Putting PATIENTS FIRST

Improving THE IMPACT
Patient Advocate Foundation (PAF) is a national 501(c)3 non-profit organization which provides case management services and financial aid to Americans with chronic, life-threatening and debilitating illnesses.

PAF was founded in 1996 by Nancy Davenport-Ennis and Jack Ennis to help address the issues faced by patients like their friend Cheryl Grimmel, who had to battle not only her breast cancer but for access to affordable treatments. In PAF’s first year, Nancy and a part-time volunteer staff of 2 provided case management assistance to 157 patients who faced barriers to prescribed care. Fast forward to 2018, and we’ve helped a cumulative total of more than 1.2 million patients nationwide with support provided by more than 200 staff.
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<td>Advisory Committee &amp; Honorary Board</td>
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The 2018 Annual Impact Report is a testament to the patients we serve. They have entrusted us with their stories and for that we are immensely grateful.

Our mission is to deliver compassionate, effective interventions that address access and affordability issues experienced by patients as they navigate care in the world’s most expensive and complicated healthcare system. We strive to quantify and qualify the experience of vulnerable, underserved people of all kinds while increasing the types of assistance and programs we offer that improve the lives of those battling serious illness right now. We seek to amplify their voices, their experiences, their concerns and their priorities.

High-quality healthcare is not just about treatment; it’s about a care plan that considers challenges to daily life – transportation, housing, food security, employment, childcare and self-care. We know that too many people are trying to figure out how to pay for the medications, hospital bills and lab tests while keeping the lights on and putting food on the table. We envision a future in which a care team surrounds each patient and responds to these concerns in a comprehensive and effective way, which is what our case management and financial support programs are designed to do. This report spans those programs as well as additional service areas that are inspired and informed by them: Health Services Research, Patient Education and Health Equity Initiatives.

In these pages you will find the story not only of the patients we helped, but also of the dedicated staff at PAF who help them. I am proud to stand alongside so many others who are committed to serving patients with kindness, accountability and excellence.

And finally, I would like to thank our donors. It is their support that makes our mission possible.

Alan J. Balch, PhD
Chief Executive Officer
OVERALL FOUNDATION IMPACT

SUMMARY OF PAF TOTAL PATIENT CASES AND CONTACTS IN 2018

<table>
<thead>
<tr>
<th>Service</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Patient Case Count</td>
<td>142,109</td>
</tr>
<tr>
<td>Case Management Cases</td>
<td>24,804</td>
</tr>
<tr>
<td>Co-Pay Relief Cases</td>
<td>82,106</td>
</tr>
<tr>
<td>Financial Support Programs Cases</td>
<td>25,003</td>
</tr>
<tr>
<td>Patient Services Email Helpline Sessions</td>
<td>10,196</td>
</tr>
</tbody>
</table>

Total Patients Assisted by PAF between 1994 and 2018: 1,218,555

“...PAF not only helped shepherd me through my appeal process but explained my best options, expectations, and next steps at every single point throughout the process ... having been through the appeals process, I have a better understanding of just how important having a patient advocate can be in protecting and intelligently fighting for the rights of patients, who are too often vulnerable ... Thanks for being in my corner, and in all of ours!”

Michael | heart attack

SERVED PATIENTS IN ALL STATES
TOP 10 STATES SERVED: FL, TX, CA, GA, NY, OH, PA, NC, IL, TN

PATIENTS REPORTED: 584 DIFFERENT DIAGNOSES
19% INCREASE OVER 2017

222 RARE DISEASES, a 30% INCREASE OVER 2017

10 NEW PROGRAMS AND/OR ASSISTANCE FUNDS FOR PATIENTS INTRODUCED IN 2018

CASE MANAGEMENT PROGRAMS SERVED 11% MORE PATIENTS AND NEGOTIATED $22,108,236 IN DEBT RELIEF
SUMMARY OF PAF CASE MANAGEMENT PATIENT CASES AND CONTACTS IN 2018

- Total PAF Case Management Cases: 24,804
- Total PAF Case Management Contacts: 402,545
- Average Contacts Per Case: 16.14
- Average Issues per Case: 1.75

TOP ISSUE CATEGORIES FACED BY PATIENTS SEEKING CASE MANAGEMENT HELP

- Insurance Issues: 47%
- Debt Crisis/Cost-of-Living Issues: 30%
- Uninsured Issues: 11%

DISTINCT PATIENT DIAGNOSES

- 2017: 490
- 2018: 584

TOP 5 DIAGNOSIS CATEGORIES FOR CASE MANAGEMENT

- Cancers: 62%
- Chronic or Debilitating Conditions: 10%
- Cardiovascular Conditions: 6%
- Nervous System Conditions: 5%
- Autoimmune Diseases: 3%

“Thanks so much for your help. It meant so much to end the sleepless nights and not worry with these rent and medical debt situations. So once again thank you PAF from the bottom of my heart.”

Colleen | breast cancer

NEGOTIATED

$22,108,236

in DEBT RELIEF on behalf of patients
CASE MANAGEMENT PATIENTS

AGE OF PATIENTS

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Age Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.17%</td>
<td>Birth to 18</td>
</tr>
<tr>
<td>14.99%</td>
<td>19 to 35</td>
</tr>
<tr>
<td>28.75%</td>
<td>36 to 55</td>
</tr>
<tr>
<td>44.80%</td>
<td>56 to 75</td>
</tr>
<tr>
<td>9.29%</td>
<td>Over 75</td>
</tr>
</tbody>
</table>

EMPLOYMENT STATUS

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>25.80%</td>
<td>Disabled</td>
</tr>
<tr>
<td>24.57%</td>
<td>Employed</td>
</tr>
<tr>
<td>2.14%</td>
<td>Full-Time Student</td>
</tr>
<tr>
<td>0.70%</td>
<td>Homemaker</td>
</tr>
<tr>
<td>0.74%</td>
<td>Minor Child</td>
</tr>
<tr>
<td>26.91%</td>
<td>Retired</td>
</tr>
<tr>
<td>2.47%</td>
<td>Self-Employed</td>
</tr>
<tr>
<td>16.67%</td>
<td>Unemployed</td>
</tr>
</tbody>
</table>

ETHNICITY

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Ethnicity</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.16%</td>
<td>African American</td>
</tr>
<tr>
<td>0.52%</td>
<td>American Indian/Alaska Native</td>
</tr>
<tr>
<td>2.71%</td>
<td>Asian</td>
</tr>
<tr>
<td>1.68%</td>
<td>Blended Race</td>
</tr>
<tr>
<td>0.29%</td>
<td>Caribbean Islander</td>
</tr>
<tr>
<td>63.26%</td>
<td>Caucasian</td>
</tr>
<tr>
<td>10.71%</td>
<td>Hispanic/Latino</td>
</tr>
<tr>
<td>0.54%</td>
<td>Middle Eastern</td>
</tr>
<tr>
<td>0.13%</td>
<td>Native Hawaiian/Other Pacific Islander</td>
</tr>
</tbody>
</table>

INCOME GROUPS

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Income Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>51.42%</td>
<td>Less than $23,999</td>
</tr>
<tr>
<td>27.12%</td>
<td>$24,000 - $47,999</td>
</tr>
<tr>
<td>4.67%</td>
<td>$48,000 - $71,999</td>
</tr>
<tr>
<td>10.44%</td>
<td>$72,000 - $95,999</td>
</tr>
<tr>
<td>2.78%</td>
<td>$96,000 - $119,999</td>
</tr>
<tr>
<td>3.57%</td>
<td>$120,000 or More</td>
</tr>
</tbody>
</table>

“I had to have them [PET scans] to detect if the chemo was working. I spent months trying to fix what was happening when my niece found PAF’s number. My patient advocate was an angel and 9 months later I found out that my scans were all being covered. I couldn’t have done it without PAF’s help.”

Ruthie | stage IV metastatic breast cancer
CASE MANAGEMENT

The delivery of effective, compassionate case management interventions to patients who have been diagnosed with a chronic, life-threatening and/or debilitating illness is at the heart of our mission. Our professional case managers help tens of thousands of patients each year, enabling them to have access to physician-prescribed healthcare services, overcome insurance barriers, locate resources to support cost-of-living expenses, evaluate and identify insurance coverage and manage out-of-pocket expenses.

We regularly and systematically assess the needs of patients to inform the development of innovative programs and educational initiatives to address emerging patient and caregiver concerns.

Case management served more than 24,000 individual patients through 19 unique programs; 11 of these focus on people living with cancer while 8 focus on people living with other debilitating conditions. We continue our partnership with the LIVESTRONG Foundation, serving as the administrator of the LIVESTRONG Navigation and the LIVESTRONG Fertility Discount Programs since November 2015, assisting 3,538 new clients and 61 returning clients in 2018 through that initiative.

NEW PROGRAMS LAUNCHED

Begin Again Foundation supports general case management for patients with sepsis, acute respiratory distress syndrome and toxic shock syndrome.
beginagainfoundation.com

Fred Hutchinson Financial Literacy Project provides case management navigation and collects data on newly diagnosed cancer patients to examine the impact of financial toxicity on these patients.
fredhutch.org/en.html

“My 18-month-old son was diagnosed with autism. A genetic test performed on him was denied. I called PAF and they promptly responded. It was approved, and the claim processed.”

Gulnara, mother of the patient
The introduction of several enhancements aimed to improve overall patient experiences.

<table>
<thead>
<tr>
<th>Diagnosis Category</th>
<th>Top 5 Diagnoses Within Each Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autoimmune Diseases</td>
<td>Rheumatoid Arthritis</td>
</tr>
<tr>
<td></td>
<td>Arthritis</td>
</tr>
<tr>
<td></td>
<td>Osteoarthritis</td>
</tr>
<tr>
<td></td>
<td>Lupus</td>
</tr>
<tr>
<td></td>
<td>Degenerative Arthritis</td>
</tr>
<tr>
<td>Cardiovascular Conditions</td>
<td>Pulmonary Hypertension</td>
</tr>
<tr>
<td></td>
<td>Congestive Heart Failure</td>
</tr>
<tr>
<td></td>
<td>Heart Attack</td>
</tr>
<tr>
<td></td>
<td>Hypertension</td>
</tr>
<tr>
<td></td>
<td>Atrial Fibrillation</td>
</tr>
<tr>
<td>Chronic or Debilitating Conditions</td>
<td>Osteoporosis</td>
</tr>
<tr>
<td></td>
<td>COPD (Lung Disease)</td>
</tr>
<tr>
<td></td>
<td>HIV, AIDS</td>
</tr>
<tr>
<td></td>
<td>Crohn’s Disease</td>
</tr>
<tr>
<td></td>
<td>Hepatitis C</td>
</tr>
<tr>
<td>Nervous System Conditions</td>
<td>Multiple Sclerosis</td>
</tr>
<tr>
<td></td>
<td>Stroke (CVA)</td>
</tr>
<tr>
<td></td>
<td>Parkinson's Disease</td>
</tr>
<tr>
<td></td>
<td>Seizure Disorder</td>
</tr>
<tr>
<td></td>
<td>Chronic Inflammatory Demyelinating Polyneuropathy</td>
</tr>
</tbody>
</table>

We launched a newly designed website offering educational materials in many formats, with self-navigation tools and resources that are user-friendly. patientadvocate.org

"When I first contacted PAF we were hundreds of thousands of dollars in debt from balance billing from my husband’s life-threatening stroke. After months of dealing with this, (my husband was learning to talk again) I was no longer sleeping from trying to figure this all out by myself … I found PAF online and everything changed! This was a very large and confusing case but my advocate always remained calm and professional. I am thrilled to report that ALL of the balance billing was taken care of! This is a blessing that resulted from me contacting PAF!!!"

Susan, wife of patient

Continued on page 10
Our case management interventions continue to reach the nation’s most vulnerable patient populations. Roughly half of the patients served by the program earn less than $24,000 annually and 42% are either disabled or unemployed. The patients we help are also demographically diverse with 37% reporting an ethnicity other than Caucasian and roughly 50% reporting an age older than 56.

PAF’s case management program is designed to offer “precision charity” whereby the right help is provided at the right time. Just as every patient’s illness has attributes that are unique biologically, immunologically or genetically, so, too, their challenges have attributes that are unique financially, logistically and socially.

Our case management process starts with listening to the patient's or caregiver's needs and concerns. We then document the specific issues they identify using a classification system that recognizes more than 200 unique problems for which a patient may be seeking help. Rarely does any one issue account for more than 10% of the total types of reported issues, which reflects the diversity of the issues patients face. Provided below are the top 5 issues reported to PAF case managers in 2018. Transportation has long dominated the top of this list and 2018 was no exception with nearly 10% of patients reporting an issue with transportation as a reason for seeking help.

The resolutions a case manager works toward on behalf of a patient or caregiver can also take on many forms, a reflection of the complexity of our healthcare delivery system and the safety net resources available to support patients with various types of problems. PAF has a process for documenting the resolutions achieved by our case managers to address the issues identified by patients. Provided in the column on the left are the top 10 most common resolutions our case managers achieved on behalf of the patients and caregivers they helped.

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We are unwavering in our commitment to pursue equal access to healthcare for all patients by overcoming one healthcare barrier at a time. At the same time, we develop resources and knowledge to help many patients at once through the delivery of actionable educational resources and the implementation of research initiatives that prioritize the patient voice in support of health system delivery reform to achieve person-centered care.

“*My experience with PAF is miraculous.*

*After my husband died of colon cancer I discovered I had no insurance a week later ... I paid my [premium] ... and kept my receipt ... I was still told I had no insurance ... With all options for help gone, I felt hope with PAF ... In the latter part of June [my case manager] called to say, “you won.” I broke down and cried ... my insurance had been reinstated ... All the issues were resolved: debt crisis, access to care and insurance issues ...”*

Stephanie | breast cancer

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**TOP RESOLUTIONS ACHIEVED BY CASE MANAGERS**

- 11% Facilitated/Secured Transportation Assistance
- 10% Obtained Financial Assistance – Negotiated Payment Plan/Discount
- 7% Facilitated Rental/Mortgage Payment Relief
- 7% Applied for Financial Assistance – Patient Assistance Program
- 6% Facilitated Utility/Phone Relief
- 4% Provided Guidance Regarding Disability Process
- 4% Offset Cost Through Alternative Assistance
- 4% Educated on General Benefit/Coverage Questions
- 3% Facilitated/Located Food Assistance
- 2% Applied for Financial Assistance – Manufacturer Free Product

**TOP 5 SPECIFIC CASE MANAGEMENT ISSUES**

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inability to afford transportation expenses</td>
<td>10%</td>
</tr>
<tr>
<td>Inability to afford care - hospital/facility cost share</td>
<td>9%</td>
</tr>
<tr>
<td>Inability to afford care - medication cost share</td>
<td>8%</td>
</tr>
<tr>
<td>Inability to afford rent/mortgage</td>
<td>7%</td>
</tr>
<tr>
<td>Inability to afford utility/shut off notice</td>
<td>6%</td>
</tr>
</tbody>
</table>
FINANCIAL SUPPORT PROGRAMS

Through our financial support programs, we provide small grants to patients for a broad range of needs as well as partner with other non-profit organizations to manage the administrative aspects of their financial assistance programs. These programs are designed to mitigate the burden of certain non-medical expenses, including transportation, housing, short-term lodging, utilities and nutritional needs.

We offered nine individual financial support programs during 2018, providing help to more than 25,000 patients, and served multiple disease areas including:

- Heart Valve Disorders
- Metastatic Breast Cancer
- Multiple Myeloma
- Merkel Cell Carcinoma
- Acute Myeloid Leukemia

“I want to thank [the Foundation] for their support and donation towards helping pay my bills when times were tough. They were there when I needed help and for that I’ll always be grateful.”

Veronica | breast cancer

“... I received funds from the Metastatic Breast Cancer fund to pay my rent. The process was easy, non-evasive, professional, considerate, and most important, swift! Since my situation was desperate and timely, I did not have to wait long for assistance ...”

Toni | breast cancer
Co-Pay Relief Program

IMPACT OF CO-PAY ASSISTANCE AS DESCRIBED BY PATIENTS

Feeling Supported and Confident
Provided Hope
Reduced Psychological Stress
Gave People a Future (through time and quality of life)
Saved a Life

“You help ease financial stress that comes from this disease. Money stress will kill you.”
Recipient of Co-Pay Relief Services

APPROVED DISEASE FUNDS (as of December 2018)

- Alpha-1 Antitrypsin Deficiency (FF)
- Alzheimer’s Disease (FF)
- Amyotrophic Lateral Sclerosis (ALS)
- Ankylosing Spondylitis
- Asthma* (FF)
- Bladder Cancer* (FF)
- Brain Cancer
- Breast Cancer
- Cancer Genetic and Genomic Testing Fund*
- Cardiac Arrhythmias (FF)
- Cervical Cancer*
- Chronic Obstructive Pulmonary Disease (FF)
- Coronary Artery Disease (FF)
- Crohn’s Disease (FF)
- Cystic Fibrosis
- Electrolyte Imbalance*
- Epilepsy (FF)
- Head & Neck Cancer
- Heart Failure (FF)
- Hepatitis B*
- Hepatitis C*
- Hepatocellular Carcinoma / Liver Cancer (FF)
- HIV, AIDS and Prevention*
- Homozygous Familial Hypercholesterolemia*
- Huntington’s Disease
- Hyperlipidemia
- Inherited or Acquired Lipodystrophy*
- Lupus (FF)
- Melanoma (FF)
- Metastatic Bladder Cancer (FF)
- Metastatic Breast Cancer*
- Metastatic Colorectal Cancer* (FF)
- Metastatic Gastric Cancer* (FF)
- Metastatic Melanoma (FF)
- Metastatic Prostate Cancer* (FF)
- Multiple Myeloma*
- Multiple Sclerosis* (FF)
- Muscular Dystrophy
- Myelodysplastic Syndromes* (FF)
- Myeloproliferative Disorder (FF)
- Narcolepsy
- Neoplasm Related Pain
- Non-Small Cell Lung Cancers* (FF)
- Osteoporosis*
- Ovarian Cancer*
- Pancreatic Cancer (FF)
- Parkinson’s Disease (FF)
- Periodic Paralysis*
- Peripheral vascular disease (FF)
- Prostate Cancer* (FF)
- Psoriatic Arthritis (FF)
- Pulmonary Fibrosis (FF)
- Pulmonary Hypertension* (FF)
- Renal Cell Carcinoma* (FF)
- Rheumatoid Arthritis*
- Sarcoma of the Bone
- Skin Cancer* (FF)
- Soft Tissue Sarcoma
- Stroke (FF)
- Testicular Cancer
- Thyroid Cancer (FF)
- Ulcerative Colitis* (FF)
- Uterine Cancer*
- Virology Testing Fund

(*) Denotes silos that are currently operational and serving new and/or existing patients.
(FF) Denotes funds for patients with Medicare, Medicaid or Military Benefits only.

PATIENTS APPROVED
82,106

GRANT PAYMENT TOTALS
$278,854,380
INCREASE OF 36%

INCOMING CALLS HANDLED
237,470

TOTAL NUMBER OF GRANT PAYMENTS
847,471
INCREASE OF 33%
Our Co-Pay Relief (CPR) program can provide direct financial assistance to qualified patients with co-payments, co-insurance or cost-sharing related to any therapeutic and supportive medications, generic or bioequivalent products prescribed to treat and/or manage the patient’s specific disease or condition covered by the fund.

CPR operated 30 individual disease funds including Bladder Cancer, Breast Cancer, Cervical Cancer, Chronic Pain, Electrolyte Imbalance, Hepatitis B, Hepatitis C, HIV, Aids & Prevention, Homozygous Familial Hypercholesterolemia, Inherited or Acquired Lipodystrophy, Metastatic Breast Cancer, Metastatic Colorectal Cancer, Metastatic Gastric Cancer, Metastatic Prostate Cancer, Multiple Myeloma, Multiple Sclerosis, Myelodysplastic Syndrome, Non-Small Cell Lung Cancers, Osteoporosis, Ovarian Cancer, Periodic Paralysis, Peripheral Vascular Disease, Prostate Cancer and Pulmonary Hypertension.

CPR PATIENT IMPACT AND SATISFACTION STUDY

Results

• Reduction of the family’s overall financial strain was the most frequently reported impact of receiving co-pay assistance
• Co-pay assistance reduces financial strain and allows patients to use their very limited resources on necessities to preserve their financial security

Frequently Cited Benefits

• I had to choose between medication and other needs (food, housing, etc.)
• Saved me from losing my house
• Avoided financial ruin

New Funds Launched in 2018

• Asthma
• Cancer Genetic & Genomic Testing
• Rheumatoid Arthritis
• Skin Cancer
• Ulcerative Colitis
• Uterine Cancers

Since the launch of CPR in 2004, we have adhered to a set of guiding principles that have created a secure, supportive and sustainable patient service. As a pioneer in the field of co-payment support programs, we operate our program in compliance with the guidance provided by the Office of Inspector General (OIG), while placing the needs of the patients we serve at the center of our program design.

In 2018, we embarked on a CPR patient impact and satisfaction study to understand the ways in which co-payment assistance helps people and their families. The comprehensive analysis identified the reported impact of CPR services with thematic and trend breakdown as reflected in satisfaction surveys, unsolicited testimonials and thank you letters and written feedback from over 2,500 patients and caregivers. Many shared in detail the impact we had on their care and life.

"Caring feeds the part of one’s soul that dies when our bodies fail.”

Recipient of Co-Pay Relief Services

"I am so thankful for the co-payment assistance you offered. I was hospitalized, diagnosed with cancer, have been the grateful recipient of eight blood transfusions and just completed round one of chemotherapy. Due to my limited income PAF’s support will definitely help me cover some of the monumental costs as I fight this disease.”

Meg Ann | Myelodysplastic Syndrome

For personal assistance please call us toll free at 866-512-3861

Or visit our application portals at copays.org/gateway with access for patients, providers and pharmacies
Our new website offers visitors a dramatically enhanced experience, with expanded menus that streamline navigation, content that is presented in easy-to-digest segments and a quick reference menu to access our main patient service teams.

**Features and Highlights**

- **Mobile Responsive Layout for Handheld Devices**
- **Immediate Language Translation for All Pages**
- **Navigation to Topic-Based Resources Including**
  - Understanding Health Insurance
  - Choosing a Health Plan
  - Common Barriers - Affordability & Costs
  - Interacting with Your Physician
  - Insurance Denials & Appeals
  - Laws & Protections

**Patient Action Council Annual Project**
Skill-building educational assets newly presented within existing program search tools

“Anyone who has or will be getting healthcare, needs a Foundation class such as this!”
Carrie S., PAF webinar attendee

“Nice format! Well communicated and I very much appreciate having this information as a resource (one which I can go back and review) so thank you for forwarding this presentation.”
Beth W., PAF webinar attendee

“Information was explained in a simple, easy to understand way ...”
Susan M., PAF webinar attendee
Extending the impact of PAF’s one-on-one services, our education and empowerment initiatives deliver actionable guidance and expert advice on practical healthcare issues in a variety of engaging formats. Sought out and utilized by national stakeholders in their service to various populations, our educational products are designed both to improve healthcare consumers’ experience with today’s healthcare systems and empower their self-advocacy.

The Patient Education portfolio of materials delivers relevant healthcare intervention for all audiences, including patients, caregivers, healthcare professionals and those that are currently healthy.

NEW DISEASE SPECIFIC CONTENT

Breast Cancer Guide: Taking the Lead When it Comes to Your Breast Cancer
A guide to help patients lead their care and treatment by ensuring informed choices from the beginning.

Migraine Matters
A full suite of educational tools to support people with Migraine Disease and the headache advocacy community. patientadvocate.org/migrainematters

Matters of the Heart
Curated educational materials to empower the cardiovascular patient and provider community, meeting needs from prevention to survivorship.

Heart Valve CareLine Patient Story Video Production & Distribution Project
A documentary-style video capturing the journey of patient Bob Taylor, who was served by the Heart Valve CareLine program.

THE NATIONAL FINANCIAL RESOURCE DIRECTORY
Relaunched in July 2018 with features for easier use by mobile and desktop users and providing extensive, customizable resources for uninsured and underinsured patients.

Visit our website for more info on National Financial Resource Directory

1,065,244 RESOURCES MATCHED TO USERS’ NEEDS

33,238 COMPLETED USER SEARCHES

697 NEW RESOURCES RESEARCHED AND ADDED TO DIRECTORY

1,007 EXISTING RESOURCES REVIEWED AND UPDATED FOR ACCURACY
More than 2,300 individuals with chronic conditions, caregivers, community navigators and health professionals participated in outreach events to learn about PAF’s platform of patient support services.

**ONGOING Health Equity INITIATIVES**

- African-American Breast Cancer Outreach
- Latina Breast Cancer Outreach
- SelfMade Health Network
- West Virginia Lung Cancer Project
- Lupus Initiative (in partnership with American College of Rheumatology)

**SUCCESS STORY:**

**Empowering Young Women to Get the Facts About Gynecologic Cancers**

EDUCATED COLLEGE-AGED WOMEN at historically black colleges and universities about five main types of gynecologic cancers

1ST NATIONAL NETWORK REPORT approved by the CDC Division of Cancer Prevention and Control for publication

Mia Wright, ovarian cancer survivor, addresses attendees at the Inside Knowledge: Facts About Gynecologic Cancers event

**COMMUNITY-BASED ORGANIZATIONS** working closely with African-American and Latino populations disproportionately impacted by breast cancer in Memphis, Houston and Chicago.

**25%** INCREASE IN CALLS SEEKING CASE MANAGEMENT for individuals from those metropolitan areas over 2017

“Cancer runs in my family and before this event, I felt scared that I was going to get it too. Now I feel empowered and know of ways that I can protect myself. I will pass this along to my friends and family.”

D.C. session participant
PAF’s Health Equity initiatives address the intersectionality of health with the social, financial and logistical challenges that impact a person’s healthcare journey, particularly in disparate and underserved communities.

Local outreach activities helped mobilize communities to address specific healthcare barriers in their communities. PAF is a founding member of the Memphis Breast Cancer Consortium, which released the inaugural Breast Cancer 901 Community Report to identify and discuss the status of breast healthcare in the Memphis region, with a focus on availability, access to and utilization of screening to reduce late-stage diagnosis.

**WEST VIRGINIA-LUNG CANCER PROJECT**

With West Virginia experiencing the highest lung cancer mortality rate in the country, PAF joined forces with local stakeholders to launch the West Virginia Lung Cancer Project, linking patients with lung cancer to PAF’s case management services to overcome barriers and ensure access to lung cancer screenings.

**Project activities:**

- Convened the 2nd Annual West Virginia Lung Cancer Conference, Catalyzing Change to Address Lung Cancer.
- Held lung cancer policy forum in conjunction with the Conference to highlight the economic cost of lung cancer and needed infrastructure to support persons at risk.
- Project partner selected for oral and poster presentation at the 2018 American Cancer Society Lung Cancer Roundtable.

**SELFMADE HEALTH NETWORK - NETWORKING2SAVE**

Supported by a multi-year cooperative agreement with the Centers for Disease Control and Prevention, PAF’s SelfMade Health Network (SMHN) focuses on population health to address cancer and tobacco disparities among populations with low socio-economic status characteristics. SMHN has led efforts that include:

- **KY** | Supporting the adoption of tobacco-free policies to reduce exposure to secondhand smoke and promote tobacco cessation in blue-collar worksites.
- **TN** | Providing technical assistance to community-based organizations to address access to mammography screening in rural counties.
- **SC** | Working with rural health clinics to implement assessment for tobacco cessation as a part of standard operating procedures.
- Technical assistance provided to eight Affordable Care Act marketplace application assistor organizations to incorporate tobacco cessation education into the annual marketplace enrollment process.
“Patient Advocate Foundation answered the phone when we had no idea where to turn for help. We didn’t know how to navigate our son’s insurance coverage and he was in urgent need of a very specialized surgery that was only performed at a facility out of state. Our case manager stepped in and walked us through each claim and let us know all our options. He then made many phone calls on our behalf to hospitals when things were billed incorrectly, resulting in a huge savings for our family. It was really nice to have an advocate in our corner!”

Susan, mother of patient Zane

THE FOWLER FAMILY | OUR CHILD NEEDED HELP

Scott and Susan Fowler discuss the specialized surgery their son needed and how Patient Advocate Foundation intervened to resolve an out-of-network issue that would have resulted in thousands of dollars in unpaid medical bills and compromised healthcare access for their son.
Bob, his daughter Sarah and his family members share their experience with PAF’s Heart Valve CareLine program. Their story is just one example of why our case managers work so hard to assist the patients they serve every day.

“...my dad suffered a massive cardiac arrest. Since then, his heart condition advanced to a place of being hospitalized on nearly a monthly basis. When my parents sought a solution, open heart surgery was recommended, but after seeking several second opinions, the risk associated with my dad undergoing a second open heart surgery was profound. Another option presented a non-invasive way to mitigate my dad’s condition and reduce the enlargement of his heart to help improve his quality of life. This option, although recommended by two cardiologists from separate hospitals, was not approved by my family’s insurance provider. A friend recommended PAF and we were quickly partnered with a case manager who walked alongside of our family every step of the way, navigating a complex system my family would have otherwise stumbled through blindly... What a weight lifted to know my father could have this surgery and get to spend more good years with his wife, kids, and grandkids. This organization understands compassionate advocacy. Thank God for the Patient Advocate Foundation.”

Sarah Taylor Mayhak, daughter of Robert Taylor
SPECIAL EVENTS

PROMISE OF HOPE

PAF brought together patients, local and national business leaders and community members to celebrate its 17th annual A Promise of Hope Affair (POH). The event was supported by over 25 sponsors, drawing over 350 guests. The event featured a live and silent auction that served as the primary source of funding for the Scholarship for Survivors program.

The theme was a Boots, Suits and Bling casino night. During dinner CEO Alan Balch described PAF’s impact and also introduced Tom and Liz Ema, who shared a compelling story of how PAF’s case management assistance enabled Tom to resume cancer treatment while resolving significant insurance and medical debt issues on his behalf.

Emmy award-winning broadcast journalist Barbara Ciara from WTKR Channel 3 served as the Mistress of Ceremonies and led guests in an engaging live auction that raised over $50,000 for the Scholarship for Survivors program.

SCHOLARSHIP FOR SURVIVORS

PAF’s Scholarship for Survivors program began nearly 20 years ago and supports young adults whose educational pursuits have been disrupted due to the cost of care centered around a chronic illness. To date, PAF has awarded 95 scholarships, totaling over $566,000, from which 48 recipients have achieved fully degreed graduation and 20 are still pursuing their course of study.

Congratulations to the following new 2018–19 scholarship winners:

- Natalia Amaral
- Briana Gansert
- MeKayla Gist
- Hadley Graham
- Connor Newsom
- Joshua Parker
- Radha Patel
- Jessa Salvador
- Abriel Snider
- Oliver Sroka
- Taylor Stone
- Ryan Witt

Purdue University College of Veterinary Medicine
Saint Joseph’s University
Greenville Technical College
George Mason University
Harding University
University of Wisconsin
Cornell University
Illinois Wesleyan University
Shenandoah University
University of Florida College of Medicine
Widener University
Transylvania University

“The financial burden of medical school can be stressful ... but this scholarship will allow me to spend less time worrying about finances and more time on what truly matters, my patients.”

“... help my completion of my bachelor’s degree and ... minimize the financial stress on my family during trying times ... with my unpredictable health.”

AWARDED 95 SCHOLARSHIPS TOTALING $566,000 SINCE 2000

EXPERIENCE THE STORY

WATCH ONLINE

PAFatwork.org/ema

The Ema Family:
Life or Death
PATIENT CONGRESS

In September PAF hosted its 19th annual Patient Congress event in Washington D.C. to prioritize the patient voice in support of person-centered care and health system delivery reform.

This year’s event featured a “Story Slam” providing attendees with the opportunity to share stories from their experience as a patient, caregiver or provider. Conference training focused on how to more effectively tell those stories and use them in advocacy activities. The Story Slam provided a powerful testament to the issues that people face when they experience serious illnesses and how these experiences parlay into advocacy involvement.

"People don’t realize how great the financial impact of having a serious disease can be, and how much it can affect their lives. I’ll work with a patient who is a husband and provider and he’ll start missing work or building up debt and it changes everything for the entire family. The stories I heard in the Story Slam are the ones that I live every day when people come to me for help."

Lisa Miller, patient advocate for a hematology/oncology practice in Columbus, OH, Recipient of the 2018 Volunteer Advocate Award

BREAKAWAY FROM CANCER

The Amgen Tour of California is the largest cycling event in the United States, and the Amgen Breakaway from Cancer is the associated initiative created to raise awareness of the broad range of support available for cancer patients nationwide through four national non-profit partners: Patient Advocate Foundation, Prevent Cancer Foundation, Cancer Support Community and National Coalition for Cancer Survivorship.

In 2018, the Tour started in Long Beach and ended in Sacramento, with stages in Ventura, Santa Barbara, King City, Laguna Seca, San Jose, Stockton, Elk Grove, Folsom and South Lake Tahoe.

The 2018 race winners were Egan Bernal (COL/Sky) and Katie Hall (USA/United Healthcare).
“These bills started to mount up, forty, sixty, eighty thousand dollars, and I basically started to think, I can’t afford to live, and I decided to stop treatment.”

Tom Ema | patient

**TREATMENT EXPERIENCE CAN VARY BY DISEASE/CONDITION**

<table>
<thead>
<tr>
<th></th>
<th>Breast Cancer</th>
<th>Other Cancer</th>
<th>HIV/AIDS</th>
<th>Hepatitis</th>
<th>Pulmonary Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnosis</td>
<td>26%</td>
<td>18%</td>
<td>7%</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>Planning</td>
<td>36%</td>
<td>33%</td>
<td>4%</td>
<td>7%</td>
<td>11%</td>
</tr>
<tr>
<td>Surgery</td>
<td>44%</td>
<td>21%</td>
<td>1%</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>Radiation</td>
<td>35%</td>
<td>17%</td>
<td>1%</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>Drug therapy</td>
<td>77%</td>
<td>74%</td>
<td>63%</td>
<td>51%</td>
<td>76%</td>
</tr>
<tr>
<td>Medication</td>
<td>43%</td>
<td>23%</td>
<td>43%</td>
<td>38%</td>
<td>25%</td>
</tr>
<tr>
<td>Post treatment F/U</td>
<td>43%</td>
<td>32%</td>
<td>23%</td>
<td>19%</td>
<td>32%</td>
</tr>
</tbody>
</table>

**OUT-OF-POCKET EXPENSES IMPACT FINANCIAL STRAIN AND MAY BE DRIVEN BY DISEASE/CONDITION**

<table>
<thead>
<tr>
<th></th>
<th>Breast Cancer</th>
<th>Other Cancers</th>
<th>HIV/AIDS</th>
<th>Hepatitis</th>
<th>Pulmonary Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance-related costs</td>
<td>49%</td>
<td>49%</td>
<td>76%</td>
<td>69%</td>
<td>79%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation, lost wages,</td>
<td>11%</td>
<td>10%</td>
<td>0%</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>time off from work, lodging or</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>caregiver support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Both sources equally</td>
<td>31%</td>
<td>30%</td>
<td>12%</td>
<td>11%</td>
<td>9%</td>
</tr>
<tr>
<td>Not sure</td>
<td>9%</td>
<td>12%</td>
<td>11%</td>
<td>17%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**IMPACT ON MEDICAL CARE**

What impact did the financial hardship have on your medical care in the last 12 months?

- 7% Shifted Care
- 16% Stopped/Postponed Treatment
- 19% Did Not Follow Medical Advice
- 37% Changed How I Pay For Care
- 23% No Impact
- 24% Other

**IMPACT ON FINANCES [TOP 10]**

What impact did the financial hardship have on your financial situation in the last 12 months?

- Reduced non-critical expenses 62%
- Reduced critical expenses 49%
- Credit card/bank loan 46%
- Borrowed from friends/family 39%
- Utility bills paid late 29%
- Unable to afford groceries 28%
- Sold assets 18%
- Missed rent/mortgage 16%
- Missed car payment 11%
- Other 15%
While case management services respond to the specific concerns of an individual patient or caregiver, our Health Services Research Initiatives shed light on the broad array of issues patients face during their healthcare experience. We examine how our patients get access to healthcare, how much care costs impact their treatment choices and goals and what happens to our patients as a result of their barriers to care.

This year, insights gleaned from prior initiatives around securing access to safety net services and rising health insurance costs indicated a need for additional research on financial toxicity and distress.

The Patient Survey on Attitudes and Perspectives Surrounding Cost of Care

Rising healthcare costs suggest a pressing need for timely interventions to discuss cost of care and mitigate financial toxicity. The healthcare system increasingly shifts cost to patients, but there remains a fundamental lack of understanding of how to deliver, measure and pay for care in ways that are co-created with patients and that incorporate what matters to them, particularly those who are the most financially vulnerable. To address these questions, our 51-question online patient survey to which nearly 1,400 patients responded, explored root causes of financial toxicity, uncovered patient preferences related to cost of care conversations, measured the patient’s degree of financial stress and medical debt and assessed perceived financial and material hardship.

Non-Profit Research Partnerships & Collaborations

- Measuring the Financial Stresses of Childhood Cancer & Survivorship (with Children’s Cause for Cancer Advocacy and poster presentation at the ASCO Quality of Care Symposium)
- Treatment Preferences of Lung Cancer Patients and Caregivers (with the LUNGevity Foundation)
- Patient Knowledge and Perspectives Triglyceride Survey (with the American Pharmacists Association)

Expansion of Academic Partnerships

- Quantifying breast cancer patient preferences and their association with financial toxicity during treatment decision-making (with the University of Alabama at Birmingham, approved in 2018 for project launch in 2019)
- R01: Improving the Reach and Quality of Cancer Care in Rural Populations (with the University of North Carolina at Chapel Hill, submitted and under review)

**SURVEY FINDINGS**

When it comes to having conversations with a medical provider about the costs of medical care, the following were considered very important by 2/3rds or more of survey respondents:

- Knowing that there may be resources or options for reducing costs
- Feeling confident that the provider will still provide you with the best care if you ask about costs
- Knowing the questions you need to ask
- Having access to information about the costs associated with the care you need
- Knowing that the provider is willing to talk with you about the costs of care

**HOW OFTEN HAVE YOU HAD SERIOUS FINANCIAL WORRIES IN THE PAST MONTH?**

38% stated ‘nearly all’ or ‘all of the time’

**KNOWING THE OUT-OF-POCKET COST IS IMPORTANT WHEN IT COMES TO MAKING TREATMENT DECISIONS.**

62% said ‘strongly agree’

**HOW IMPORTANT IS IT TO DISCUSS WITH YOUR MEDICAL PROVIDER THE COST YOU HAVE TO PAY FOR CARE?**

66% said ‘very important’

**DID YOUR HEALTHCARE PROVIDERS EXPLAIN THE COSTS ASSOCIATED WITH THE TREATMENT OPTIONS YOU DISCUSSED?**

61% said ‘no’
### SUMMARY OF TOTAL PATIENT IMPACT IN FISCAL YEAR 2017/18

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Patient Cases</td>
<td>158,090</td>
</tr>
<tr>
<td>Total Case Management Cases</td>
<td>24,213</td>
</tr>
<tr>
<td>Total Co-Pay Relief Cases</td>
<td>89,963</td>
</tr>
<tr>
<td>Total Financial Support Programs Cases</td>
<td>34,663</td>
</tr>
<tr>
<td>Total Patient Services Email Helpline Sessions</td>
<td>9,251</td>
</tr>
<tr>
<td>Total Patient Services Case Contacts</td>
<td>1,465,940</td>
</tr>
</tbody>
</table>

### SUMMARY OF CASE MANAGEMENT IMPACT IN FISCAL YEAR 2017/18

#### PATIENT CASES AND CONTACTS

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total PAF Case Management Case Count</td>
<td>24,120</td>
</tr>
<tr>
<td>Total PAF Case Management Contacts</td>
<td>407,726</td>
</tr>
<tr>
<td>Average Contacts per Case</td>
<td>16.9</td>
</tr>
</tbody>
</table>

To ensure the greatest degree of accuracy, the case management data presented above is derived from closed cases.
## Patient Advocate Foundation
### Statements of Financial Position
#### June 30, 2018 and 2017

### ASSETS

<table>
<thead>
<tr>
<th>Current assets:</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>General operating cash and cash equivalents</td>
<td>$ 24,050,994</td>
<td>$ 18,676,495</td>
</tr>
<tr>
<td>Restricted cash and cash equivalents</td>
<td>$ 261,254,275</td>
<td>$ 202,912,026</td>
</tr>
<tr>
<td>Unconditional promises to give</td>
<td>$ 30,424,481</td>
<td>$ 450,813</td>
</tr>
<tr>
<td>Service contract receivable</td>
<td>$ 514,231</td>
<td>$ 656,282</td>
</tr>
<tr>
<td>Due from National Patient Advocate</td>
<td>$ 7,373</td>
<td>$ 7,599</td>
</tr>
<tr>
<td>Investments and cash equivalents</td>
<td>$ 1,999,015</td>
<td>$ 1,996,636</td>
</tr>
<tr>
<td>Inventories</td>
<td>$ 58,570</td>
<td>$ 27,249</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>$ 405,146</td>
<td>$ 591,597</td>
</tr>
<tr>
<td>Total current assets</td>
<td>$ 318,714,085</td>
<td>$ 225,318,697</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>$ 4,218,172</td>
<td>$ 5,042,401</td>
</tr>
<tr>
<td>Other assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refundable deposits</td>
<td>$ 50,331</td>
<td>$ 50,331</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$ 322,982,588</strong></td>
<td><strong>$ 230,411,429</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES AND NET ASSETS

<table>
<thead>
<tr>
<th>Current liabilities:</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$ 8,650,706</td>
<td>$ 4,220,674</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>$ 18,203,925</td>
<td>$ 16,448,938</td>
</tr>
<tr>
<td>Accrued vacation leave</td>
<td>$ 318,690</td>
<td>$ 150,269</td>
</tr>
<tr>
<td>Total current liabilities</td>
<td>$ 27,173,321</td>
<td>$ 20,819,881</td>
</tr>
<tr>
<td>Long-term liabilities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Postretirement benefits liability</td>
<td>$ 2,451,399</td>
<td>$ 2,184,558</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>$ 92,974</td>
<td>$ 75,111</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>$ 2,544,373</td>
<td>$ 2,259,669</td>
</tr>
<tr>
<td>Unrestricted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted, board designated</td>
<td>$ 9,557,450</td>
<td>$ 5,422,899</td>
</tr>
<tr>
<td>Total unrestricted net assets</td>
<td>$ 11,556,465</td>
<td>$ 7,419,535</td>
</tr>
<tr>
<td>Temporarily restricted</td>
<td>$ 281,708,429</td>
<td>$ 199,912,344</td>
</tr>
<tr>
<td>Total net assets</td>
<td>$ 293,264,894</td>
<td>$ 207,331,879</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td><strong>$ 322,982,588</strong></td>
<td><strong>$ 230,411,429</strong></td>
</tr>
</tbody>
</table>
Patient Advocate Foundation  
*Statements of Activities*  
*Years Ended June 30, 2018 and 2017*

<table>
<thead>
<tr>
<th></th>
<th>2018 Unrestricted</th>
<th>2018 Designated</th>
<th>2018 Total</th>
<th>2017 Unrestricted</th>
<th>2017 Designated</th>
<th>2017 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues, gains and other support:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>$3,138,681</td>
<td>$-</td>
<td>$3,138,681</td>
<td>$5,733,646</td>
<td>$-</td>
<td>$5,733,646</td>
</tr>
<tr>
<td>Private and public donations</td>
<td>158,632</td>
<td>-</td>
<td>158,632</td>
<td>135,609</td>
<td>-</td>
<td>135,609</td>
</tr>
<tr>
<td>Donated services and materials</td>
<td>40,374</td>
<td>-</td>
<td>40,374</td>
<td>24,427</td>
<td>-</td>
<td>24,427</td>
</tr>
<tr>
<td>Program Administration</td>
<td>19,172,394</td>
<td>-</td>
<td>19,172,394</td>
<td>15,491,426</td>
<td>-</td>
<td>15,491,426</td>
</tr>
<tr>
<td>Patient Congress</td>
<td>10,000</td>
<td>-</td>
<td>10,000</td>
<td>92,500</td>
<td>-</td>
<td>92,500</td>
</tr>
<tr>
<td>Promise of Hope</td>
<td>149,858</td>
<td>-</td>
<td>149,858</td>
<td>201,945</td>
<td>-</td>
<td>201,945</td>
</tr>
<tr>
<td>Patient Action Council</td>
<td>150,000</td>
<td>-</td>
<td>150,000</td>
<td>75,000</td>
<td>-</td>
<td>75,000</td>
</tr>
<tr>
<td>Investment income, net</td>
<td>2,917,388</td>
<td>2,379</td>
<td>2,919,767</td>
<td>1,125,879</td>
<td>2,379</td>
<td>1,124,158</td>
</tr>
<tr>
<td><strong>Net assets released from restrictions:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Aid Awards</td>
<td>271,049,655</td>
<td>-</td>
<td>271,049,655</td>
<td>165,292,885</td>
<td>-</td>
<td>165,292,885</td>
</tr>
<tr>
<td>Total revenues, gains and other support</td>
<td>296,786,982</td>
<td>2,379</td>
<td>296,789,361</td>
<td>187,661,202</td>
<td>510,394</td>
<td>188,171,596</td>
</tr>
<tr>
<td><strong>Expenses and losses:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program services:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patient/educational services</td>
<td>4,931,805</td>
<td>-</td>
<td>4,931,805</td>
<td>-</td>
<td>4,931,805</td>
<td>-</td>
</tr>
<tr>
<td>Financial Aid Programs</td>
<td>278,416,531</td>
<td>-</td>
<td>278,416,531</td>
<td>278,416,531</td>
<td>-</td>
<td>278,416,531</td>
</tr>
<tr>
<td>Service contracts</td>
<td>5,268,447</td>
<td>-</td>
<td>5,268,447</td>
<td>3,322,248</td>
<td>-</td>
<td>3,322,248</td>
</tr>
<tr>
<td>Supporting services:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management and general</td>
<td>2,700,616</td>
<td>-</td>
<td>2,700,616</td>
<td>-</td>
<td>2,700,616</td>
<td>-</td>
</tr>
<tr>
<td>Fundraising</td>
<td>1,079,528</td>
<td>-</td>
<td>1,079,528</td>
<td>975,459</td>
<td>-</td>
<td>975,459</td>
</tr>
<tr>
<td>Total expenses</td>
<td>292,396,927</td>
<td>-</td>
<td>292,396,927</td>
<td>186,252,314</td>
<td>-</td>
<td>186,252,314</td>
</tr>
<tr>
<td><strong>Change in net assets before postretirement benefit charges other than periodic cost:</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>4,390,055</td>
<td>2,379</td>
<td>4,392,434</td>
<td>81,796,085</td>
<td>86,188,519</td>
<td>1,408,888</td>
<td>510,394</td>
</tr>
<tr>
<td><strong>Postretirement benefit charges other than periodic benefit (cost):</strong></td>
<td></td>
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</tr>
<tr>
<td>(255,504)</td>
<td>-</td>
<td>(255,504)</td>
<td>-</td>
<td>184,625</td>
<td>-</td>
<td>184,625</td>
</tr>
<tr>
<td>Change in net assets</td>
<td>4,134,551</td>
<td>2,379</td>
<td>4,136,930</td>
<td>85,333,015</td>
<td>1,593,513</td>
<td>510,394</td>
</tr>
<tr>
<td>Net assets, beginning of year</td>
<td>5,422,899</td>
<td>1,996,636</td>
<td>7,419,535</td>
<td>199,912,344</td>
<td>207,331,879</td>
<td>5,422,899</td>
</tr>
<tr>
<td>Net assets, end of year</td>
<td>$9,557,450</td>
<td>$1,996,015</td>
<td>$11,553,465</td>
<td>$281,708,429</td>
<td>$203,264,894</td>
<td>$207,331,879</td>
</tr>
</tbody>
</table>

*FINANCIAL STATEMENTS - FISCAL YEAR 2017-2018*
COMBINED REVENUE & EARNINGS
- Program Grants - $355,984,421
- Program Administration - $19,172,394
- Interest - $2,919,767
- Gifts & Contributions - $308,632
- Event Revenue - $159,858
- In-Kind Service - $40,374
TOTAL - $378,585,446

COMBINED FUNCTIONAL EXPENSES
- Program Services - $288,616,783
- Management & General - $2,700,616
- Fundraising - $1,079,528
TOTAL - $292,396,927
For the 9th consecutive year PAF sponsored a food drive in support of the Virginia Peninsula Foodbank, collecting 4,853 items, and executive leaders volunteered at the warehouse sorting donations, stocking shelves and preparing individual food bags for distribution.
Eugene Clark
Mary Cleckler
Coalition For Headache and Migraine Patients
Color Me Mine Virginia Beach
Tracy Cone
Conifer Health Solutions
Kathleen Connelly
Conquer Cancer Foundation
Carol Conrad
Mike & Nedko Coon
Steven Cortes
Elizabeth Cossa Gallagher
Jacqueline L. Costen
Chantelle Cotton
Rob and Mary Cowling
Destini Cox
Cozy’s Comedy Club
Robin Cravey
Christine Crowell
Natalie Curbelo-Resto
Amy D’Angelo
Gwen Darien and Jonathan Sibley
Amanda Davis
Ford and Doris Davis
Vicki Dawson
Decorables, Inc.
Ruth Deibler
Bill Delamain
Device Pitstop Newport News
Dino’s Pizza Shop
Daniel and Amy Dolewski
Heather Donahue
Donatos
Donna Foundation, The Albert Dorner
Dover Downs Hotel & Casino
Jennifer and Brian Dow
Yolonda Dubose-Winfield
Duck Donuts, LLC
Duke University Athletics
Candace Eck
Cornelius and Margaret Eddey
Rebecca L. Edmondson
Edward Lifesciences
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Shaun Edwards
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Doug Favre
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Ferguson Center for the Arts at Christopher Newport University
Sean Fernaays
Fidelity Charitable Gift Fund
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Frankie’s of Charleston
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Fred Hutchinson Cancer Research Center
Freemason Abbey Restaurant and Tavern
Lazuria Frierson
Kathleen Gallagher
Pamela Gallagher
Sheryl Gallagher
Todd Galusha
Carolyn Gamanos
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Brian and Lori Garofalo
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Gilead Sciences
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Kaye Gilliam
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GoApe
Mary Gorny
GourmetGiftBaskets.com
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Beth Graham-Winter
John Grambow
Clara Gravely
Neyarnda Green
Green Turtle, The
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Ellen Griffith
Dawvine Griggs
Esta Grollman
Elis Guanchez
Ralph Hackett
HairStyles by Tim
Michael Hall
Gail Hamlin
Matthew Hammer
Hampton Inn Hampton, Shamin Hotels
Hampton Roads Harley Davidson
Hampton Sheriff’s Office
Christine Hardy
Elizabeth Harlow
Timothy Harper
Dwayne and Susan Harris
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Shauna G. Hatfield
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Hauser’s Jewelers
Rose Hays
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Health Strategies Group
Patrick Hennon
Lynne Henry
Jeff and Caroline Herath
Meredith Hicks
Roshanda Hicks
Stacey Hicks
Magnus Hierta
High Pines Foundation
Hi-Ho Silver
Phyllis Hill
Keta and Tamara Hodgson
Jeff and Beth Hoer
Jeremy and Devon Hoff
David and Linda Hooks
Heather Hope
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Houston Harbaugh PC
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Shawn Huddy
Zandra Huertas
Katherine Hughes
Lisa Hughes
Ron Hughes
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igive.com
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Patricia A. Jolley
Carileigh Jones

“Thank you for helping me apply for co-pay assistance. Thank you so much, I appreciate it!”

Yen | hepatitis C

Lynne Jones
Melissa Jordan
JPMorgan Chase Foundation
Nancy K. Jung
Tracie Karafa
Katrina Ammons A Perfect Image Hair Salon
Devon Kehler
Keith E. Vaughan DDS
Lynn Kelly
Jeff Kendellen
Keurig Green Mountain
Jeff Kimball
Paul King
Kings Care Foundation
Kingsmill Resort
Rebecca Kirch
Kroger
Regina Kurrasch
James Kutner
Christine Lampos
Debbie Landes
Larry Kakes and Things
Amy Lawing
Abby Legaspi
Gabriella Legaspi
Drew Leininger
Tony and Debbie LeMaster
Continued

Leukemia & Lymphoma Society
Betty Lewis
Cynthia Lewis
John Lewis Jr.
Liberty Hill Baptist Church
Bruce Liles
Lilly
Link, Jacobs & Link, DDS
LIVESTRONG Foundation
Titinesha Llewellyn
Louisiana PET/CT Imaging of Lake Charles
Nicholas Lozovsky
Lularoe by Kari
LUNGevity Foundation
Madame & Monsieur Consignment Boutique
Monica Madden
Mahan Foundation
Brian Martin
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Beth Moore
Sheila S. Moore
Joseph and Sharon Morina
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Morris Foundation, The
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MSHO Foundation
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Pirate’s Cove
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Plaza Azteca Restaurantes Mexicanos
Pleasant Valley Farm
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Polish Nail Bar
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Stephanie Poteet
Steven Powell
Precision Construction Monitoring Services
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Stacy Queensberry
Sylvia Ramirez
Andrew Rapin
Leda Rapp
ReAction Nails
Michael and Jill Reames
Reason Research
Red Lobster
Debra J. Reed
Paul and Cheryl Reese
Barbara Reiman
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Johanne Richardson
Rick & Libby’s
Robert Rifkin
Ripley’s Believe It or Not!
Bill and Carolyn Ritchey
Riverbanks Zoo & Garden
Riverfront Golf Club
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Robert Wood Johnson Foundation
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Brendan Rollins
Mark Rollins
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Salon Vivace
Alejandra Sanchez
Atul Kumar Sandur
Sanofi US
Flor Santiago-Vazquez
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Darylene Sebastian
Second Street
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Sew Much Better
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Hillary Stemple
Valerie Stevens

“Your [Co-Pay] program has given me the chance to live another day, month, year – whatever it may be. I could not have afforded my medication without you.”

Rochelle | pulmonary hypertension
On October 6th, staff members from PAF took part in the CrawlinCrab 5K/Half Marathon in Hampton, VA. “Team PAF” members each obtained donations from sponsors, friends and family for their participation in the run, raising over $17,000 in support of our Scholarship for Survivors program.

“I was diagnosed with stage 4 cancerous tumors in my brain and my lung, all terminal. For several months, until my coverage kicked in, I had no insurance. The bills skyrocketed and with chemo and radiation treatment I could barely think straight. My PAF case manager was an angel who walked me patiently through the time-consuming application process, never wavering in her efforts. I can’t find enough words to thank her.”

David | brain cancer
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   Rick and Jill Fischer
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   Linda Stoner
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   John and Mary Hartzell
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   Connie Rucker
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   Rodney Buccat
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   Dennis Dyer
   Beth Kellett
   Kay Newman
   Kathleen Parker
   Brooks and Margaret Robbins
   Elijah Roberts
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   Journey Ministries
   Kamax L.P.
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   Suzanne Gundel
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   Anthony Zema
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   Joan Liebowitz
   Randy Morris
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   Doreen Heston
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   Veselina Velikova
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   Mary Goodson
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   Susie Roach

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Rocky Mountain Cancer Centers

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Department of Medical Oncology  
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Rocky Mountain Cancer Centers

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“... To avoid any problems with our insurance company, I asked before the admission of our daughter to the hospital if our [insurance] would be accepted. The hospital called the insurance and requested permission for admission to the emergency room. The request was approved. Our daughter was hospitalized for 5 days, of which, the first 3 were in intensive care ...

On the 3rd day my husband receives a call from a hospital social worker notifying us that our insurance considered hospital admission as “Out of Network” services ... my husband and I tried to fix the situation without any success ... The intervention of Patient Advocate Foundation (PAF) was decisive so that our insurance finally reconsidered to make the payment of the emergency services that our daughter had during 5 days of hospitalization ... Thank you for all your support!”

Maria, mother of the patient