



Accessing Health Coverage and Care for Our Community

YEARS

44,810 individuals assisted with healthcare needs



TWENTY YEARS. It's a relatively short time, but for the individuals and families who we have enrolled and renewed in healthcare plans since our founding, that time is significant.

In those two decades, our focus has never waived; we help children, families, and seniors enroll in, retain, and utilize health insurance plans. Helping clients access health care—a basic need—is always rewarding, and even more so when a client walks through our door as a last resort and we're able to advocate for the care they need in just hours. You'll read the story of such clients inside.

We couldn't have accomplished this work alone. We are grateful to the grantors, sponsors, and donors who have funded our efforts, and inside, you'll meet a few who have been stalwart supporters since the beginning.

While our mission has remained the same, we've experienced dramatic changes—some that have spurred us on and others that were obstacles we learned to overcome. These last 12 months have presented such challenges, but we remain focused on our vision that every person will have healthcare and access to all of the services needed to support healthy living in the community. Thanks to donors, like you, who make this possible we will persevere.

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Board President

Katy Tierney
Interim Executive Director

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Melinda Mendelson

Because of You

Improving the health of children, families and seniors by providing access to care through health insurance enrollment, patient education and advocacy.

Each year, the need for our services has grown, and with it the number of individuals enrolled in a health insurance plan and who have access to medical care has increased as well. You have helped make this possible. Thank you.

2005-2025

44,810 INDIVIDUALS ASSISTED WITH HEALTH INSURANCE NEEDS

Fiscal Year 2024-2025

2,192 INDIVIDUALS ENROLLED

4,774 INDIVIDUALS RENEWED

22 OUTREACH EVENTS ATTENDED

8,000 INDIVIDUALS REACHED AT EVENTS

3,354 REFERRALS ASSISTED

Twenty Years Ago

When former State Senator Bill Dodd, then a Napa County supervisor, learned about Santa Clara County's success in providing health insurance for children, he organized a field trip to meet with community leaders there. He included Connie Battisti, Dr. Geni Bennetts, and Dr. Karen Smith. Inspired by what they learned, a board was formed, Mark Diel was hired as the executive director, and Napa County, Napa Valley Vintners, and Queen of the Valley Medical Center each made a commitment to fund the program for three years. And CHI was launched. Twenty years later, we are still overwhelmed with gratitude for this forward-thinking group of founders and funders, many of whom have remained loyal supporters and are still involved in our organization.

Founding Board of Directors

Jennifer Baerwald

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What We Do

We Simplify the Complexity of Healthcare

Our staff members are bicultural, bilingual experts in Medi-Cal, Covered California, and Medicare, and excel in providing calm, clear information that simplifies the complexities of navigating the healthcare system.

We focus on three activities:

Education	We offer critical information to our clients so they can make informed decisions about their health insurance plan and care options.
Enrollment	We assist our clients with their health insurance applications. Our application approval rate for first-time enrollments is 97% and we maintain an 80% renewal rate each year.
Advocacy	We act on our client’s behalf when they face a change in their insurance plan, need help finding a medical provider, or need a referral to another safety net agency.

We Believe in a “No Wrong Door” Approach

To strengthen the health and wellness safety net so crucial to our community’s children, families, and seniors we maintain strong partnerships with the counties of Napa and Solano.

We also work collaboratively with more than 50 Napa and Solano partner agencies, including On the Move, UpValley Family Center, Cope, ParentsCan, CommuniCare+OLE, First 5, Mentis, Napa Valley Together, Napa Valley Unified School District, and others that allow us to bridge health insurance gaps in our counties.

We host a monthly Health Access Assistors and Advocates meeting for 40-50 community partner organizations, where we disseminate key information regarding access to health care, availability of resources, and updates on changes in the health insurance practices and policies.

The reciprocal relationships we have with our partners exemplify our “no wrong door” approach that ensures wherever a client seeks health care coverage, they will receive assistance.

Why We Do It

Each month, our staff reaches out to over 1,000 individuals to answer questions about their health plan, remind them of upcoming enrollment deadlines, and ensure they are utilizing their plans. We also meet with dozens of clients in our offices and help walk-ins and referrals from other agencies. We do this work because of people like Ric and Luis.

RIC was enrolled in a Kaiser Medicare Advantage plan that met all his health needs, but when he saw a television ad offering \$1,000 to switch plans to another plan, he did it. He reasoned that it was a lot of money that his family could use to cover other needs and he didn't see any harm in doing it.

But when he went to the pharmacy to pick up his medication refills, including insulin for diabetes, he was told they were no longer covered by his plan. In fact, the plan he had purchased had no coverage at all in our area—no doctor, no hospital, no anything.

A few days later, Ric was in an accident and was afraid to go to seek medical treatment because there wasn't a provider nearby. That's when his wife suggested they ask CHI for help.

Typically, Ric would have had to wait until October to enroll in a new plan, which would cause a several-months delay in getting the medical attention he needed. Instead, our Health Access Specialist called Medicare and explained the situation, and the agent was able to open a special enrollment case for Ric, who was then able to obtain the same Kaiser plan that would cover all his medications and his visit to see a doctor.

LUIS came to us seeking assistance with adding him and his wife to their child's Covered California plan after he lost his employer-based insurance. In the meantime, he had been diagnosed with a disabling condition that left him unable to seek other employment or work, which then made his family eligible for Medi-Cal, but with the typical processing time, it could have been weeks before their coverage was approved.

With upcoming doctor's appointments and critically needed medications, waiting wasn't an option. We quickly submitted his income details to Medi-Cal. Given the urgency of Luis's medical needs, we were able to work with an Eligibility Specialist at Napa County to expedite his case, and he was able to get Medi-Cal in less than three days.

Ric and Luis were grateful that CHI was there to help. We are grateful to our generous funders and donors, like you who make our work possible.

A Lifelong Advocate



MELINDA MENDELSON

Melinda Mendelson's philosophy for being effective is to create a keen focus on the issue then take action one step at a time. It's how she became involved in CHI, following a path filled with community-enriching experiences beginning in her youth.

Growing up in Modesto, Melinda spent her summers at a YMCA camp, at the urging of her father who was a staunch supporter of the organization. Through the Y, Melinda became involved in activities that benefited her community, which followed her into high school where she was active in school leadership. And when her father died young, his will dedicated funds for a building to house YMCA programs, she learned to not only do good things, but to also support important causes financially whenever it was possible to do so.

A political science major at University of California at Berkley, Melinda maintained an interest in governance and following graduation, she went to work for the League of Women Voters. Later when her children were older, she decided to run for a seat on the school board. When Melinda moved to Napa, she joined the board of Planned Parenthood and within a few years, she was deeply entrenched in the non-profits of Napa County, and at one time was serving on five different boards. Through her work with the different community agencies she was enlisted to fill a position on the Napa Valley Vintners' grants-review committee.

As one of CHI's initial funders, the Napa Valley Vintners asked Melinda to serve on CHI's founding board. Without question, Melinda accepted the task with the belief that providing children and families with insurance was the best way to keep the community, as a whole, healthy. She's stayed involved since then because she also believes that CHI is an effective organization with stable management and a strong board thanks to its board members' mix of skills and experiences.

Now, that stability and strength combined with the support of people like Melinda will help CHI continue to carve out its place in the healthcare landscape one step at a time.

A Champion for Children

As a family medicine practitioner, Jim Cotter, MD, was invested in the well-being of children from the start of his career. Jim had been a public health physician before coming to Napa in 1990, where three years later he assumed the role of physician in charge of the Kaiser Permanente medical offices. When CHI, then known as Children's Health Initiative, was formed, Jim saw an opportunity to help improve the access to health for Napa County children. This convergence of his work and his sense of duty to children's health was the foundation for his commitment to CHI that has lasted for two decades.

Jim joined CHI's Program Evaluation Committee in its first year. "I was very interested in measuring how well CHI worked," he explains, "you tell us what you're going to do, you do it, and then we evaluate how well you did it. CHI has never let us down."

Two years later, when Jim was invited to join the board, he happily agreed. His motivation: ensuring that all the children in Napa County receive high-quality health and dental care. "Kids can't thrive without good health. They don't thrive at school or at home if they aren't healthy," he says.

One example of Jim's unwavering dedication to keeping children healthy happened in 2008, when the Healthy Kids insurance program folded. Letting kids go without health insurance wasn't acceptable, so Jim approached his chief of pediatrics, and his Napa-Solano physician-in-chief, and on up the ladder, until he had all the approvals he needed



JIM COTTER, MD

to transition the program's 1,300 children into the Kaiser Permanente Child Health Plan through CHI—a life-changing action for those kids.

Jim served on our board of directors for nine years, two of which as president. He continues to serve on the Program Evaluation Committee and does so because CHI has consistently stayed focused on its mission: we enroll individuals in health plans, assist them in staying enrolled, and once enrolled, ensure they are utilizing their plans.

CHI has lived up to Jim's expectations, but only because of the incredible support that Jim, and others like him, who believe that healthcare is a human right, ensures that CHI can provide critical access to it.

A Community Altruist



ELIZABETH HEALY AND HER MOTHER, NANCY HEALY

For Elizabeth Healy, the Vice President of Government and Community Relations at The Doctors Company, life has come full circle. From a childhood spent in Ukiah, where her mother imbued her with social values, to altruistic Napa Valley, where Elizabeth is now a role model for her teenage daughter.

Elizabeth's mom was a counter-culture hippie of the 1970s with homegrown tomatoes on the porch of whatever housing she could secure for her family, and a passionate civil rights and youth advocate that worked for Native American rights, and more. As a woman working in the non-profit sector, she was often underpaid or out of a job, making a home, food, and healthcare scarce. Watching her mom navigate these experiences, taught Elizabeth to understand the challenges families are faced with to meet their basic needs, including healthcare.

When Elizabeth was a teenager, her family moved to a small suburb of Sacramento that didn't have its own

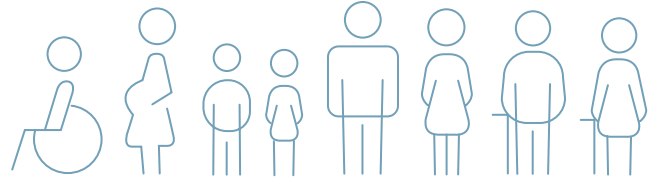
high school. Elizabeth was able to enroll herself in McClatchy High School, a reputable school, but one that required a daily two-hour commute on a city bus.

A history-buff and budding policy-scholar, when Elizabeth learned that a fellow-commuter's mother worked in the Capitol, where they also made a bus transfer each day, she asked if they could visit his mom at work. He said yes, and before long Elizabeth was an unofficial intern, visiting almost daily and absorbing every detail about the Capitol's history and its political goings-on. When a bill she was interested in came up for discussion in Assembly Health Committee, Elizabeth used the money she'd saved cleaning apartments to buy her first blue suit to wear to the hearing to watch policy-making-in-action. It was a pivotal moment in her life.

She later worked in the Public Affairs office of the Office of Statewide Health Planning & Development, and also worked on several political campaigns, and led the Sacramento Women's Campaign Fund to help women get elected to public office. Elizabeth's work in politics has focused on addressing the challenges that vulnerable populations face, particularly in accessing healthcare.

Those experiences combined with the lessons her mother imparted to her in childhood, fueled a passion that continues to influence Elizabeth's career and community work.

It's no surprise then, that when Elizabeth learned about CHI her response was, "I get it." She instantly



understood that CHI breaks down the barriers to accessing healthcare and helps ensure that once clients have a health plan, they use it. Supporting CHI was an easy decision for Elizabeth, who now, after several years of serving on CHI's board of directors, will take the reins as president of the board in fiscal year 2025-2026.

It's easy to imagine Elizabeth's mother being proud of her daughter's work and how Elizabeth's daughter will benefit from being witness to the impact her mother is making every day through her support and involvement in community organizations like CHI.

Elizabeth's steadfast devotion to providing access to healthcare, supported by her role at The Doctors Company, is the good fortune of our organization and all of Napa Valley.

From a childhood spent in Ukiah, where her mother imbued her with social values, to altruistic Napa Valley, where Elizabeth is now a role model for her teenage daughter.

THE DOCTORS COMPANY

If you live in Napa, you may know that the scenic brick buildings on Greenwood Road belong to The Doctors Company (TDC), the nation's largest physician-owned medical malpractice insurer. What you might not know is the breadth and depth of the company's contributions to the communities where its employees live and work, including Napa Valley.

TDC is dedicated to helping build healthy communities and to that end it provides meaningful contributions to community-based organizations. In 2024, the company made financial contributions to 81 organizations, matched 577 employees' donations, and supported 1671 volunteer hours for 364 organizations.

We are honored that CHI was one of the organizations to receive financial contributions from TDC last year and has every year since 2010. We are grateful for TDC's commitment to advancing the practice of good medicine and building healthy communities, improving access to healthcare, and addressing the social determinants of health through its community investment programs. We are a stronger community thanks to TDC's investment in it.

Benefactors for Good Health

The establishment and longevity of CHI has been possible thanks to this group of forward-thinking funders who make equitable health a priority. We are grateful to each and everyone of them



Geni Bennetts, MD



James Cotter, MD



E. Richard Jones Family Foundation



Melinda Mendelson



Karen Smith, MD



Barry Waitte

Julia Winiarski

Andrea Wong, MD

Patrons of Well-Being

Thank you to these generous individuals and organizations for making a contribution during our 2024-2025 fiscal year. Our gratitude is boundless!

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2140 Jefferson Street
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707-227-0830
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