
Division of Hematology/Oncology  
Massachusetts General Hospital and Harvard*

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*Senior Accountant (PT)*



HEALTHWELL  
FOUNDATION®

When health insurance is not enough.®

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HealthWell Foundation

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.