

A Legacy of

Service and Success



ZUFALL
HEALTH

COMMUNITY
HEALTH
CENTERS

2023 Annual Report

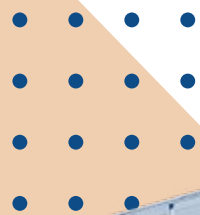
Thank you from

Zufall Health

We can't thank you enough for your incredible support in 2023! Your generosity drove Zufall Health's **thoughtful growth and evolution**, bringing us to new heights in health care access.

Thanks to you, we have **expanded our capacity** in meaningful ways. **From broadening our geographic footprint** in Bridgewater and Dover to **completing a state-of-the-art health center** in West Orange, your support enabled us to achieve remarkable progress for our patients. We also focused on **enhancing transitions of care** for vulnerable populations like children, refugees, and seniors. All the while, our commitment to our patients and their **social drivers of health remained our top priority**.

We are proud to report an **increase in access**, with 48,240 patients receiving care from Zufall in 2023, a 7% increase from the previous year. Our 178,017 patient visits showed a 12% year-over-year increase.



Progress moved forward even as we adjusted our leadership teams. Fran Palm, MPA, who served as Chief Operating Officer (COO) for nine years, took on the role of President and Chief Executive Officer (CEO). Annette Gonzalez, DHA, MPA, and Jade Duncan, DDS, MEd, joined as COO and SVP of Dental Services, respectively. Barry Rabner, MPA, now chairs our Board of Directors after three years of board service.

Through it all, we **upheld the legacy of Robert "Dr. Bob" Zufall, MD**. Sadly, 2023 marked his last full year of life as he passed away in March 2024. This report is dedicated to his memory and to the vision he shared with his late wife Kathryn ("Kay") with whom he co-founded our health center.

We couldn't have done any of this without you. Thank you for your continued support as we strive to make good health achievable for all. For a preview of our upcoming initiatives and how you can participate, please see page 22.



Barry Rabner, MPA
Chairperson, Board of Directors



Frances Palm, MPA
President and Chief Executive Officer

Mission

To provide access to quality, affordable, and culturally responsive health care to people and communities who experience barriers to care.

Vision

To create equal opportunity for good health.



“ I only have words of gratitude for Zufall Health. The staff helped me and guided me from the first day of my care. ”

– Danny, Zufall patient

Leadership

Board of Directors, Zufall Health

- Barry Rabner, MPA**
Chairperson
- Michael O'Donnell, JD**
Vice Chair
- Linda Seeley**
Treasurer
- Michael McCloe**
Secretary
- Erika Iglesias**
- John Krueger**
- Barry Petruzzi**
- Martita Roman**
- Bill Shuler**
- Aura Villa**
- Peg Zufall**

Trustees, Zufall Health Foundation

- Peter Wolfson, JD**
President
- Bill Shuler**
Treasurer
- Jeanne Horsey, MSN**
Secretary
- Katherine Palla, DO**
- Frances Palm, MPA**
- Barry Rabner, MPA**
- Eva Turbiner**

Staff Leadership

- Frances Palm, MPA**
President and Chief Executive Officer
- Peter M. Bebel, MBA**
Chief Financial Officer
- Annette Gonzalez, DHA, MPA**
Chief Operating Officer
- Rina Ramirez, MD**
Chief Medical Officer
- Brian Whang, MBA**
Chief Information Officer



Zufall is what medicine should represent. They have gathered a group of professional, kind, caring people.

– Olga, Zufall patient



Zufall Health's board meets monthly to provide health center oversight and guide strategy.
Top row, from left: Barry Rabner, MPA, Michael O'Donnell, JD, Linda Seeley, Michael McCloe
Middle row; Erika Iglesias, John Krueger, Barry Petruzzi, Martita Roman
Bottom Row: Bill Shuler, Aura Villa, Peg Zufall



They treated me as a whole person,

not a group of symptoms or an ailment...I am looking forward to my next appointment.

- Christine, Zufall patient



Patients by Payor

- 50% Uninsured
- 36% Medicaid
- 10% Private insurance
- 4% Medicare

Income

86%

at or below 200% of the Federal Poverty Level

Special Populations

- 4,492 People experiencing homelessness
- 1,406 Public housing residents
- 672 Farm workers
- 71% Best served in a language other than English

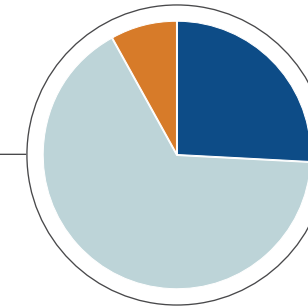
Visits & Patients Served

48,240 PATIENTS SERVED

- 178,017 visits
- 120,902 medical visits (65%)
- 28,854 dental visits (20%)
- 12,065 Behavioral health visits (6%)
- 16,286 other visits (9%)

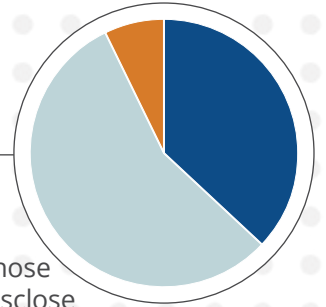
Age

- 26% ages 0-17
- 66% ages 18-64
- 8% ages 65 and older



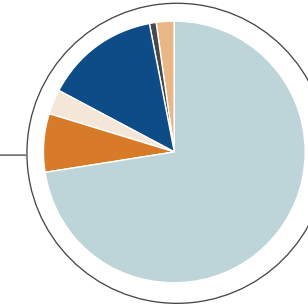
Gender

- 37% Male
- 56% Female
- 7% Other/chose not to disclose



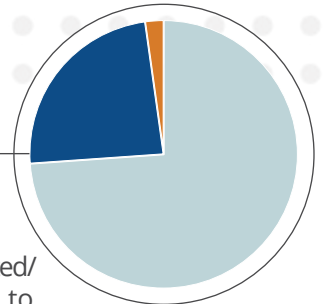
Race

- 2% Asian
- 7% Black
- 72% White
- 1% More than one race
- 1% other
- 17% Unreported/declined to report



Ethnicity

- 76% Hispanic
- 21% Not Hispanic
- 3% Unreported/declined to report



You make

care happen!



Thank you to our generous institutional and individual donors for improving health care access in northern and central New Jersey in 2023. Despite challenges such as rising inflation and federal funding delays, your support has driven significant progress toward our program goals. We've ordered a replacement medical van, our new building in West Orange has accommodated an increase in patients, and construction plans for a school-based center have begun.

None of this would have been possible without you. Our founders, Dr. Bob and Kay Zufall, knew 34 years ago that community health care does not happen without community support—and that remains true today. Thankfully, many in our community, like you, have the hearts and resources to help Zufall's services reach those who need them most. Your contributions, big and small, are invaluable to our mission.

“

Zufall Health remains among our top charities

because they have always recognized, respected, and compassionately delivered access to health care to everyone in our community.

”

– Allison U. Caulfield, Zufall donor

- Aetna/CVS
- AIG
- American Academy of Pediatrics
- Bank of America
- BD
- Benco Dental
- Bristol Myers Squibb Foundation
- City of Newark
- CohnReznick
- Collaboration 337
- Community Foundation of New Jersey
- Cooperman Barnabas Medical Center/
RWJ Barnabas Health
- Daiichi Sankyo
- Day Pitney, LLP
- Delta Dental
- Delta Dental of New Jersey Foundation
- Duane Morris, LLP
- Fingerpaint
- Fulton Bank
- Henry O. Baker Insurance Group
- Henry Schein
- Horizon Blue Cross Blue Shield of New Jersey
- Johnson & Johnson
- Labcorp
- Liberty Dental
- Luma Health
- Middlesex County
- Morris County Community Grants
- Morris County Department of Human Services
- Morris County Organization of Hispanic Affairs
- Morristown Rotary Club
- New Jersey Department of Banking and Insurance

- New Jersey Department of Health
- New Jersey Department of Human Services
- New Jersey Department of State
- New Jersey Family Planning League
- New Jersey Health Care Facilities Financing Authority
- Newark Department of Health & Community Wellness
- Peapack-Gladstone Bank
- Penn Medicine Princeton Health
- Provident Bank
- PSE&G
- Riker Danzig, LLP
- Rutgers Cancer Institute of New Jersey
- Sanofi
- Somerset County Community Development Block Grant
- Somerset Hills Community Health Foundation
- United Healthcare
- US Department of Health and Human Services - Health
Resources and Services Administration
- Valley Bank
- Whiting-Turner





Leaders and partners celebrated the completion of a new Zufall Health facility constructed from the ground up on Mount Pleasant Avenue in West Orange.

Highlights in Good Health



I was treated with a lot of professionalism, from the people in the lobby to the doctors. Thank you so much for helping many people like me who need Zufall Health.

– -Jazmin, Zufall patient



Growing care in West Orange

Community leaders and philanthropic partners enthusiastically joined Zufall leadership to celebrate the unveiling of the new 15,000-square-foot, three-story West Orange structure in a ribbon-cutting ceremony. Replacing services previously offered on Northfield Avenue since 2014, the impressive new building doubles Zufall’s medical capacity and triples dental capacity to meet the surging local demand for affordable, high-quality health care.



Governor Murphy's program has significantly improved health outcomes and quality of life for Zufall patients, who can now access much-needed specialty care.

Embracing access for every child

In a press conference at Zufall Health – Morristown, Governor Phil Murphy announced that income-qualifying children are eligible for NJ FamilyCare (Medicaid), regardless of immigration status, under the Cover All Kids program. In response, Zufall facilitated the enrollment of over 1,600 children into Medicaid during the year.





Dental assistants (DAs) are a critical part of the dental workforce. They provide vital support to dentists, ensure efficient workflows, assist with patient care, and maintain infection control protocols.

Investing in the dental workforce

Given the limited affordable dental options for low-income and underinsured people in New Jersey, Zufall is motivated to remove as many barriers to dental care as possible, including insufficient staffing. With funding from Delta Dental of New Jersey Foundation, Zufall launched an in-house, on-the-job DA training program that guarantees students full-time DA employment upon completion.



Inspiring action for federal funding

Funded by a variety of sources, including the federal government's Health Resources and Services Administration (HRSA), Zufall and 1,400-plus Community Health Centers (CHCs) nationally care for more than 31 million people. In September 2023, the HRSA funding expired, creating a significant gap in Zufall's budget. Following advocacy from Zufall patients, supporters, and leadership and other CHC proponents, Congress voted to protect the funding in December. The funding lapse highlights the ongoing challenge of securing stable funding for vulnerable populations' care and the need for continued advocacy with elected officials.



Zufall supporters advocated for Congress to continue the federal government's financial support, through the Health Resources and Services Administration (HRSA), that is so pivotal for funding Zufall operations.



**Zufall has the best staff members that care about me.
I credit them for saving my life in my time of need.**



– Clint, Zufall patient

**Easing transitions
for refugee families**

Refugees often have difficulty accessing health care after entering the US, and many arrive with significant medical and behavioral health challenges. With a culturally responsive and trauma-informed approach, Zufall’s State Refugee Health Program (SRHP) addresses the complex health care needs of refugees. The SRHP is funded by the New Jersey Department of Human Services – Office of New Americans.



Zufall served as the first point of medical contact for 121 individuals with refugee status in 2023.



County-specific grant programs gave Zufall the tools to fill critical care gaps for seniors in Essex and Morris Counties.

Prioritizing older adults’ health care needs

A generous grant from the Healthcare Foundation of NJ equipped Zufall with the resources to establish team-based care for vulnerable seniors in Essex County, with the objective of helping them remain self-sufficient and in their communities. Meanwhile, Zufall was able to provide no-cost dental services to uninsured Morris County residents aged 60 and up thanks to support from the county. Both programs address the need for extra support for low-income senior populations in maintaining their well-being and independence.

Zufall acquired Dover's historic Goodale Pharmacy, integrating a retail pharmacy into its service offerings for the first time.



Bringing a pharmacy

under the Zufall umbrella

Located just 2 blocks from Zufall's Dover headquarters, the newly acquired Goodale Pharmacy welcomes both established patients and nonpatient community members. This acquisition enables Zufall pharmacists and physicians to collaborate more closely to enhance patient care in chronic disease management, improve medication adherence, and overcome barriers to treatment. Patients can still benefit from medication delivery to their residences, workplaces, or other Zufall locations, and affordable prescriptions via the federal 340B program remain available.

Destigmatizing behavioral health services

Behavioral health and substance use recovery services are most effective when integrated with primary care. Understanding this, Zufall opened a medical and dental facility in partnership with Somerset County. The new facility is located within Bridgewater's Richard Hall Community Health and Wellness Center, which specializes in mental health and substance use treatment. Additionally, Zufall began plans for the expansion of Medication-Assisted Treatment, a treatment prescribed by a primary care doctor that combines medication and counseling for people with opioid or alcohol use disorders.



Recent Zufall efforts aim to destigmatize the use of behavioral health and recovery services and improve health outcomes for people living with related conditions.

In loving memory of Dr. Bob

June 3, 1924 – March 5, 2024

This report celebrates Zufall Health’s co-founder Robert “Dr. Bob” Zufall, MD, whose service to low-income people and communities in New Jersey spanned more than three decades. Motivated by an authentic passion for helping others, Dr. Bob opened the health center with his wife, Kay, at age 65. He remained active in its leadership until his passing 34 years later.

Dr. Bob’s choice to spend his retirement focusing on health care access—always with humility, joy, and a patient-centered approach—is truly inspiring. Although he is no longer with us, his vision endures, driving staff and volunteers to carry forward his legacy of service and compassion.

“ In a happy and productive life, building the clinic was the most satisfying thing that Kay and I did. ”

– Robert Zufall, MD



Financial Statements

for the Year Ended December 31, 2023

CONSOLIDATED STATEMENT OF FINANCIAL POSITION*		2023
ASSETS		
Cash and cash equivalents	\$	8,241,394
Cash whose use is restricted		5,487,806
Investments		3,440,181
Accounts receivable, net of contractual allowances		3,831,834
Grants, contracts, and contributions receivable		2,539,484
Property and equipment, net		25,104,049
Notes receivable		6,059,754
Prepaid expenses and other current assets		682,487
TOTAL ASSETS	\$	55,386,989
LIABILITIES		
Accounts payable and accrued expenses	\$	3,703,152
Notes payable		13,962,278
TOTAL LIABILITIES		17,665,430
NET ASSETS		
Without donor restrictions		37,621,559
With donor restrictions		100,000
TOTAL NET ASSETS		37,721,559
TOTAL LIABILITIES AND NET ASSETS	\$	55,386,989
CONSOLIDATED STATEMENT OF ACTIVITIES*		
REVENUES		
Net patient service revenues	\$	22,728,947
Other revenue		26,580,385
Contributions, including donated goods		4,055,561
TOTAL REVENUES		53,364,893
OPERATING EXPENSES		
Program services		44,018,217
Other operating services		8,404,422
TOTAL OPERATING EXPENSES		52,422,639
Changes in net assets		1,427,108
Net assets, beginning of year		36,294,451
Net assets, end of year		37,721,559

*Excerpted from the 2023 audited financial statements.

Looking ahead

Zufall Health is committed to addressing our community's most urgent health care needs. We invite you to partner with us by supporting our active fundraising priorities: equipping our school-based health center for patient care, relocating our Newton facility, and enhancing vision services.

Building a permanent

school-based health care home



Since 2022, we've provided school-based health services to schoolchildren in the Franklin Township (Somerset County) community via our mobile medical van. Now, in partnership with the township and its Board of Education, we're preparing for the construction of a permanent facility on the campus of Hillcrest Elementary and Hamilton Middle Schools. We're grateful that the building costs are covered, but we still need assistance outfitting the interior with essential medical and dental equipment and supplies. Your support will help us create healthier futures for schoolchildren, their families, and the broader community.

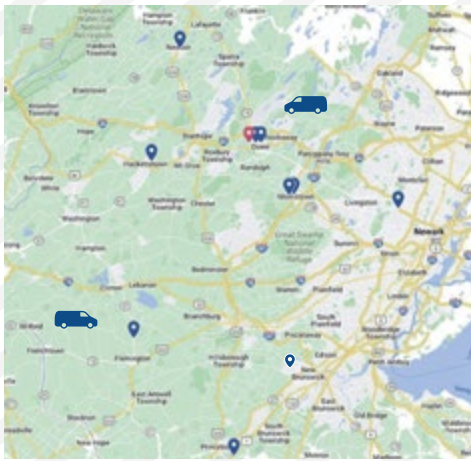
Relocating services in Newton

Our small Newton facility, opened in 2016, can no longer meet the growing demand for affordable health care services in rural Sussex County. Limited public transportation, long travel distances, and a shortage of providers accepting Medicaid or uninsured patients have compounded challenges. To grow with the needs of our community and continue providing essential services, we must relocate to a larger facility. Your support is crucial to making this happen.

Expanding vision care

Good vision is essential for overall health and development, yet many Zufall patients lack access to quality eye care. Children rely on their sight to learn and grow, while adults with chronic diseases are at increased risk for vision loss. To address this critical need, we plan to upgrade our Dover facility's vision equipment and expand vision services to Franklin Township and West Orange. With your support, we can provide high-quality, affordable vision care to more patients in these communities.





The Zufall staff has displayed humanity far above any job description. It is this personal touch that ensures **I'm being cared about as an individual.**

– Paula, Zufall patient



Our Locations

Zufall Health Headquarters
18 West Blackwell Street
Dover, NJ 07801

500 North Bridge Street
 Bridgewater, NJ 08807

16 North Sussex Street
 Dover, NJ 07801 (Pharmacy Only)

17 South Warren Street
 Dover, NJ 07801 (Dental Only)

361 Route 31, Building C, Suite 701
 Flemington, NJ 08822 (Dental Only)

117 Seber Road, Unit 5
 Hackettstown, NJ 07840

4 Atno Avenue
 Morristown, NJ 07960

85 Washington Street
 Morristown, NJ 07960

238 Spring Street, Suite A
 Newton, NJ 07860

1 Plainsboro Road
 Plainsboro, NJ 08536

500 Franklin Boulevard
 Somerset, NJ 08873

71 4th Street
 Somerville, NJ 08876

49 Mount Pleasant Avenue
 West Orange, NJ 07052

MOBILE UNITS SERVING OUR COMMUNITIES

Highlands Health Van

Zufall Health Delta Dental Mobile



zufallhealth.org

For additional information on how to support Zufall Health or to make a donation

contact Christine Bonney

at cbonney@zufallhealth.org or call 908-526-2335, ext. 1134.