

*Addressing the*

# Healthcare Dilemma

*now and into the future.*

2011 ANNUAL REPORT

**CHESAPEAKE  
CARE**  
FREE CLINIC





## *Annual Report 2011*

This year we had much to appreciate and celebrate, in large part because of your continued support. We have grown and provided care to even more people. Some of our highlights include:

- Our medical and dental volunteers provided care to more than 1,693 people in Chesapeake and Hampton Roads.
- We doubled our capacity, allowing us to care for more than 9,500 patients.
- We launched a new, information-rich website.

We are experiencing a rise in demand – our waiting list exceeds 1,500. There are over one million Virginians who do not fit within the guidelines of Medicaid, Medicare or traditional insurance. Government and corporate funding is also in decline.

Some people believe that the federal healthcare reform will eliminate the need for free clinics. Not so. Studies indicate that almost 23 million Americans will still lack healthcare coverage by 2019.

Your donations are used wisely:

- Over 92¢ of every \$1 you donate goes directly to patient care.
- Our network of medical, specialist, dental and administrative volunteers, along with our medical partners, help us stretch every donated dollar to over \$9.32.
- Last year our operating budget of \$900,000 provided \$7.5 million in healthcare services.

As we enter our 20th year Chesapeake Care Free Clinic needs your support. Please donate personally, through your company or employer, by check or online on our website.

Every donation will directly help people in our community. Thank you for your support.

Phil Johnson,  
President

Cathy Revell  
Executive Director

*21,107 volunteer hours donated this year.*

## *Meet Dr. Juan Montero, Chesapeake Care Free Clinic Founder*

Now retired from his regular practice, Dr. Juan Montero, II, still volunteers monthly at Chesapeake Care to treat patients and work on fundraising for operations and expansion.

A widely acclaimed humanist and philanthropist, Dr. Montero has spent his life helping others. Born and raised in the Philippines during World War II, he witnessed first-hand the devastating effects that a lack of proper medical care can have on a community and a country. His sister died of



a mosquito-borne illness without having seen a doctor.

He emigrated to the U.S. in 1966 and earned his M.D. Throughout his career he has worked tirelessly here and abroad on humanitarian missions.

Twice each year he works in the Philippines on medical missions. In 2010 he earned the Physicians for Peace Excellence in Service Award.

# Help us build our future.

The need for access to basic healthcare is great in Chesapeake and Hampton Roads. Chesapeake Care Free Clinic is a non-profit organization committed to helping the adults who do not fit within the guidelines of Medicaid, Medicare or traditional insurance. We have careful guidelines to insure that only the neediest individuals are seen. Last year alone our patients made more than 9,500 appointments.

## Mission

Chesapeake Care provides medical and dental care to low-income, uninsured individuals in our community.

Established in 1992 by Dr. Juan Montero, II, Chesapeake Care Free Clinic operates through a combination of grants, state and local funding, and business and individual donations.

Our network of medical, specialist, eye care, dental and administrative volunteers, along with our medical partners, help us stretch every donated dollar to over \$9.32. Last year our operating budget of \$900,000 provided \$7.5 million in health-care services for 1,693 people.

## Vision

Chesapeake Care Free Clinic changes lives through education and compassionate healthcare.

Our volunteer staff includes physicians, dentists, nurse practitioners, physician assistants, hygienists, pharmacists, nurses and medical assistants. Volunteers also provide administrative support, maintain the building and grounds, cook and deliver meals, conduct specific projects, shop for supplies, complete mailings and more.

When a medical case exceeds our facilities and staff expertise we seek the help of outside specialists through our strong network of volunteer professionals who willingly and regularly provide specialty care and consultations at no charge. The participation of Chesapeake Regional Medical Center is a critical component of our program as are partnerships with many other healthcare facilities and community agencies.

Chesapeake Care currently operates out of a 5,000 square foot facility on 3.6 acres of land. In 2009 we received funding to build an extension that would add 4,000 square feet and double our patient capacity. On April 29th, 2011 we broke ground on Phase I of the expansion, which includes the exterior of the building and it was completed on time this fall. To date we have raised over \$600,000.



Phase I – expansion of building – COMPLETED  
Phase II- dental equipment required – approx. \$80,000  
Phase III – renovation of the existing space – approx. \$277,000

The total budget for the three phase expansion – \$1,200,000.  
Total needed to complete the project – \$600,000.



Even though we are one of the largest free medical clinics in the region we need to keep growing because of increasing demand. Every dollar counts.

**To learn more about Chesapeake Care Free Clinic, how to donate and volunteer, and keep up with the expansion please visit [www.chesapeakecare.org](http://www.chesapeakecare.org).**

# Partnerships make the difference.

When a medical case exceeds our facilities and staff expertise we seek the help of outside specialists through our strong network of volunteer professionals who willingly and regularly provide specialty care and consultations at no charge. The participation of Chesapeake Regional Medical Center is a critical component of our program as are partnerships with many other healthcare facilities and community agencies.



## CHESAPEAKE CARE VOLUNTEER PROFILES Linda Coppock, Volunteer since 2005



Linda Coppock has spent a lifetime working with high tech equipment – starting with her job as a punch card operator some 45 years ago. Now she volunteers weekly scanning patient records into the electronic medical records (EMR) system.

The EMR system allows instant access to complete patient information by doctors and other medical providers, including outside specialists. After the paper records are scanned they are shredded and destroyed.

“The volume of records to be scanned is growing,” Linda says, indicating that the Clinic caseload is increasing. She cites the down economy where people are losing their jobs and healthcare coverage as one of the prime reasons.

Linda started her volunteer services at the Clinic information desk. “I don’t want to stay home. I want to contribute,” she says. “One of the things I like about the Clinic is that they can stretch a \$1 donation into \$10 worth of service for patients. We get to help a lot of people.”

## CHESAPEAKE CARE VOLUNTEER PROFILES Linda Forbes, Volunteer since 2003



Retired from the Administration and Personnel office of Chesapeake Schools, Linda Forbes is President of the Luncheon Pilot Club of Chesapeake and the Chesapeake Care Free Clinic is just one of her volunteer projects. Her current responsibility is interviewing and counseling prospective patients for eligibility which includes strict income and health coverage requirements.

“Knowing that you’re helping people get the services they need stirs my heart,” Linda says. “When an applicant is accepted and picks up their Clinic card they are often overwhelmed and so appreciative of the time you spent with them to make this good thing happen.”

She compares volunteering to tithing. “Whether it’s time or money, it’s the same thing.”

As a Pilot Club volunteer Linda also promotes the use of bike helmets by children, leads school projects and works with disabled adults.

Linda is just one of the Forbes family volunteers at Chesapeake Care. Her husband, Alton Forbes, began as a volunteer and is presently on the Clinic Board of Directors.

**Our volunteer staff includes physicians, dentists, nurse practitioners, physician assistants, hygienists, pharmacists, nurses and medical assistants.**

**Volunteers also provide administrative support, maintain the building and grounds, cook and deliver meals, conduct specific projects, shop for supplies, complete mailings and more.**

**Over 275 licensed healthcare professionals and unlicensed volunteers donated more than 21,000 hours to help the the Clinic’s patients in 2011. This is equivalent to more than 10 full time employees**

**Thank you!**

**To discover more about volunteering go to [www.ChesapeakeCare.org](http://www.ChesapeakeCare.org) and click on “Volunteer.”**

# The Crisis in Healthcare

## The Patient Protection and Affordable Care Act will still leave **30 million uninsured Americans** by 2014.

Today there are an estimated 50.7 million Americans who do not have health care insurance and are ineligible for Medicare and Medicaid. The recession, compounded by an aging population and a growth in chronic illnesses such as diabetes, means that free clinics are needed more than ever. The number of uninsured has reached a historic high. Free clinics, which provide medical care to the underserved, have seen a rise in patient visits as resources decline.\*

### Healthcare reform is still a work in progress. **We need your help.**

Most (89%) of free clinics have seen a rise in patient visits in the past one to three years. More than half (56%) have been forced to turn away eligible patients because of such resource constraints as lean medical support staff, lack of electronic records, limited facility space, expensive labs, equipment and medications, and declines in financial support.\*

**Almost 78% of our patients have chronic illnesses.**

While the new health care reform legislation, the Patient Protection and Affordable Care Act (PPACA), is expected to reduce the number of non-elderly uninsured adults by two-thirds another 23 million will be uninsured by 2019.\* There is, and continues to be, a huge gap in the health care safety net.

**Many people do not understand how dire the situation is. Yes it's true, hospitals cannot turn away emergency patients without insurance, however they do not provide the extended care almost always necessary after the emergency room diagnoses.**

For instance Chesapeake Care Free Clinic is in our fifth year of treating a heart attack patient with chronic heart disease. She is 28 years old. We alone cannot treat her and thus rely on a network of participating specialists and regional medical centers. Her illness is causing other chronic illnesses that also require care. Almost 78% of our patients have chronic illnesses.

**Most (89%) of free clinics have seen a rise in patient visits in the past one to three years.**

**Uninsured patients today often present with multiple chronic conditions such as obesity, high blood pressure, high cholesterol and diabetes. Largely due to lack of financial resources, many patients delay diagnosis or forego treatment which results in worsening morbidity. Offer these patients seek care at free clinics only after their illness has reached the point of urgency, which leads to more extensive treatment and more frequent visits.**

While we work with other medical centers to provide free care, it is not always possible. Even with our assistance some of our patients have hundreds of thousands of dollars in medical bills. Harvard researchers say 62% of all personal bankruptcies in the U.S. in 2007 were caused by health problems - and 78% of those filers had insurance. \*\*

#### SOURCES:

\*[Americares. Addressing Resource Gaps in the U.S. Health Care Safety Net: AN assessment of the Free Clinic Network, April 2011. GE Foundation]

\*\* Bloomberg Businessweek, June 4, 2009

# The Crisis in Healthcare

## Other factors that continue to negatively affect health care service

- The number of patients in the 50-64 age range has increased drastically.
- The mental health aspect is also exploding with many un-medicated patients presenting to free clinics. One in four adults suffers from a diagnosable mental disorder which translates to 58 million people. (The major ailments are anxiety and depression.)
- The rise in demand is heavily composed of newly uninsured individuals due to job loss.
- Funding for free clinics is down due to lower state and federal tax revenues.
- Donations are down because some donors question the necessity for free clinics once health care policy is fully implemented in 2014 and insurance becomes more accessible.
- The gap in dental care for the underserved is also enormous. Estimates by the US Surgeon General's Office and the National Association of Dental Plans indicate that between 35-47% of the population lacks dental insurance. The rate is 2-3 times higher than the number lacking basic health care insurance.
- Historically, and to a greater extent during a recession, people view dentistry as elective postponing care which delays diagnosis and increases health risks.
- Poor oral health has the potential to cause or exacerbate infections, cardiovascular problems and other life-threatening illnesses.
- Diabetes management is become a large issue. In the US 26 million children and adults, 8.3% of the population, suffers from diabetes. Another 79% are estimated to have pre-diabetes.

**Together with your support Chesapeake Care Free Clinic seeks to help the underserved with medical, dental and prescription services. Please continue your support.**



"Chesapeake Care saved my life. Today I am cancer free. My condition required ongoing treatments with a number of different doctors and specialists. The clinic helped me receive the care I needed. Thank you." – Tanya Smith



"Chesapeake Free Clinic has really given me a second change with my health and the ability to re-build my life." – Andre Blount



"Having a heart attack at 23 years old was terrifying. Thanks to Chesapeake Free Clinic and their network of professionals I am getting the treatment I need to stay alive."  
– Erica Lawrence

## Chesapeake Care

### Free Clinic

#### Board of Directors

Philip A. Johnson, President  
Rory Fitzpatrick, Vice President  
Alton R. Forbes, Treasurer  
Ginger Hampton, Secretary  
Cathy Revell, Executive Director  
Barbara D. Lis, MD, Medical Director  
Delores Benson, Emeritus  
Juan Montero, II, MD, Founder  
David W. Bowman, CPA  
Michael J. Corcoran, CPA  
Kenneth Frumkin, MD  
Candice Geary, MD  
Janie Harrison  
Ronald D. Lynch, DDS  
Rev. Thomas Mercer  
Julius Miller, MD  
Faye W. Mitchell  
Mary Ellen Remich, MSN, WHNP  
Sandra Rice  
Susan Johnston Rowland  
Daniel D. Santos, Esq.  
Sharon C. Stull, RDH  
Constance White, RPh

## CHESAPEAKE CARE, INC.

### STATEMENTS OF FINANCIAL POSITION

	JUNE 30 2011	JUNE 30 2010
<b>ASSETS</b>		
<b>Current assets:</b>		
Cash and cash equivalents	\$ 593,555	\$ 612,097
Accounts receivable	18,400	85,031
Prepaid expenses		11,223
Inventory of medications	463,067	513,000
Total current assets	<u>1,075,022</u>	<u>1,221,351</u>
<b>Property and equipment:</b>		
Building	555,613	555,613
Construction in process	104,560	-
Land	143,966	143,966
Furniture and equipment	78,833	78,833
Total property and equipment	<u>882,972</u>	<u>778,412</u>
Less accumulated depreciation	243,316	228,427
Property and equipment - net	<u>639,656</u>	<u>549,985</u>
<b>TOTAL ASSETS</b>	<b><u>\$ 1,714,678</u></b>	<b><u>\$ 1,771,336</u></b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>Current liabilities:</b>		
Accounts payable	\$ 14,588	\$ 21,335
Accrued payroll	2,300	2,402
Total current liabilities	<u>16,888</u>	<u>23,737</u>
<b>Net assets:</b>		
Unrestricted	1,228,467	1,370,902
Temporarily restricted	469,323	376,697
Total net assets	<u>1,697,790</u>	<u>1,747,599</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b><u>\$ 1,714,678</u></b>	<b><u>\$ 1,771,336</u></b>

The complete financial statement for Chesapeake Care Free Clinic is available at the Clinic offices at 2145 S Military Hwy, Chesapeake, VA 23320 or in the News Room at [www.ChesapeakeCare.org](http://www.ChesapeakeCare.org).

**Chesapeake Care  
Free Clinic**

**Thank you to our  
2011 Major Grant Funders**

Bank Of America – Neighborhood  
Builders Grant: \$100,000

City Of Chesapeake –  
Human Services Grant: \$150,000

Virginia Department of Health –  
Every Woman's Life Grant: \$54,633

Virginia Association of Free Clinics –  
Medical Services Grant: \$48,074

Virginia Health Care Foundation –  
IT Grant: \$47,345

Virginia Association of Free Clinics –  
Pharmacy Grant: \$39,560

Virginia Health Care Foundation –  
RxRelief Grant: \$33,760

Dollar Tree: \$25,000

Sentara Health Foundation –  
Diabetes Education Grant: \$13,000

Norfolk Southern Foundation –  
\$5,000

United Way South Hampton Roads  
– Dental Access Grant: \$3,000

**Thank you to all of our donors:  
individuals, families, groups,  
companies and organizations.  
Your support makes our work  
possible and means that more  
people in our community have  
access to the healthcare services  
they need.**

**CHESAPEAKE CARE, INC.**

**STATEMENTS OF ACTIVITIES**

YEAR ENDED JUNE 30, 2011 AND ELEVEN MONTHS ENDED JUNE 30, 2010

	2011	2010
<b>UNRESTRICTED NET ASSETS</b>		
<b>Revenues:</b>		
Contributed goods and services	\$ 744,379	\$ 758,785
Contributions	229,741	230,621
Support from fundraising revenue	37,466	43,409
Grants	361,175	272,172
Investment interest and dividends	3,028	2,314
Total unrestricted revenues	<u>1,375,789</u>	<u>1,307,301</u>
<b>Net assets released from restrictions:</b>		
Grant funds used	228,099	148,631
Total unrestricted revenues and support	<u>1,603,888</u>	<u>1,455,932</u>
<b>Expenses:</b>		
Program services		
Health care	1,644,592	1,333,046
Support services		
Administrative	89,479	90,737
Fundraising	12,252	6,816
Total expenses	<u>1,746,323</u>	<u>1,430,599</u>
<b>Change in unrestricted net assets</b>	<b>(142,435)</b>	<b>25,333</b>
<b>TEMPORARILY RESTRICTED NET ASSETS</b>		
Restricted grants received	320,725	505,351
Release of restriction on grants	(228,099)	(148,631)
<b>Change in temporarily restricted net assets</b>	<b>92,626</b>	<b>356,720</b>
<b>Change in net assets</b>	<b>(49,809)</b>	<b>382,053</b>
<b>Net assets - beginning of year</b>	<u>1,747,599</u>	<u>1,365,546</u>
<b>Net assets - end of year</b>	<b>\$ 1,697,790</b>	<b>\$ 1,747,599</b>

The complete financial statement for Chesapeake Care Free Clinic is available at the Clinic offices at 2145 S Military Hwy, Chesapeake, VA 23320 or in the News Room at [www.ChesapeakeCare.org](http://www.ChesapeakeCare.org).

# 92.5¢ of every dollar goes directly to patient care.

This is a very high figure in the non-profit community. It's made possible by our volunteers and medical partners.

## Facts & Figures

Our network of medical, specialist, dental and administrative volunteers, along with our medical partners, help us

**stretch every donated dollar to over \$9.32.**

Last year our operating budget of **\$900,000 provided \$7.5 million** in healthcare services.

Funded through a combination of grants, state and local funding, business and individual donations.

In 2010  
**Chesapeake Free Care provided more than 9,500 appointments.**

Even with volunteers, we must raise **\$3,000 a day** to serve our patients.

Over 275 volunteers help provide services.

Thanks to our dedicated volunteers ranging from dentists, doctors, specialists, nurses, hygienists, pharmacists and administrative support we can **provide quality care**

to approximately **1,700 people** every year through **9,500** appointments.

Visit us at [www.ChesapeakeCare.org](http://www.ChesapeakeCare.org)

We are committed to helping adults who do not fit within the guidelines of Medicaid, Medicare or traditional health and dental insurance.

Non-profit  
501 (c)(3)  
organization

**CHESAPEAKE  
CARE**  
FREE CLINIC



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757-545-5700