

A red stethoscope is positioned diagonally across the frame, with its chest piece in the lower foreground and its tubing extending towards the upper right. The background is a soft, out-of-focus green.

*Making a Real Difference in  
the Lives of the Uninsured.*

*Annual Report 2007*



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Executive Director

## Dear Friends of CareNet

At a time when the nation is gridlocked over the problem of providing affordable healthcare to every American, it has been left to local communities to help those who fall through the widening cracks of public and private healthcare coverage.

Going without insurance means that minor illnesses can become major ones. A recent report from Families USA reports that two working aged Ohioans die each day due to lack of health insurance.

Thankfully, through Toledo-Lucas County CareNet, our community is leading the way in connecting low income uninsured residents to the care they need. The leadership of the CareNet Board of Directors has coordinated existing community resources into a local, state and national award-winning system of charity care.

CareNet is not insurance, but it helps low income uninsured residents of Lucas County establish a medical home with a focus on preventive care. The stories of our members shared in this annual report put a face on the crisis of the uninsured, and demonstrate how a community working together can make a difference.

CareNet is not just one organization; it is multiple organizations working together. Comprised of 15 primary care sites, eight hospitals, 150 volunteer specialists and TARTA bus transportation, CareNet has served more than 14,000 low income uninsured residents and currently has about 5,000 active members.

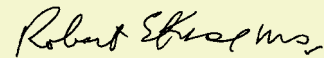
Since 2003, members have utilized their CareNet card to access over 155,000 services including primary, emergency, outpatient, inpatient and specialty care; as well as city bus transportation. In 2007 alone, the healthcare provided to CareNet members was valued at \$15.5 million based on Medicaid reimbursement rates.

Despite CareNet's successes, the challenges facing CareNet are immense. CareNet coordinates existing resources, when more resources are needed to meet the healthcare needs of the growing number of people who are uninsured. CareNet is unable to meet the current demand for specialty care and affordable prescription medications, while the membership continues to grow. Lack of affordable specialty care and prescription drugs ties the hands of primary care providers who strive to provide the best care possible for their patients. In addition, as CareNet partners face declining reimbursement their ability to sustain the CareNet model is threatened. CareNet struggles to fund its operating budget each year, and relies on community support to help continue its mission.

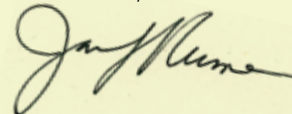
CareNet relies on physician volunteerism and the charitable mission of its partners to serve its members who otherwise could not afford the care they need.

If you are already part of the CareNet partnership as a donor or provider of service, we thank you. If you are not, we encourage you to contact CareNet through the Hospital Council of Northwest Ohio by calling 419-842-0800 to find out how you can make a difference.

Yours in Good Health,



Robert Kose, MD  
Chairman, Board of Directors



Jan L. Ruma  
Executive Director



ROBERT KOSE, MD



JAN RUMA

## Mission and Milestones

# Providing Access To Affordable Healthcare For The Uninsured

“Our Mission is to provide low income, uninsured residents of Lucas County with access to coordinated healthcare services. Services are provided at no cost or on sliding fee scales based on household size and income.”

Toledo-Lucas County CareNet focuses on identifying the low-income uninsured and connecting them to affordable care.

CareNet is a public/private partnership that mobilizes a network of medical volunteers, hospitals, clinics and referring community service organizations to provide low income, uninsured residents of Lucas County with increased access to primary and specialty medical and dental care, affordable prescriptions and reliable transportation.

CareNet eliminates barriers to healthcare, such as awareness of available care, high cost, care coordination, and lack of transportation. In addition, CareNet assists Lucas County residents by determining if they are eligible for available private and public healthcare programs.

Participating CareNet providers, service locations and volunteers are featured in the 2007 Financial Contributors recognition section located on page seven of this report.

## Milestones

Since its inception in 2003, CareNet has enrolled over 14,000 people into the program.

Membership increased 235% from 2003 through 2007. During 2007 alone, membership increased 15%.

CareNet has helped 1,672 individuals enroll in government and private healthcare programs.

Since 2003, CareNet members have accessed over 150,000 services, including primary, emergency, outpatient, inpatient and specialty care, as well as TARTA bus transportation.

## Awards and Recognition

Olive Colton Award from the League of Women Voters of Toledo/Lucas County (2006)

National Communities Building Access Act modeled after CareNet (2006)

State Meritorious Service Award from the Ohio Hospital Association (2005)

National NOVA Award from the American Hospital Association (2005)

**82% of CareNet's budget provides direct services to CareNet members through specialty referrals, care coordination, outreach, and enrollment assistance.**

## Lives Touched... Lives Changed

*"I cannot describe my feelings of relief, joy and physical well-being. I am so very grateful to CareNet who gave me a springboard back to life. I cannot say enough about CareNet and what it has provided for me."*

After many years in the teaching profession, the charter school where Cheryl worked closed, leaving her unemployed and without health insurance.

"When I developed pain in my shoulder and arm, I simply blamed it on being a little out of shape. But, the pain and discomfort did not go away. I knew something was very wrong. Without insurance, I did not know what to do." Cheryl sought help from the Toledo-Lucas County Health Department who enrolled her in CareNet.

CareNet quickly arranged for her to see a physician who confirmed that she needed urgent surgical care. On April 3,

2007, a benign tumor was removed and she began the journey back to health.



# 2007 CareNet Highlights

## In the News...

- During 2007, leaders in Cincinnati, Cleveland, Columbus, Dayton and Sioux Falls, South Dakota contacted CareNet to learn about how they could replicate the CareNet model to assist the uninsured in their communities.
- CareNet was featured in a Dayton Daily News article as a community strategy that is working to provide healthcare to those in need.
- In July, CareNet members provided testimony to the joint Ohio House-Senate Committee on Health Care Reform that their health and quality of life improved immensely since becoming CareNet members. The committee members were encouraged to adopt the CareNet model statewide.
- Ohio Senate Bill 245: Piloting Access to Healthcare (PATH) Grant Program was introduced by Senate Health Chairman Kevin Coughlin to help replicate CareNet throughout Ohio.
- The Federal Health Resources Services Administration (HRSA) recognized CareNet as a best practice for improving health outcomes.

## CareNet: Improving Health

### Member Health Status

CareNet conducted a review of members diagnosed with high blood pressure or diabetes to determine if their health status improved while receiving healthcare through the CareNet program. The results clearly showed that CareNet significantly improved the health of its members through improvements in blood pressure readings, an increase in the number of members with normal blood pressure readings, and improvements in test results for diabetic patients enrolled in CareNet.

### Preventive Health Screenings

CareNet's ability to provide preventive health screenings was analyzed by reviewing how often female CareNet members received mammogram screenings compared to the screening recommendation from the National Cancer Institute (NCI). The review found that 87.5% of the women whose charts were reviewed met the guidelines recommended by NCI.

The mammogram screenings were provided in large part due to in-kind services provided by local radiology groups. CareNet members also receive support from the Susan G. Komen for the Cure Northwest Ohio Affiliate, and the Breast and Cervical Cancer Project coordinated by the Fulton County Health Department.

### Emergency Room Usage

CareNet explored ways to improve the health and contain medical costs among members who used emergency room services extensively. CareNet found that increasing primary care management was a successful strategy. Follow-up was made with the CareNet members to make the primary care connection.

## Lives Touched... Lives Changed

*"If you don't have health insurance, there is no place to turn for help," says Cheryl. "I am so happy that I can get the care I need. CareNet has been a godsend for me."*



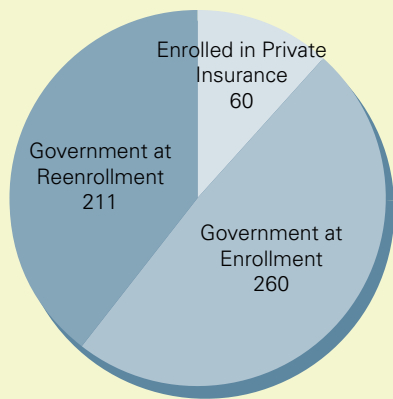
Cheryl lost her healthcare coverage after a lay off from work and went several years without a doctor. "You just learn to deal with it by yourself when you get sick," she says. Once, when she had chest pain, she went to the emergency room only to learn her symptoms were caused by stress, not the heart attack she feared.

Since enrolling in CareNet, Cheryl receives primary care at the Southside Clinic. "I do a breast self-exam every month; and when I felt a lump, I called

for an appointment." Her primary care doctor arranged for Cheryl to see a specialist through CareNet and the Komen Promise Program. The specialist removed the lump that, fortunately, was not malignant. Cheryl is the first to say that, if it had been cancerous, her story could have had a much different outcome without CareNet's help.

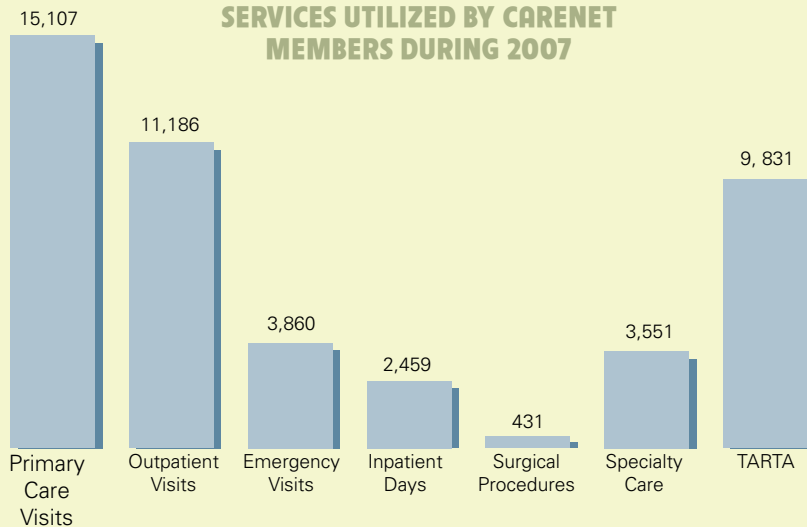
Cheryl is able to walk to the Southside Clinic; but, without a car, she is very grateful for the TARTA rides to her other appointments.

## 2007 PUBLIC/PRIVATE INSURANCE ENROLLMENT THROUGH CARENET

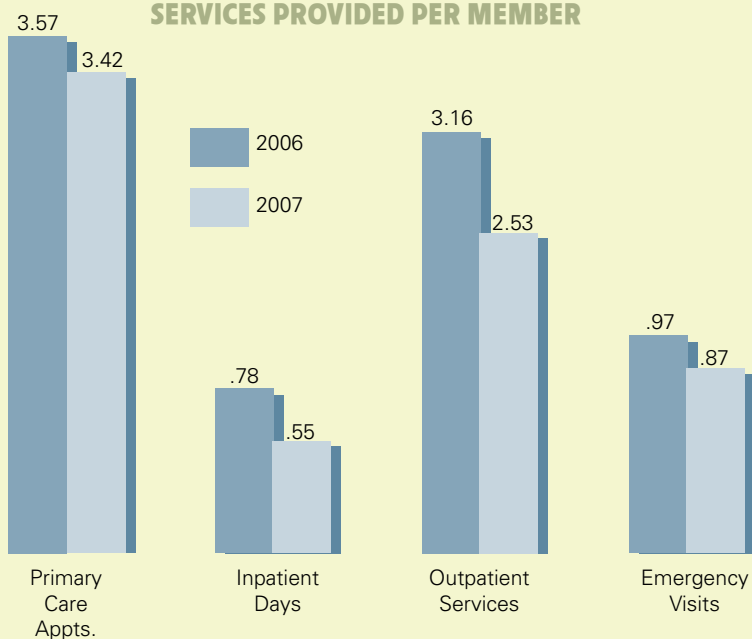


During 2007, over 400 individuals enrolled in public and private insurance through CareNet.

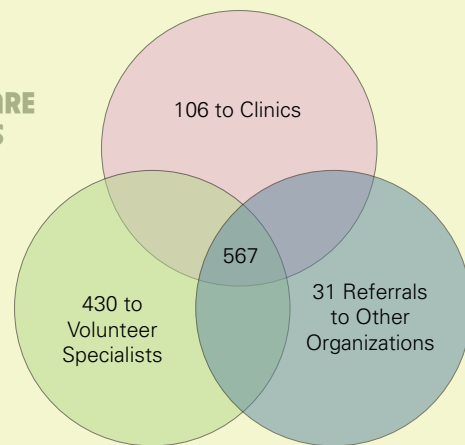
## SERVICES UTILIZED BY CARENET MEMBERS DURING 2007



## SERVICES PROVIDED PER MEMBER



## SPECIALTY CARE REFERRALS



**For every dollar in the CareNet budget, CareNet is able to leverage almost \$50 in services.**

Your donation will help CareNet efficiently meet the needs of the uninsured in our community. Together we can close the gap between requests for service and services provided.

## Lives Touched... Lives Changed

*"CareNet has turned my life around! The CareNet primary care physician at The Center for Health Services provided me with diabetes medications and testing equipment that I needed, but could not afford. CareNet has given me hope for a future."*

Gareth worked as a mechanical diagnostic technician until the fall of 2005. On that day he had his first heart attack and his life was forever changed.

His employer offered insurance after 90 days. Unfortunately, he had been on the job for only 70.

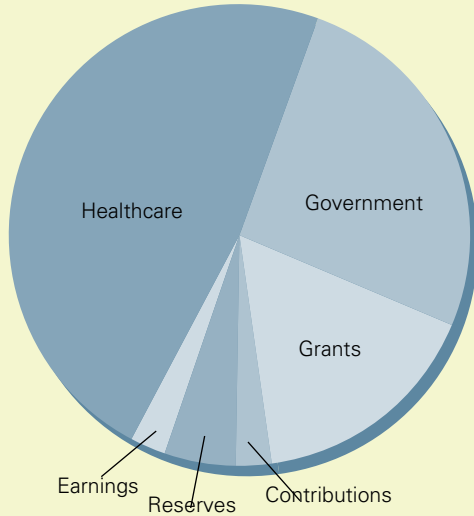
In a short time he spent his life savings to pay for his medical bills. In desperation, he was forced to sell all of his car repair tools, the source of his income. Totally despondent, with nowhere to turn, Gareth became depressed.

Enter Pam Awada, ProMedica Health System's CareNet Enroller. CareNet arranged an appointment with a

cardiologist, who supplied samples of medications to lower his cholesterol and strengthen his heart muscle. Thanks to CareNet, Gareth obtained Medicaid and is on his way to better health.



# The Bottom Line - Results



## 2007 INCOME

Healthcare	\$152,500
Government	82,500
Grants	51,854
Contributions	7,041
Reserves	15,999
Earnings	8,450

**Total \$318,344**

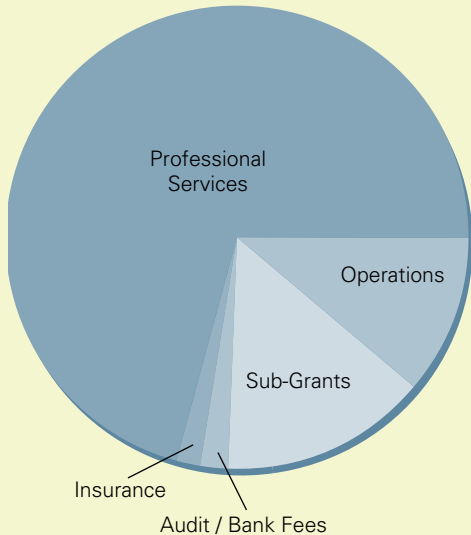
Unrestricted Reserves \$52,732

## ESTIMATED VALUE OF SERVICES PROVIDED TO CARENET MEMBERS: \$15.5 MILLION\*

Primary Care	\$1,350,565
Outpatient Services	3,601,892
Inpatient Days	6,831,102
Surgeries	1,223,178
Emergency Room Visits	2,150,020
Specialty Consults	349,020
Dental Center	37,409
Hospice Care	15,000

**Total \$15,558,186**

\*Based on Medicaid Rates



## 2006 EXPENSES

Professional Services	\$226,230
Operations	34,737
Sub-Grants	45,892
Audit/Bank Fees	6,705
Insurance	4,780

**Total \$318,344**

You can make every dollar you donate go 50 times further by giving to CareNet.

Your donation will help CareNet to close the gap between requests for service and services provided. Together, we can make a real difference in the lives of the uninsured.

# Lives Touched... Lives Changed



*"CareNet has taken away a great deal of stress from my life. I can't emphasize how grateful I am for this program."*

Leroy's complicated health history, including Hepatitis C, liver disease and a serious chest infection, forced him to leave his career as a special education teacher. Unable to work, he has been without health insurance for several years. Fortunately, specialists at the University of Toledo Medical Center continued to provide his

care. Leroy then turned to CareNet for other healthcare needs after reading an article about the program.

CareNet helped by securing primary care, lab work and medications. "The staff at the Mercy Healthcare Center has been wonderful to me and more than willing to help." With their help, he now gets his medications through a pharmaceutical assistance program.

# Contributors

## 2007 Financial Contributors

### Founders \$62,500

City of Toledo  
Mercy Health Partners  
ProMedica Health System

### Partners \$20,000+

Lucas County Commissioners  
The Stranahan Foundation

### \$12,500+

University of Toledo Medical Center  
Susan G. Komen for the Cure, Northwest Ohio Affiliate

### \$10,000+

Ohio Association of Free Clinics  
St. Luke's Hospital

### \$5,000+

Academy of Medicine of Toledo and Lucas County  
PHrma

### Primary Care

Neighborhood Health Association  
Cordelia Martin Community Health Center  
Huron Street Medical Center  
NHA Pediatrics  
RiverEast Community Health Center  
Southside Community Health Center

Mercy Health Partners  
Community Health North  
Navarre Park Clinic  
Mercy Family Practice Family Care Center – Adult Clinic  
Navarre Family Medical Association

ProMedica Health System  
The Center for Health Services  
Family Physician Association and Flower Hospital Family Practice Residency  
W. W. Knight Family Practice Center

Toledo-Lucas County Health Department  
Downtown Clinic  
Western Lucas County Clinic  
Private Volunteer Physicians

### Physicians

*In order to protect the privacy of our 150 volunteer physicians and practices, they are not listed by name*

Members of the Academy of Medicine of Toledo and Lucas County  
Members of the Islamic Medical Association  
Physicians serving participating hospitals  
Private Practice Physicians

### Dental Services

Dental Center of Northwest Ohio  
Neighborhood Health Association

### Healthcare Services

Hospice of Northwest Ohio  
Prevent Blindness Ohio

### Transportation Services

TARTA

### Referral Services

United Way First Call for Help  
Lucas County Job & Family Services

### Volunteers

Vivian J. O'Toole  
League of Women Voters  
CareNet Board of Directors  
CareNet Council Members  
CareNet Coordinators

If you have assisted CareNet in 2007 and are not listed, we apologize for the oversight. Please contact the CareNet office at 419-842-0800 so we may thank you for your efforts and make sure to include you next year!

## 2006 Inkind Contributors

### Hospitals

Mercy Health Partners  
St. Anne Mercy Hospital  
St. Charles Mercy Hospital  
St. Vincent Mercy Medical Center  
ProMedica Health System  
Bay Park Community Hospital  
Flower Hospital  
The Toledo Hospital  
University of Toledo Medical Center  
St. Luke's Hospital

## Lives Touched... Lives Changed

*CareNet has changed my life. My health has improved 100%, and I have not been to an emergency room since becoming a CareNet member. It is genuinely a caring program."*

Although she has worked most of her life, Ursula has not had health insurance since 1994. Ten years ago, she was hospitalized for a heart attack leaving her with serious health complications and a basketful of unpaid bills.

Ursula learned about CareNet from a friend and enrolled as a member. "The doctors at Mercy Family Practice have been wonderful to me. I was having problems swallowing due to a goiter. They arranged for me to have surgery, but my heart had to be tested first."

CareNet found a heart specialist who volunteered to conduct the required tests. When the results came back normal, she successfully had the goiter removed. After recovery, she was able

to pursue a full life and secured part-time employment.



## Contact Us

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