

**CELEBRATING
TEN YEARS OF CARING
FOR BERGEN COUNTY'S
WORKING UNINSURED
AND OUR VISION FOR
THE FUTURE**

**BERGEN VOLUNTEER
MEDICAL INITIATIVE**

THE HOUSE THAT SAM BUILT

A DECADE OF PROUD LEADERSHIP

When a house is built, it needs to be rock solid – because you never know how the climate may challenge it.

BVMI is thankful and proud that, for ten years, our “house” has been able to weather shifts in the healthcare system, the economy, and the needs of patients. Your support has made all the difference.

Our blueprint has turned out to be so much more than we ever imagined. When you follow the timeline below, you'll see how BVMI has grown. When you read our stories, you'll understand the people and the heart behind it all.

This special anniversary inspired us to compile a “Top 10 in 10” list of what our BVMI family – volunteers, donors, staff and board members – has accomplished during our first decade:

- Created a plan to serve working people in Bergen County who cannot afford health insurance
- Obtained buy-in from others to donate, volunteer, and spread the word about BVMI
- Adopted a Culture of Caring that gives patients the time and care they deserve
- Built working relationships with Bergen County's medical community
- Discovered and treated patients' health issues as early as possible

- Cultivated a medical referral network to provide specialized care
- Utilized the dynamic skills and ideas of our board members
- Operated with financial transparency and integrity
- Outgrew our original clinic and raised funds to build a new healthcare center
- Developed a strategic plan to keep moving us forward

In the last five years alone, we have increased our patient roster by 65%. We now serve nearly 1,500 patients in 7,800 visits. A big future challenge will be to manage growth. So far, we have only scratched the surface in terms of the number of people who qualify for our services in Bergen County – possibly as many as 40,000. But you are helping us to change that.

We're proud of the improvement we've seen in our patients' lives – physically, mentally and emotionally. Our approach keeps evolving, as we gauge results of programs such as these:

Diabetes Prevention, Care and Education Program – Over time, BVMI has refined its approach to tackling diabetes. Today, we serve 500 patients in this program. By examining and screening all new patients, we are diagnosing pre-diabetic conditions earlier, so that patients are less likely to develop the disease.

We've recently added a new component: our **Prevent Diabetes Program** brings together a small group of pre-diabetic participants to meet weekly over several months. They learn about nutrition, exercise, healthy habits, stress management and behavior modification. Fitness trackers, YMCA memberships and a free farmers market provide added incentives. Using a curriculum from the Centers for Disease Control (CDC) that is evidence-based, our goal is for participants to lose 5-7% of their body weight – and adopt healthier lifestyles.

Women's Health Initiative – Women comprise 63% of BVMI's patients, so we make sure that gynecological care is a key part of the services they receive. This includes a referral for a

BVMI: A DECADE OF GROWTH

2009

In late November, BVMI opens the doors to its first clinic on Moore Street in Hackensack. Before year end, 29 patients are served. BVMI staff and volunteers continue to promote and publicize the services available to working, medically-uninsured residents in Bergen County.

2010-2011

BVMI hires its first Executive Director, Norma Gindes. President Barack Obama signs the Affordable Care Act (ACA), making healthcare more accessible to many. But the need for BVMI is as great as ever. With 60 volunteers, BVMI serves 227 patients in 2010 and 428 in 2011.

2012

Two new initiatives are introduced at BVMI: the Diabetes Care and Education Program and the Women's Health Initiative. Each is focused on preventive care, health education and improved outcomes for patients. BVMI is now open five days a week. BVMI serves 617 patients.

2013

Nearly 750 patients are served this year. Dr. Samuel Cassell, BVMI's founder, is selected to receive a New Jersey State Governor's Jefferson Award for Public Service.

mammogram for women over 40 who have not been screened in the past 12 months. Additional “well woman” support is provided by language interpreters, dietitians, and social workers – and more recently, from our newly hired Women’s Health Nurse Practitioner.

Cultural Competency – BVMI continues to grow in this area. Approximately 70% of our patients are immigrants, from 60 different countries. While 70% speak Spanish as their first language, others represent dozens of languages. BVMI prides itself on providing care that is sensitive to our patients’ diverse backgrounds, so we’ll keep finding new ways to make sure this happens. Our newest initiative in this area, the **Korean Healthcare Program**, is reaching into communities where these potential patients live and work – and we are recruiting Korean-speaking volunteers.

When people count on you with their lives, it’s essential to measure results. BVMI’s quarterly benchmarks for patient care consistently exceed national benchmarks. We know we’re on the right track, and we know that more needs to be done. To save more lives over the next decade, we will need to:

- Recruit more medical and lay volunteers
- Hire additional staff
- Add evening and weekend office hours
- Expand to more communities that need us
- Offer new types of services and programs
- Begin to address Social Determinants of Health to ensure that essential needs are met
- Explore creative ways of delivering medical services
- Manage all of our growth wisely

We have some big ideas for BVMI’s future, and we are up for the challenge. With your continued support, we can keep our house – and the family within it – strong and resilient.



AMANDA MISSEY, President/CEO

ANDREA COSTA EGAN, Board Chair

2014

BVMI hires Amanda Missey to replace retiring Executive Director Norma Gindes. Seventy-six volunteers donate 8,500 hours valued at \$423,000. BVMI has outgrown its space and begins the search for a larger site. Dr. Sam Cassell is awarded the Jack B. McConnell, MD Award for Excellence in Medicine by the American Medical Association.

2015

BVMI’s patient roster tops 900. The search continues for a larger facility. The Englewood Outreach Program is created to recruit more patients from Englewood and surrounding communities. BVMI hires a Certified Diabetes Educator to better serve its patients.

2016

BVMI signs a lease for a larger space at 75 Essex Street in Hackensack. A capital campaign kicks off to fund this new healthcare center and raises a total of \$550,000. BVMI benefactor Lynn Diamond donates \$1 million toward the facility.

2017

BVMI opens its Lynn Diamond Healthcare Center on March 15. Nearly 1,200 patients are served. Volunteers donate almost 12,000 hours valued at \$595,000; all 55 clinical volunteers receive the NJ State Governor’s Jefferson Award for Public Service. BVMI hires its first volunteer coordinator and also redesigns its strategic plan.

2018

BVMI serves more than 1,400 patients in 7,800 patient visits. The Korean Healthcare Program and the Prevent Diabetes Program launch, with a full rollout scheduled for 2019. BVMI’s quarterly benchmarks for patient care continue to exceed national benchmarks. **Planning for the future continues...**

DR. SAMUEL A. CASSELL

PHYSICIAN, VISIONARY, AND “BUILDER”

Where do we begin as we try to explain the legacy of someone who meant so much to people... those he knew well, and many others he never had the chance to meet.



Dr. Samuel A. Cassell, or Sam as he is affectionately known at BVMI, was a man of extraordinary leadership and determination. His desire to provide medical care for the underserved was the seed from which BVMI sprouted in 2009. It remains our unwavering reason for existence today.

Originally an internist in private practice in Paterson, and at Barnert Hospital, Dr. Cassell went on to practice for many years at The Valley Hospital in Ridgewood. In 2003, a traditional retirement was not the road he chose to take. Travel was on his agenda, and included a medical mission to Haiti (pictured above), where he saw how medical volunteers could make an amazing difference in the lives of people who did not have access to healthcare. That got him to thinking about what could be done locally, right here at home.

Even today, many people don't realize that the word “affluent” doesn't describe everyone who lives in Bergen County. Thousands of people here work for employers who do not provide health insurance. It can be incredibly expensive for a family – or even an individual – to obtain the most basic medical coverage on their own. Sam understood that, and he decided to do something about it.

“These are the workers who can't afford to stay home when they get sick,” he realized. “They work in our hotels and restaurants. They do our lawns and baby-sit.” Sam believed that everyone deserved access to quality healthcare, describing it as “the humane thing to do.” Sam also knew that far too many uninsured people felt they had no choice but to use hospital emergency rooms as their doctor's office, a costly route for providing healthcare. There had to be a better way, he thought.

Sam found that better way. In 2004, he convened a meeting of physicians, local hospitals and community service agencies. The decision was made to move forward with a model based on Volunteers in Medicine, which currently has 88 affiliated clinics in 26 states.

Over the next few years, this “Pied Piper,” as Sam has been described, continued to work with a team of like-minded professionals to move from vision to reality. In 2005, the Bergen Volunteer Medical Initiative (BVMI) was incorporated. In 2007, all five area hospitals and Quest Diagnostics stepped up to offer several free services for BVMI patients. In 2008, BVMI signed a lease for a clinic location at 241 Moore Street in Hackensack. The following year, the doors were opened to patients for the first time ... 29 in all.

BVMI's growth since then has been phenomenal. Today we serve nearly 1,500 patients, with more to come. That's a legacy to be proud of. In 2017, we moved to a larger, better equipped facility: the Lynn Diamond Healthcare Center at 75 Essex Street in Hackensack. We're now open five days a week and two evenings, with 65 clinical volunteers. We have six exam rooms, three consultation rooms, and room for educational programs.

When our dear friend Dr. Cassell passed away earlier this year at the age of 87 from glioblastoma, we knew just what type of tribute would mean the most to him. So we created the Dr. Samuel A. Cassell Legacy Society (see details below), which offers ways to make a long-lasting gift that can serve more patients at BVMI for many years to come.

Sam did a lot of things well during his lifetime...as a family man, a physician, a sailing enthusiast, and a good friend to many, including BVMI. Thank you, Dr. Cassell. As we proudly continue what you started, we promise to never forget how we got here.

**YOU CAN BE A PART OF
DR. SAMUEL A. CASSELL'S LEGACY**

The Dr. Samuel A. Cassell Legacy Society recognizes and encourages donors who want to make a lasting gift to BVMI through their estate plan. Could you consider honoring Sam's legacy and supporting BVMI's work in this way? To learn more, please contact Ellen Dudas, BVMI's Legacy Director, at 201-697-3615 or edudas@bvmi.net.

STRONG LINKS, SOUND LEADERSHIP

At BVMI, we fondly call ourselves “The House That Sam Built,” and our Board of Trustees reinforces the type of structure we need for the future. Their expertise, insights and influence keep us thriving.

Well before BVMI was actually born, Michael Azzara, retired CEO of Valley Health System, was convinced by Dr. Samuel Cassell and his colleagues to sign on as an “adviser” during the planning stages. “After six months in that role, Sam wore me down,” Mike said affectionately. “I became consumed by BVMI’s mission.” With like-minded leaders, a business plan was developed, a filing was made with the IRS so people could donate, and the search began for a physical site. And it all came to be.

“Here we are today, having moved from our first site to a newer, larger, and better equipped facility,” Mike added. “BVMI’s board members continue to plan for smart growth, raise funds through our networks, and make wise business

decisions. And we will keep introducing new people with fresh ideas to the board.” BVMI’s board structure includes term limits so this can happen.

From the perspective of three-year board member Dianne Aroh, Executive Vice President, Chief Clinical & Patient Care Officer for Hackensack University Medical Center, other key “musts” for board members include: recruiting more medical volunteers, donating personally, and giving (and taking) guidance from other board members. “You’re placed on this earth not just for yourself, but to give of your gifts to others,” Dianne said. “Board members feel valued at BVMI, which makes it easy to do that.”

BVMI’s next decade will bring even more challenges. But with the guidance of new board members and the wisdom and experience of those before them, this “house” will continue to stand on solid ground.

100%
OF BVMI’S BOARD TRUSTEES
SUPPORT THE ORGANIZATION.
Board Members contributed
16% of revenue in 2018



10 YEARS OF DOING MORE

THANKS TO YOU

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A HEALTHCARE CHAMPION

"I'm sure that all great organizations started with one person and a great idea. Dr. Sam Cassell was that person and BVMI was his great idea. We are all grateful." These are the sentiments of NJ Senate Majority Leader Loretta Weinberg, an advocate for numerous New Jersey organizations and all of New Jersey's people.

"I learned of BVMI before there actually was a BVMI," said the senator. "In 2006, Dr. Cassell met my Chief of Staff at a Bergen County Medical Society dinner. He requested a meeting to share his idea for a free clinic in Bergen County, comprised of retired doctors who would help uninsured patients. How do you turn down a request like that?"

"My office deals with countless constituents who have problems obtaining health insurance even though they have jobs," she added. "Of all the 21 counties, Bergen has 70 municipalities and the largest population. This idea was exactly what the doctor ordered."

Senator Weinberg became a true friend of BVMI. She has supported our fundraisers, written letters of support, advocated for us in our grant efforts, and more.

No stranger to health statistics, the senator explained that back when BVMI opened in 2009, there were approximately 85,000 Bergen County residents without health insurance – and limited or no access to primary care. More than a quarter of them fell between 100% and 200% of the federal poverty level, often leaving them to find their healthcare in hospital emergency rooms.

"The need for BVMI was and is still present," she stressed. "They have expanded from basic Primary Care to include Diabetes Prevention, a Women's Health Initiative, Chronic Disease Management and more. Bergen County's residents have grown to depend on them. BVMI fills a void in our community that is unmatched, and this could be a model for other counties to emulate. I'll keep assisting BVMI in any way I can."

BERGEN COUNTY ADULTS:

15.2% are at or below
200% of
the Federal Poverty Level
(Poverty Research Institute, 2016)

6.3% do not have
health insurance.
(datausa, 2016)

FAMILIAR, FRIENDLY FACES GREET BVMI PATIENTS

It's nice to see smiling faces as soon as you walk into the doctor's office. At BVMI, you'll catch them from Blanca Vidal, Rebeca Ramirez, and Michael Arteta (pictured L-R below). They've been sharing smiles with patients for a decade.

Michael, Front Desk Supervisor, keeps the office running smoothly. He came to BVMI fresh out of Eastwick College, as a medical assistant/phlebotomist. "When I got the referral call, there was static on the line," he recalls. "I thought they said it was a volunteer job. Still, I decided to go for the interview. What a surprise when I learned there was a salary!" Michael has done everything at BVMI from answering phones to making appointments to running the lab. "I basically grew up here," he said. "I've seen lives saved, and I'm the person I am today because of my experiences at BVMI."

Blanca is a Lab Technician at BVMI, with a gentle touch in more ways than one. She also started fresh out of school as a medical technician, and while she does "a little bit of everything," taking bloodwork is her main responsibility.

"I try to make patients feel safe and comfortable," she said. When asked how many times in ten years someone has fainted from fear of those needles, her answer is, "Only five!" She is pleased that BVMI helps reduce visits to hospital emergency rooms, and she'd love to see even more patients served over the next decade. "I never dread Monday mornings," said Blanca. "BVMI doesn't feel like a job."

Rebeca, Front Desk Associate, is a multitasker who brought years of experience to BVMI as a skilled administrative assistant. Here, she vets callers to see if they might qualify as patients, makes appointments, and sometimes serves as an interpreter. "I'm amazed at how we've grown," Rebeca said. "When we started, we pounded the pavement to spread the word – at stores, nail salons, wherever we could. These days, thousands of people know who we are and what we do. I'm proud of how far we've come."

6 STAFF MEMBERS
have been here
since we opened

8 STAFF MEMBERS
were BVMI
volunteers first



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**BRAVE AND
GRATEFUL:
A WINNING
COMBO**

No one enjoys taking medical tests, and BVMI patient Sandra Barba has needed more than the average person's share. Originally from Ecuador, this working mom has traveled back to that country multiple times for different surgeries. "I simply can't afford the costs for my operations here in the US," she explained. "And that makes me even more grateful for what BVMI has done for me over the last ten years."

Back when she was studying to become an American citizen, Sandra heard about us from one of her classmates. "The people at BVMI spoke my language and were very friendly," she said. "The doctors treated patients like family. That's so important to me. Other than my husband and children, most of my family still lives in Ecuador."

Because the criteria for Charity Care at hospitals are slightly different than those used by BVMI, Sandra must pay for all of her medical care beyond our doors. "I come to BVMI for my regular medical visits," she said. "When I need special tests, they try to help me get them at reduced costs. I have

a lot of medical bills due to my health conditions, but the people at BVMI try to work with the other providers to lower my out-of-pocket expenses."

Sandra's thank you list at BVMI is long. "When you see Rebeca, Blanca, Mary, Vicky and all the other amazing people at BVMI, you sense right away that they have big hearts," she said. "By taking care of my health, they allow me to keep enjoying my family that I love so much."

If Sandra could have one wish granted during BVMI's next decade, what would it be? "It would be great to see specialists at no cost," she said. "Maybe patients could pay a monthly fee, similar to insurance, to cover this. It's just an idea, but I know BVMI welcomes feedback from patients. That's another reason I love coming here!"

IN 2018
1,429
PATIENTS
7,791
PATIENT VISITS
AT A COST OF ONLY
\$1,000/PATIENT/YEAR

GIVING IN MANY WAYS

Gene Marsh's mom wanted him to become a doctor. "I think she'd be proud of my involvement at BVMI," he recently told us. "That said, my background is in administration and real estate!

"I started volunteering to help BVMI get off the ground," said Gene. "Before I knew it, I became vice-chair of the Board. My real estate background came in handy as we searched for a BVMI clinic site. I dragged fellow board members around – a lot – until we found the right spot, on Moore Street in Hackensack. Size was right, price was good, landlord was eager, and public bus routes were available."

Another early supporter, Neal Strohmeyer, CEO of Triangle Manufacturing, heard about us through gym buddy Dr. Ken Herman. Neal took home some literature, made a donation, and got involved. His company has since helped arrange for and fund our strategic planning process.

"The Strohmeyer family is 'all in' when it comes to Bergen County," said Neal. It's where he and his wife Linda called

home growing up – and where his third-generation family business develops and manufactures medical devices.

Why do Gene and Neal keep giving to BVMI? Gene says it's because BVMI can make the difference between life and death for patients. "I also have confidence in the Board and the CEO," he added. "They use money wisely."

"This is one of the most transparent nonprofits that Linda and I have ever supported," added Neal, who serves on BVMI's Finance Committee. "Potential donors should come to BVMI to see the magic happen."

Both men are proud that, even before its tenth birthday, BVMI needed more space to serve an ever-growing patient roster.

Thoughts for the future?

"It would be great to add optical and/or dental care," said Gene. And Neal would like to see a second BVMI site. As he put it, "BVMI's clinic is one of a kind in Bergen County...so far!"

64 DONORS
have given for
10+ years
AND DONATED ALMOST
\$3 MILLION



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THE BEST MEDICINE FOR RETIREMENT

"Treat the patient, not the disease." That's the philosophy of Dr. Howard Lipton, volunteer physician and Associate Medical Director at BVMI. After 40 years in private practice, he figured it was time to retire...or not, as it turns out.

"A few years after leaving my practice, I realized I still wanted to keep my edge in medicine," he explained. "The Chief Medical Officer at Holy Name Medical Center told me about the plans for BVMI, and I thought it would be a good fit."

Dr. Lipton was right. A decade later, he still loves his "second home." "I do some paid administrative work at BVMI, and I spend a lot of time with patients," he said. "It's rewarding to catch a health condition early on. I've seen patients with breast cancer, prostate cancer and even a rare form of gastroenteritis end up with good outcomes — often with the help of specialists outside BVMI who agree to see them at no cost or with reduced fees."

"Our patients are so grateful," added Dr. Lipton. "If they can, sometimes they will tuck a few dollars into our collection box. If their work situations change, or they become

eligible for Medicaid, they don't want to leave us! That says a lot about the quality of care we're committed to."

Dr. Lipton has also witnessed new life being pumped into the spirits of other retired physicians who volunteer at BVMI. "You have to retire to something, not from something," he said. "I'd much rather be helping at BVMI than watching TV." Dr. Lipton's colleagues at BVMI will tell you he offers good advice when they need it. For him, it's just part of giving back, and he enjoys the camaraderie and friendships he's made.

Dr. Lipton knows that thousands more people in Bergen County will still need BVMI over the next decade. "No matter how much we grow, we should maintain our Culture of Caring," he said. "That means giving patients respect, quality care, and as much time as they need."

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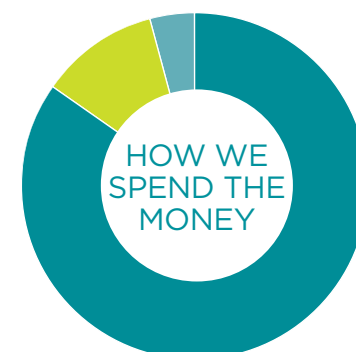
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Great care and effort have been taken to ensure that this listing of gifts received between January 1 and December 31, 2018 is accurate. In the event of an error, we sincerely apologize. Please contact Sue Dyrrness at 201-518-8487 if an inaccuracy is found.



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