

**Mission:** To test and deliver innovative and comprehensive health care models that combine high-quality affordable primary care, health education, and wellness programs, to empower low-income women to build healthier lives and cultivate healthy communities.

**Goals:** **Increase awareness** of personal health and how to prevent and manage disease. **Improve health outcomes** with greater utilization of preventative services and access to primary care. **Enhance financial security** by decreasing cost of care per member through reduced ER visits, hospitalization rates, and increased productivity. **Create a transformative** model that can foster a more efficient health care system, better able to meet the complex needs of vulnerable populations.

**Grameen America History:**

Since 2008, Grameen America (GA) has empowered low-income entrepreneurs living below the poverty line through affordable credit, savings, and other financial services. Founded by Nobel Peace Prize recipient, Professor Muhammad Yunus, GA has successfully reached 12,000 members in New York and other U.S. cities. GA has achieved a 99% repayment rate, because it utilizes the Grameen group model, which requires individuals to form groups of five and repay loans at weekly meetings. This has created a strong social network, offering a powerful platform to introduce health promotion.

**Problem:** While the GA members' businesses are growing, this underserved community remains in need of a health care program to meet its specific needs. The majority of GA members are low-income immigrant women who are uninsured, lack access to preventive services, and high-quality affordable care. Faced with barriers to care and a high prevalence of chronic conditions, their income and resources are spent badly, impeding progress toward individual financial viability.

**What we do:**

To address the root causes of health disparities experienced by GA members, we are building a wellness center in Jackson Heights, Queens. This center will combine an enhanced primary care practice and a wellness program that leverages the Grameen group model, offering weekly classes on health education. Health coaches are the linchpin of our model, and can provide ongoing cost-effective care to support GA members improve their health. As the center achieves full operating capacity at 5,000 patients, the center's staff will include a doctor, 2 nurse practitioners, a registered nurse, a social worker, and 13 health coaches.

**Partners:** Iora Health, which builds enhanced primary care clinics across the country, is partnering with us to design, develop and manage the wellness center. Other partners include: North Shore-LIJ Health Systems, UnitedHealthcare, ClickMedix, and Mount Sinai. We are also establishing relationships with local health organizations to ensure better coordination of care within the community.

**Business Model:**

Initial revenue will be mainly raised through philanthropy, and we have already received a generous grant of \$500k from the Robert Wood Johnson Foundation and \$700k from private donations. In the first year, we will test different payment methods to establish a monthly fee of \$45 per patient, which will allow us to develop a sustainable model. For children and GA members who are eligible for Medicaid, we will work with Medicaid managed care plans to get a fixed monthly reimbursement. We are also using group purchasing power to get discounted services for GA members from local providers. Once GHI reaches 5,000 patients, we will scale up by co-locating with GA branches around New York, and eventually across the U.S.

**Evaluation:** With our research partners, we have established key success metrics, which will allow us to continuously track data and evaluate the impact of our program.

**Team:** Vidar Jorgensen *Founder and President*, Allison Schwartz *Executive Director*, Noor Shams *Development Director*, Ava Shapiro *Project Director*, and Shirley Lemus *Project Director*

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