



# HEALTHWELL FOUNDATION®

When health insurance is not enough.™



HEALTHWELL  
GRANT RECIPIENTS:



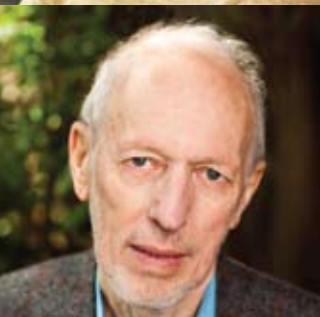
Maryann Braun  
RHEUMATOID  
ARTHRITIS FUND



Lorenzo Sanders  
SECONDARY  
HYPERPARATHYROIDISM  
FUND



Virginia Ovejero  
BREAST CANCER FUND



Arthur  
Farbenbloom  
PSORIASIS FUND



Nancy Becker  
ASTHMA FUND



Kevin Rowley  
COLORECTAL  
CARCINOMA FUND

## 2009 highlights

- Welcomed Mary P. Sundeen as HealthWell's new Executive Director
- Granted more than \$137 million in awards to 46,900 patients
- Launched a new Glioblastoma Multiforme and Anaplastic Astrocytoma fund for patients with brain tumors
- Handled over 200,000 calls and processed more than 90,000 applications and 280,000 claims. This represents growth of approximately 40% over 2008, a trend that is expected to continue
- Sponsored a health care reform roundtable event with national media and leading health care stakeholders to draw attention to the growing crisis of America's underinsured and the related barriers to care
- Spread our message to over 63 million people through stories in more than 100 national and regional news outlets, including *US News & World Report*, *CNN.com*, *Los Angeles Times*, *Huffington Post*, *MSN Money*, *Fitness Magazine*, *Managed Care Business Week*, *AARP Segunda Juventud* and *Arthritis Today*
- Recognized by *Forbes.com* as the 12th most efficient charity in America as well as one of America's 200 largest charities. HealthWell was one of only 19 charities nationwide to achieve 100% fundraising efficiency

# When health insurance is not enough

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*“My organization provides advocates to help our cancer patients who are uninsured or under-insured. We identify assistance programs that fit the needs of the patient and then we help them complete and submit the appropriate applications. I want to thank you for the support that HealthWell provides to our cancer patients. In 2009, we submitted over 1,900 applications to HealthWell. Your foundation has proven to yield the best outcomes for our patients.”*

– Sharon Roeder, CPC, BCS-M  
Director, US Oncology  
centralized patient  
assistance department

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For many Americans, having health insurance does not necessarily mean they can afford the critical medical treatments they desperately need.

It is estimated that anywhere from 25 million to over 40 million Americans are underinsured, meaning they have insurance but still cannot afford out-of-pocket costs for prescription drugs, copayments, coinsurance, deductibles and health insurance premiums. ***More than one in five Americans has been forced to abandon medical treatment for financial reasons.***

They may choose, for example, to pay for lifesaving therapies instead of paying a mortgage. They may cut pills in half to make them last longer or give up life-sustaining treatment to send a child to college or pay for other family expenses. They may face financial ruin; approximately 60% of bankruptcies in the United States are related to medical expenses.

The HealthWell Foundation® is an independent, non-profit organization that reduces financial barriers to care so that patients can focus on what is most important: getting better. We provide financial assistance to underinsured patients who are living with chronic or life-altering illnesses, such as cancer, asthma and autoimmune disorders, helping them afford their prescription drug copays, health insurance premiums and other out-of-pocket costs.

Since 2004, we have helped more than 100,000 patients afford their medical treatments and lead healthier, more fulfilling and productive lives.

Your support is more important than ever, as demand for our services continues to grow. Thank you for helping our patients thrive when health insurance is not enough.

# From our Board President



STEPHEN M. WEINER

The year 2009 was a major watershed for the country and for the HealthWell Foundation.

At the national level we watched the health care reform debate in Washington that ultimately culminated in March 2010 with enactment of the Affordable Care Act. HealthWell's commitment to helping the underinsured had us follow the reform debates very closely to see how the outcome might help our beneficiary population. While it seemed likely that reform would be terrific for many of the approximately 47 million uninsured in America, we needed to understand what it might do for the estimated 25 to over 40 million underinsured.

For this reason, in September 2009 the Foundation sponsored a round table to draw attention to the continuing crisis of the underinsured, along with the related challenges of reducing financial barriers to care. Held at the National Press Club in Washington, DC, "Health Care in America: What About the Underinsured" featured a panel of highly-esteemed health policy analysts and stakeholders, each representing a different perspective in the health care reform debate. Jonathan Cohn, Senior Editor of the New Republic, moderated the discussion. Each speaker emphasized the importance of a reformed health care system that adequately addresses the underinsured as well as the uninsured in our country.

We understood that in all likelihood the enactment of reform, in light of the proposals under active discussion by the end of 2009, would not be as beneficial for the underinsured as we had hoped. Even with final enactment we expect to continue to see an enormous, and probably increasing, demand for our financial support, and hope that our very generous donors will understand that the need for the Foundation will be with us for a long time to come.

The Foundation took a major step forward itself in 2009 when its Board had the pleasure of appointing Mary Sundeen as the Executive Director. Mary brings to the Foundation strong skills in the areas of management, communications and relationship building. She has deep ties to the health care delivery and biopharmaceutical areas, and understands in a very direct way the needs of our beneficiaries and the importance of our donors. She has already begun to demonstrate her very strong leadership skills as HealthWell finds new ways to promote its core mission in a changing world.

We look forward to 2010 and continue to hope that, as health care reform evolves, the needs of America's underinsured are better heard and addressed.

Warm wishes,

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

Stephen M. Weiner  
President

# A life of paying it forward paid off for Marianne



For most of Marianne's life, she has been blessed to be able to donate to various foundations with the income from being a librarian. She never considered that she would find herself in a situation to turn to an organization to pay for her necessary medications. After retirement, losing her income and nest egg and savings, she was diagnosed with breast cancer.



**“I never knew what the ‘doughnut hole’ was until I tried to refill a prescription and found it to be over \$500! I called my oncologist and asked if this medication was absolutely necessary, as I simply could not afford it. My doctors told me that it was imperative that I continue the medication and referred me to the HealthWell Foundation for assistance. I consider HealthWell to be my angel. Or, hopefully, this is karma in action; for the few times that I was able to contribute, and now I am able to receive. ‘Thank you’ doesn’t begin to convey to you the appreciation I feel for your help and consideration.**



# From our Executive Director



MARY P. SUNDEEN

As the recession deepened in 2009 leaving an increasing number of Americans without adequate health coverage, demand for HealthWell's services grew at an unprecedented rate and challenged our infrastructure, staff and donors as never before. Our volume of grants to patients jumped 40 percent from 2008 to 2009. Even more telling is the number of patients we served last year. Since the HealthWell Foundation opened its doors in 2004, we have awarded grants to more than 100,000 patients. Close to half of those, or 46,900 patients, were assisted in 2009 alone. Clearly, **the need for copayment assistance is not diminishing and will, in fact, remain strong throughout the next decade.**

HealthWell also welcomed several new donors and opened a new fund for patients with brain tumors. But our work is really just beginning. To meet rising patient demand, we will need the continued support of our exceptional pharmaceutical industry donors and committed, multi-year support from the broader health care arena. Many organizations in the industry refer patients to HealthWell for copayment and premium assistance without providing any financial support. By working together, and each giving their share, we could offer thousands of patients a true chance at positive health outcomes and proper disease management—a goal that we are powerless to achieve alone.

To our current donors, I thank you for giving us an opportunity to say “YES” 46,900 times

last year when patients contacted us for assistance. As a result of your generosity, we were able to provide grants and pharmacy cards so patients could receive life-saving and life-supporting treatments. **And despite the recession, and health care reform that directly impacted the bottom line for every pharmaceutical company in America, not a single HealthWell donor discontinued support to our program in 2009.**

Our work was noticed outside the health care industry as well. *Forbes.com* gave the HealthWell Foundation a 100% Efficiency Rating in 2009, and named us the 12th Most Efficient Charity in America. Whether your donation to HealthWell is measured in ones—or in millions—you can be assured that every possible dollar is being given directly to the patients we serve.

We are blessed with a dedicated Board of Directors, each an expert in their respective professions, exceptional and loyal donors, and the hardest working staff of seven I have ever seen. We welcome the challenges before us and will meet them head on as we are building a stronger Foundation for the years to come.

With warm regards,

A handwritten signature in black ink, appearing to read 'MPSundeen', written in a cursive style.

Mary P. Sundeen  
Executive Director

*“I could not refill his medication”*

– Jacob’s mother

# Helping Jacob breathe



By the time he was seven, Jacob suffered from allergies and asthma severe enough to limit his growth, cause him to miss school and prevent him even from going out to play. The doctors prescribed a new medication. Within months, Jacob’s life turned around. He was active, gaining weight, attending school—in short, living the normal life of an eight-year-old boy. Then, at the start of this year, **his mother went to the pharmacy to refill the prescription and found out her deductible had tripled.**

“I could barely pay it before, there was no way I could now,” his mother recalls. “It was either buy food for my three children or buy his medication. It was a difficult choice, and one I cried about—**but I could not refill his medication.**”

Every day, HealthWell helps more than 200 adults and children like Jacob pay for life-changing medical treatments ranging from asthma medications to chemotherapy. We work closely with patients to find the best solutions to meet their needs, and re-enroll many patients for multiple years to ensure continuity of care.

Jacob began deteriorating quickly. He was unable to play with his friends or brothers, ride his bike or engage in any physical activity at school. Jacob and his mother learned about the HealthWell Foundation from their doctor and applied immediately. Their request for support was approved just in time, before his physical condition deteriorated further.

*“Jacob is a funny, witty, loving, active nine-year-old boy,” his mother recently told us. **“But when he’s not on his asthma treatment he spends a lot of time inside, missing out on life and feeling left out and lonely. Your foundation has helped him to be able to be social again... He went on a two-hour bike ride with his Boy Scout troop and did not even need an inhaler. That would not have happened without the kindness of HealthWell.”***

*“Thanks for helping my mom to be able to receive her chemo treatments that prolonged her life. Hope this small donation will help someone else.”*

—Laurel (Tucson, AZ)

# The diseases we cover, the people we help

In 2009, we helped 46,900 underinsured individuals afford their medical treatments in the following disease areas:

Acute Porphyria  
Age-related Macular Degeneration  
Anemia associated with Chronic Renal Insufficiency/Chronic Renal Failure  
Ankylosing Spondylitis  
Asthma, moderate to severe  
Breast Cancer  
Carcinoid Tumors and symptoms related to Carcinoid Tumors  
Chemotherapy Induced Anemia  
Chemotherapy Induced Neutropenia  
Colorectal Carcinoma  
Cutaneous T-Cell Lymphoma  
Glioblastoma Multiforme and Anaplastic Astrocytoma  
Head and Neck Cancer  
Hodgkin's Disease  
Idiopathic Thrombocytopenic Purpura  
Immunosuppressive Therapy  
Iron Overload due to multiple transfusions  
Multiple Myeloma  
Myelodysplastic Syndromes  
Non-Hodgkin's Lymphoma  
Non-Small Cell Lung Cancer  
Psoriasis  
Psoriatic Arthritis  
Rheumatoid Arthritis  
Secondary Hyperparathyroidism  
Wilms' Tumor

- Our patients' average income by household size is between 157% and 187% of the Federal Poverty Level (157% = \$17,000 for a 1-person household; 187% = \$22,050 for a 4-person household)
- Average grant amount: \$2,700.00
- Top ten states assisted: Arizona, California, Florida, Georgia, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee and Texas
- Age: 65 + (54%), 50-64 (31%), 35-49 (13%), below 35 (3%)
- Gender: 67% women, 33% men
- 43% of our patients live in a household of 2
- 50% of our patients are married; 49% are single
- Referral sources: Providers (34%), Other Copayment Foundation (26%), Reimbursement Hotline (12%), Pharmacy (10%), Other Sources (10%) and Social Workers/Case Managers (8%)
- Disease areas: Oncology (38%), Autoimmune and Arthritis (35%), Nephrology (14%), Blood Diseases (5%) and Other Conditions (8%)

*“The copay had gotten completely out of my reach and it made it very difficult for me to continue the medication as I should.”*

—Carol (Albany, GA)

# Our 2009 finances

## 2009 REVENUE

### Expense Ratios

Management	1.53%
Education and Outreach	.50%
Fundraising	.50%
Patient Grants and Services	97.47%

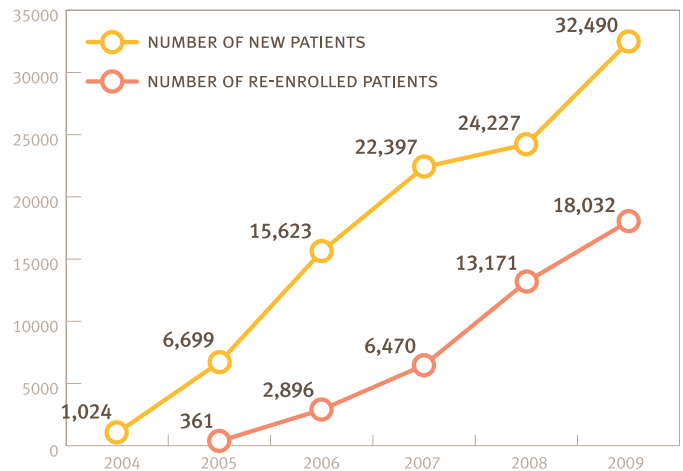
### Revenue

Donations and Other Income	\$ 67,538,322
Interest Income	\$ 2,554,136
<b>Total Revenue</b>	<b>\$ 70,092,458</b>

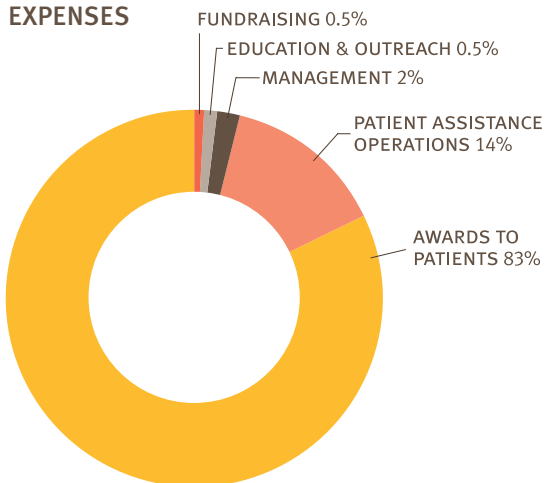
### Expenses

Patient Grants and Services	\$ 83,325,455
Management	\$ 1,308,972
Education and Outreach	\$ 425,707
Fundraising	\$ 428,295
<b>Total Expense</b>	<b>\$ 85,488,429</b>

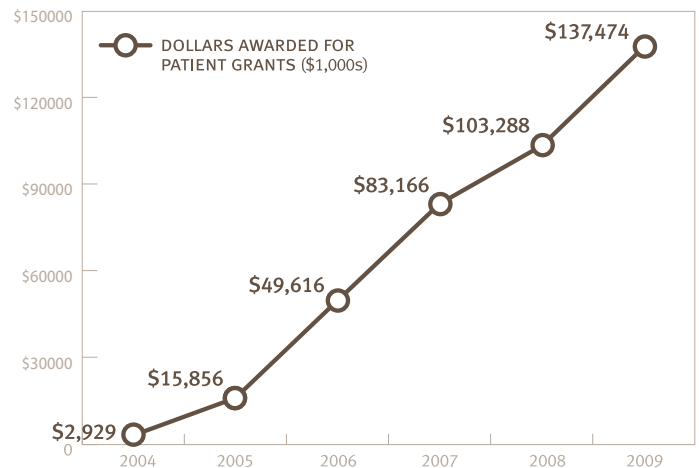
## PATIENTS ASSISTED



## EXPENSES



## GRANTS AWARDED



### HealthWell's Grant Process

To ensure continuity of care, we award a grant to a patient for an entire year. 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. In fact, in 2009, we re-awarded \$57 million in grants to other patients in need.

*“It gives us hope and shows us that even in the worst of times, there is good.”*

—Luis (Austin, TX)

# Your support is critical to our patients' health

## Our Donors

HealthWell receives corporate and individual donations from a number of sources, ranging from pharmaceutical manufacturers and other health care organizations to individuals who are touched by the work we do. Many of our more than 6,000 individual donors are the very patients and families that we help.

Under regulations governing copayment foundations from the Office of Inspector General, we may not disclose the identity of our donors. This ensures that we are able to operate independently and in the best interest of our patients.

We are extremely grateful to our donors for making our program possible and for helping us provide hope and help to thousands of patients in need. And so are the patients we serve:

*“I am 50, a single parent, and must take an expensive medication protocol to facilitate raising my daughter and to prevent further damage to my joints and soft tissues. Without your help, I could not afford it! I am eternally grateful to all the kind people who donate to your organization.”*

—Sharon (Eureka Springs, AR)

## Our Supporters and Partners

We also work with hundreds of organizations and businesses—some of whom are also donors—to help us fulfill our mission by providing information to patients; enhancing our program services; and raising awareness about copayment assistance. We want to recognize a few organizations, in particular, for their help and support:

- AB Data
- Accredo
- American Cancer Society
- Association of Community Cancer Centers
- Association of Oncology Social Work
- Beckerman Public Relations
- BioMedical Insights
- CVS/Caremark
- CancerCare
- Covance Market Access Services
- Davita
- Hunterdon Hematology Oncology
- McKesson
- Mid-Atlantic Renal Coalition
- Mintz, Levin, Cohn, Ferris, Glovsky and Popeo P.C.
- National Brain Tumor Society
- National Kidney Foundation
- Prescription Solutions
- Raffa & Co.
- Tri-State Hematology & Oncology
- Tennessee Cancer Specialist
- Tennessee Oncology
- THC of Nevada
- US Oncology
- VoxVerde

# How you can help

Ranked one of America's most efficient charities for a second year in a row by *Forbes.com*, HealthWell ensures that your generous gift directly supports patients in need. All administrative and fundraising costs are financed by HealthWell and are not taken out of a donation.

## Corporate Giving

Our funding is dependent upon gifts at every level. Opportunities are available to launch new programs and cause marketing campaigns or to support one of our current disease funds. We welcome the opportunity to create the program that's right for you.

***Corporate partnerships, planned gifts, workplace gifts and appreciated stock donations:***

 **Phone our Development Office: 240-632-5300**

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

## Individual Giving

There are many ways to make a tax-deductible gift, including direct giving, workplace and matching gifts, planned gifts and estate planning and online donations. ***Your generous gift will help patients pay for life-changing medical treatments they otherwise would not be able to afford:***

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

 **Text GIVEMEDS to 20222 – \$5 donation**

 **Phone: 240-632-5300**

 **Mail to: HealthWell Foundation  
P.O. Box 4133, Gaithersburg, MD 20885-4133**

\*Our financial information can be obtained by contacting us at the above address or by visiting our website at [www.HealthWellFoundation.org](http://www.HealthWellFoundation.org).

By using a green printer and a 100% recycled paper we're conserving 83.4lbs. of wood, 81.9 gallons of water, 17.9lbs. of solid waste and 303lbs. of greenhouse gases.

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Assistant Director of Finance

**Wai Boger**  
Accountant



HEALTHWELL  
FOUNDATION®

"I am now cancer free"  
—WANDA, DALLAS, TX

"My drug copay  
is large and was  
a heavy weight  
on our family"  
—LOIS, SHELTON, CT

"You have a lot of  
anxiety when you  
are dealing with a  
chronic illness"  
—WALT, COLUMBUS, MI

"I would be bedridden  
and in terrible pain and  
would not be able to  
make my mortgage"  
—MARY, LONG BEACH, CA

"I can better afford the  
additional 13 different  
medicines I have to  
take every day"  
—JOYCE, STOCKTON, CA

"One less worry and  
burden is lifted off  
my shoulders as I  
continue my fight  
with Stage IV cancer."  
—CATHY, MILWAUKEE, WI

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