



2015-16
ANNUAL REPORT



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Friends of CareNet ...

As 2016 comes to a close, Toledo/Lucas County CareNet would like to recognize and thank our donors and friends who share our dedication to increasing access to care for low-income residents of Lucas County. Our partners have helped mold CareNet into the community resource it is today.

In that spirit, the Board of Directors awarded its Distinguished Service Award to Signature Bank, N.A. for its extraordinary commitment to CareNet's mission by hosting the annual Friends of CareNet event, advocating in the community for CareNet, and being a loyal and significant donor to the Annual Campaign. Meanwhile, CareNet itself was honored to be recognized by one of its key partners, Adelante, The Latino Resource Center. The Adelante Board of Directors awarded CareNet with the Amigo Award for the services CareNet and its partners provide to the Hispanic community.

As the healthcare system continues to change, CareNet utilizes three strategies to assist low-income residents with getting connected to the healthcare they need:

Navigating to Coverage: Due to increased eligibility for Medicaid and Marketplace Insurance, CareNet has increased its focus on helping people navigate the system to secure healthcare coverage. Dennis and Julie Tippie, who are featured in this report, found out the hard way that the process is complex – and that a CareNet Navigator can make the difference.

Providing care coordination to improve health and quality of life: Having healthcare coverage does not necessarily translate into access to care. CareNet fills this gap by providing care coordination to help low-income Lucas County residents utilize their coverage effectively. CareNet's community health workers also address the social determinants of health by connecting residents to community resources, including food, transportation and housing.

Providing a charity care network for the uninsured: CareNet was created to connect low-income, uninsured residents to needed healthcare services through a charity care network. The network continues today thanks to the commitment of our healthcare partners to provide residents the care they need, regardless of their ability to pay.

Thank you for supporting CareNet's efforts to unite the community in increasing access to coordinated healthcare services for low-income residents. Your support is needed now more than ever to increase access to care in the changing healthcare landscape.

Yours in Good Health,

Jan L. Ruma, Executive Director
Toledo/Lucas County CareNet



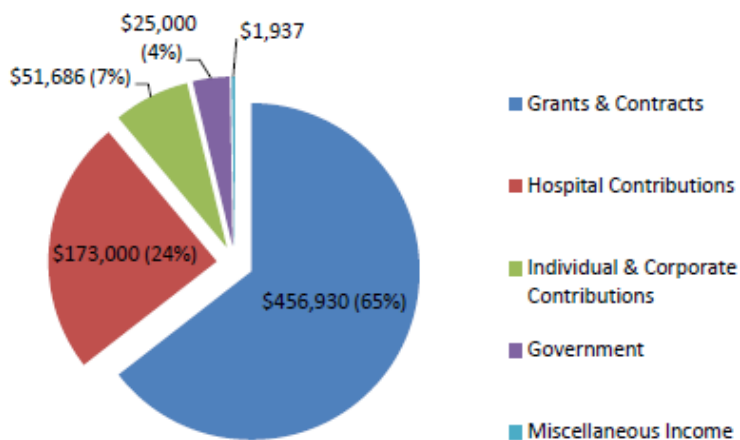
Friends of CareNet



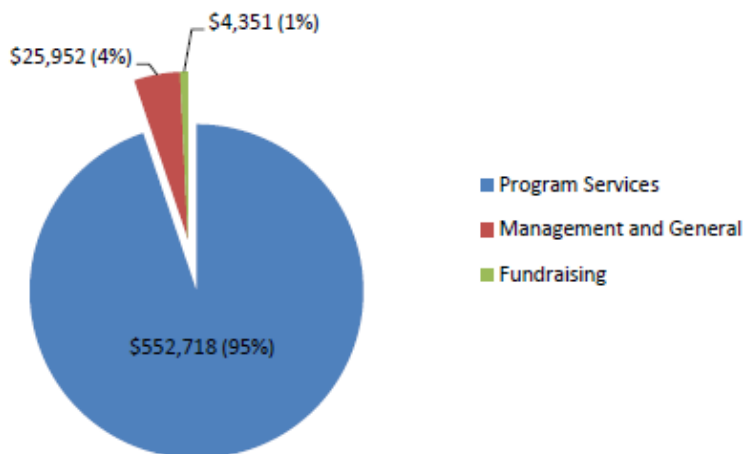
Signature Bank President David Reed (left) and Vice President Barbara Berebitsky (middle) accept the CareNet Distinguished Service Award at the 2016 Friends of CareNet event hosted by Signature Bank, N.A. Barbara Petee, CareNet's Vice Chairperson and ProMedica's Chief Advocacy and Government Relations Officer (right), presented the award on behalf of the CareNet Board.

Return on Investment 2015

2015 Income = \$708,553*



2015 Expenses = \$583,021*



*Audited Financial Statements as of December 31, 2015 by Bock, Korsnack & Hinds, Inc. 2016 Audited Financial Statements will be presented in the 2016-17 Annual Report.



CareNet - Contributors January 1 - December 31, 2015

CareNet Collaborating Partners @ \$5,000+

City of Toledo
Delta Dental
Lucas County Commissioners
Mercy Health

Ohio Association of Food Banks
Ohio Association of Free Clinics
ProMedica
Signature Bank, N.A.

St. Luke's Hospital
Susan G. Komen Northwest Ohio
University of Toledo
United Way of Greater Toledo

Founders Circle

\$70,000+
Mercy Health
ProMedica
The United Way of Greater Toledo
Ohio Association of Food Banks

CareNet Circle

\$40,000+
Susan G. Komen Northwest Ohio

\$20,000+

Lucas County Commissioners

\$15,000+

University of Toledo

\$10,000+

Ohio Association of Free Clinics
St. Luke's Hospital

Caring Society

\$5,000+
City of Toledo
Delta Dental
Signature Bank, N.A.

Safety Net Society

\$2,500+
Mr. & Mrs. Michael & Barbara Berebitsky
Buckeye Broadband
HCR ManorCare Gives
Mr. & Mrs. David & Susan Reed
The Anderson's
TKBW Private Foundation

Supporters

\$2,000+
Dr. & Mrs. Arthur & Mary Mancini

\$1,500+

Mr. & Mrs. Peter & Jan Ruma

\$1,000+

Dr. & Mrs. Nasir & Lynn Ali - Ali Family Foundation
Dr. & Mrs. Stephen & Cathy Bazeley
Brooks Insurance
Dr. & Mrs. G. Mark & Nancy Burton
Mr. & Mrs. Charles & Cynthia Dana
Mr. & Mrs. W. Scott & Barbara Fry
Mr. & Mrs. John & Jeanie Hayward
Drs. Jay & Valentina Jindal
Dr. & Mrs. John & Dorothy Newton
Mr. & Mrs. Larry & Jill Peterson - ProMedica Fund
Dr. & Mrs. James & Marge Sander
Mr. C. Michael Smith
Strategic Health Care

\$750+

Kroger Community Rewards
Mr. & Mrs. Warren & Pat Tipton

\$500+

Academy of Medicine of Toledo and Lucas County
Mr. & Ms. Kim & Carol Beck
Judge Judith A. Lanzinger
Mr. & Mrs. Stephen & Mary Malia
Mr. & Mrs. Thomas & Jane Manahan, Jr.
Mr. & Mrs. Bob & Kathie Maxwell
Mr. & Mrs. James* & Dorothy Murray
Neighborhood Health Association
Mr. & Mrs. Tim & Barbara Petee
Mrs. Dorothy Price
Dr. & Mrs. Suresh & Marna Ramnath
Mr. & Mrs. Bob & Sue Savage - The Savage Family Foundation
Dr. Tim Sigman & Ms. Chinda Misra
Ms. Kathy Silvestri
Mr. & Mrs. Frederick & Jacqueline Yocum

\$250+

American Interiors
Mr. & Mrs. Daniel & Dawn Balduf
Mr. & Mrs. James & Ellen Black
Dr. & Mrs. Lachman & Nancy Chablani
Mr. & Mrs. Martin & Jan Connors
Mr. & Mrs. William & Sara Jane DeHoff
Dr. & Mrs. Robert & Joan Kose
Paramount Health Care
Dr. & Mrs. Yogesh & Smita Patel
Mr. & Mrs. Daniel & Joan Rigal
Mr. & Mrs. Dennis & Janice Seffernick
Mr. & Mrs. Robert & Kathleen Vasquez

\$200+

Mr. William Fall
Ms. Marchelle Lee
Mr. & Mrs. David & Janice Merrell
Mr. & Mrs. Edward & Linda Reiter
Mr. Jack Rogers

\$100+

Mr. & Mrs. Jim & Patricia Appold
Mr. & Mrs. Michael and Julie Beazley
Mr. & Mrs. James & Marie Essig
Dr. & Mrs. Jeffrey & Julie Forquer
Mr. Thomas Furey
Mr. & Mrs. Michael & Joyce Guinness
Drs. William & Barbara Gunning
Dr. & Mrs. Neeraj & Susan Kanwal
Dr. Carol Kollarits
Mr. Patrick Jacob
Mr. J. Robert Jesionowski
Mr. Donald Leary & Ms. Rebecca Fuhrman
Mr. & Mrs. Jun Li & Chang Xia
Ms. Julie M. McKinnon

\$100+ cont'd

Ms. Darlene Mitchell-Sylak
Mr. & Mrs. Boyd & Katherine Montgomery
Mr. & Mrs. Frederick & Sharon Moor
Mr. Richard Pietraniec
Mr. & Mrs. Ernest & Louise Savage
Mr. David Simko
Dr. Ward Taylor
Sr. Dorothy Thum - Sisters of Mercy
Mr. Thomas Ward
Mr. & Mrs. Gary & Diana Waugh
Mr. Lee Wealton
Ms. Maggie Wielinski

\$50+

Mr. & Mrs. Bryan & Heather Coehrs
Ms. Patrice Fraker
Mr. & Mrs. James Layman
Mr. David Oppenlander
Mr. Paul Reeves
Mr. & Mrs. Michael & Sally Rench

Up to \$49

Amazon Smile
bd's Mongolian Grill
Mr. Richard Cohen
Ms. Linda Dewey
Mr. & Mrs. Mark & Cheryl Herr
Mr. Martin Mohler
Mr. & Mrs. George & Barbara Sarantou
Ms. Alishea Sutton
Mr. William Triplett
Mr. Rick Wilk

Note: 2016 contributions will be listed in the 2016-2017 annual report.

**Deceased*



CareNet Makes a Difference



Dennis and Julie Tippie were so frustrated with medical coverage through the Health Insurance Marketplace that the Swanton couple almost didn't pursue navigation assistance. Now they are grateful they didn't resist a direct offer of help from Toledo/Lucas County CareNet Navigator, Danielle Welty.

Danielle helped the Tippies find coverage they could manage on their incomes, which ultimately led to their getting regular medical care again. Danielle also helped them successfully file a hardship tax exemption for losing health coverage in mid 2015 through no fault of their own.

"She saved us hundreds of dollars, and we would not have known to do that," Julie said. "That was wonderful." She added: "It's just nice to know that if we do have a problem, we have somebody we can go to. We obviously didn't do too well with the Insurance Marketplace on our own."

When they first needed to get health coverage, the Tippies found an affordable high-deductible plan in 2014. Premiums skyrocketed in 2015, though. Even worse, the Tippies were unable to straighten out a clerical error and use the coverage, so they were dropped.

"We were about ready just to take the penalty and be done with it," said Dennis, who has some chronic conditions that need to be monitored and treated with medication.

The Tippies had gone to some general insurance brokers for assistance, but they had no training with the Health Insurance Marketplace. They were pleased to learn CareNet has that expertise.

"It added so much stress in our lives," Julie said of the Insurance Marketplace. "There's a definite need for navigators to help people through it."



CareNet Leadership 2016

Board Officers

Chairman	Dr. Arthur Mancini , <i>The Academy of Medicine of Toledo and Lucas County</i>
Vice Chair	Mrs. Barbara Petee , Chief Advocacy and Government Relations Officer, <i>ProMedica</i>
Treasurer	Sr. Dorothy Thum, RSM , Senior Vice President Mission and Values Integration, <i>Mercy Health</i>
Secretary	Mrs. Melinda Cree , Executive Director, <i>Dental Center of Northwest Ohio</i>

Board Members

Mayor Paula Hicks-Hudson, Mayor of the City of Toledo
Mr. Eric Zgodzinski, Health Commissioner, Toledo-Lucas County Health Department
Ms. Doni Miller, President & CEO, Neighborhood Health Association
Ms. Angela Ackerman, Director, Outcome Management, Health Science Campus, The University of Toledo
Ms. Guisselle Mendoza, Executive Director, Adelante
Ms. Hannah Kissel-Smith, Executive Director, UT CommunityCare Clinics/UT Medical Student

CareNet Leadership Group

Mr. & Mrs. Mike & Barb Berebitsky
Dr. & Mrs. Stephen & Cathy Bazeley
Mr. & Mrs. Jamie & Ellen Black*
Dr. Louito Edje
Mr. & Mrs. John & Jeanie Hayward
Drs. Jay & Tina Jindal
Dr. & Mrs. Arthur & Mary Mancini
Mr. & Mrs. Bob & Kathie Maxwell
Mrs. Kay Murray
Dr. & Mrs. John & Dorothy Newton
Mr. & Mrs. Tim & Barbara Petee
Ms. Erin Peterson
Mr. & Mrs. Larry & Jill Peterson
Dr. & Mrs. Greg & Janine Rosenthal
Dr. Elizabeth Ruppert*
Mr. & Mrs. Bob & Sue Savage*
Mr. C. Michael Smith
Sr. Dorothy Thum
Mr. & Mrs. Bob & Kathy Vasquez
Mr. & Mrs. Dan & Jasmine Wakeman
**Emeritus Members*

CareNet Staff

Jan Ruma - Executive Director
Julie Grasson - Assistant Director
Dee Geer - Assistant to the Executive Director
Alishea Sutton - Special Projects Coordinator
Danielle Welty - CHW/Specialty Care Coordinator
Andrea Vasquez - CHW/Navigator
CJ Stobinski - CHW/Navigator

Heidi Trombly - CHW/Navigator
Julianna Goliver - CHW/Navigator
Alison Mihaly - Navigator
Tammy Bialorucki - Navigator
Marnie Arndt - Navigator
Glori Puskarich - Navigator
Michelle Cocchiarella - Navigator