



RECEIVED

AUG 23 2011

HEALTH FACILITIES &
SERVICES REVIEW BOARD

**STATE OF ILLINOIS
HEALTH FACILITIES AND SERVICES REVIEW BOARD**

**PROVENA COVENANT MEDICAL CENTER
PROJECT NO. 11-042**

PUBLIC HEARING

AUGUST 17, 2011

ORIGINAL

NATIONWIDE SCHEDULING

OFFICES: MISSOURI Springfield Jefferson City Kansas City Columbia Rolla Cape Girardeau ■ KANSAS Overland Park ■ ILLINOIS Springfield

HEADQUARTERS: 711 NORTH ELEVENTH STREET, ST. LOUIS, MISSOURI 63101

800.280.3376

www.midwestlitigation.com

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

STATE OF ILLINOIS
HEALTH FACILITIES AND SERVICES REVIEW BOARD
525 West Jefferson Street, 2nd Floor
Springfield, Illinois 62761-0001
217-782-3516

Provena Covenant Medical Center
Project No. 11-042

PUBLIC HEARING

Public hearing held, pursuant to Notice, on
the 17th day of August, 2011, between the hours of
1:32 p.m. and 2:47 p.m., at the Urbana City Council
Chambers, 400 South Vine Street, Urbana, Illinois.

TRANSCRIPT OF PROCEEDINGS

1 PRESENT ON BEHALF OF HEALTH FACILITIES AND SERVICES

2 REVIEW BOARD:

3

4 MR. GEORGE ROATE

5 Reviewer, Program Review Section

6 Division of Health Systems Development

7 Illinois Department of Public Health

8 525 West Jefferson Street, 4th Floor

9 Springfield, Illinois 62761

10 217-782-3516

11 george.roate@illinois.gov

12

13 MR. RONALD EAKER

14 Board Member

15

16 COURT REPORTER:

17 Ms. Dorothy J. Hart, CSR, RPR

18 Illinois CSR No. 084-001390

19 Midwest Litigation Services

20 15 South Old State Capitol Plaza

21 Springfield, Illinois 62701

22 (217) 522-2211

23 1-800-280-3376

24

1 (Hearing commenced at 1:32 p.m.)

2 MR. ROATE: Good afternoon. My name is
3 George Roate. I am with the Illinois Department of
4 Public Health.

5 I am accompanied today by Mr. Ron Eaker,
6 Board Member for the Illinois Health Facilities and
7 Services Review Board.

8 MR. EAKER: Thank you, George. I wanted
9 to take just a moment to explain my role here in this
10 process today.

11 When the legislature redesigned the Board,
12 so to speak, it stipulated that after the Board
13 reached its full contingent of nine members that Board
14 Members would be required to attend public hearings in
15 order to get a feel for what the community is
16 concerned with in regarding any given application.

17 And so today, I'm not here to answer
18 questions or to make comments, but simply to observe
19 this process. And so you won't be hearing anything
20 else from me, I think, at this point.

21 Thanks, George.

22 MR. ROATE: Thank you, Mr. Eaker.

23 We are here to conduct a public hearing on
24 the proposed project known as Project 11-042, Provena

1 Covenant Medical Center and the applicants' proposal
2 to transfer ownership of Provena Covenant Medical
3 Center in Urbana. As per the rules of the Illinois
4 Health Facilities and Services Review Board, I would
5 like to read the legal notice into record.

6 In accordance with the requirements of the
7 Illinois Health Facilities Planning Act, notice is
8 given of receipt to transfer ownership of a hospital:
9 Project 11-042, Provena Covenant Medical Center,
10 Urbana. The applicants are Provena Hospitals, Provena
11 Health, Resurrection Health Care Corporation, and Cana
12 Lakes Health Care. The applicants propose to transfer
13 to Cana Lakes Health Care ownership of the 210-bed
14 community hospital, located at 1400 West Park Avenue,
15 Urbana. Project cost: \$267,376,667.

16 A public hearing will take place pursuant
17 to Part 1130.910. The hearing is scheduled for 1:30
18 p.m. on Wednesday, August 17th, 2011, at the Urbana
19 City Council Chambers, 400 South Vine Street, Urbana,
20 Illinois 61801. The public hearing is to be held by
21 the Illinois Department of Public Health pursuant to
22 the Illinois Health Facilities Planning Act. The
23 hearing is open to the public and will afford an
24 opportunity for parties with interest to present

1 written and/or verbal comment relevant to the project.
2 All allegations or assertions should be relevant to
3 the need for the proposed project and be supported
4 with two copies of documentation or materials that are
5 printed or typed on paper, size 8 1/2 inches by 11
6 inches. Consideration by the State Board has been
7 tentatively scheduled for the October 12th and 13th,
8 2011, State Board meeting.

9 If you have not done so, please sign in
10 using the appropriate registration forms. One form is
11 for individuals who want to provide testimony in favor
12 of the project. Another form is for people to provide
13 testimony who oppose the project. The last form is
14 for individuals to register their attendance who do
15 not wish to testify.

16 To ensure that the Illinois Health
17 Facilities and Services Review Board's public hearings
18 protect the privacy and maintain the confidentiality
19 of an individual's health information, covered
20 entities, as defined by the Health Insurance
21 Portability Act of 1996, such as facilities, hospital
22 providers, health plans, and health care
23 clearinghouses, submitting oral or written testimony
24 that discloses protected health information of

1 individuals shall have a valid written authorization
2 from that individual. The authorization shall allow
3 the covered entity to share the individual's protected
4 health information at this hearing.

5 Those of you who came with prepared text
6 for your presentation may choose to submit that text
7 without giving testimony. However, if you are giving
8 oral testimony, we ask that you please be -- please
9 keep your testimony relevant to the project. As per
10 the legal notice, I would appreciate two copies of
11 your testimony. When you make your presentation,
12 please give the court reporter the spelling of your
13 complete name. If there is a chief spokesperson for
14 the applicant who has been identified, they will make
15 the first presentation. The remaining testimony will
16 be taken in the order of the names on the registers.
17 Please hold your questions until all testimony is
18 presented.

19 Is there someone from the applicant who
20 wishes to make -- well, there is somebody and their
21 name is Sister Evelyn Varboncoeur. Thank you, Sister.

22 SISTER VARBONCOEUR: My name is Sister
23 Evelyn Varboncoeur. That is E-v-e-l-y-n V-, as in
24 Victor, a-r-b-, as in boy, o-n-c-o-e-u-r. Thank you.

1 I'm a member of the Servants of the Holy
2 Heart of Mary religious community and I'm speaking
3 today on behalf of the member body of Provena Health.
4 This includes the Franciscan Sisters of the Sacred
5 Heart, the Servants of the Holy Heart of Mary, the
6 Sisters of Mercy of the Americas; and on behalf of the
7 Sponsorship Council of Resurrection Health Care which
8 includes the Sisters of the Holy Family of Nazareth
9 and the Sisters of the Resurrection.

10 I'm very pleased to be here today to share
11 with the community an overview of what is a very
12 exciting new chapter in the history of Provena
13 Covenant Medical Center and for our health system as a
14 whole. And I would also express my sincere
15 appreciation to the Illinois Health Facilities and
16 Services Review Board for their efforts to enable this
17 hearing to take place in a timely and organized
18 fashion.

19 By way of background, Provena Health is a
20 Catholic health ministry that includes six hospitals,
21 including Provena Covenant, 16 long-term care and
22 senior residential facilities, numerous clinics, five
23 home health agencies, and other health-related
24 activities operating in Illinois and Indiana. At the

1 encouragement of Joseph Cardinal Bernardin, Provena
2 Health came into being on December 1st, 1997, from a
3 human need to provide exceptional and compassionate
4 health care services, and to be a sign of hope to all
5 those in the communities that we serve.

6 With a mission to build communities of
7 healing and hope by compassionately responding to
8 human need in the spirit of Jesus Christ, we have
9 served our communities since our first hospitals
10 opened their doors, as early as 1882.

11 From our very beginnings, we have been
12 called to be much more than just a provider of health
13 services. Rather, we are steeped in a culture that is
14 committed to responding to the needs of those we are
15 privileged to serve, delivering high-quality care that
16 is accessible to all.

17 Today, I'm representing the five
18 communities of women religious who, in faith and hope,
19 seek the approval of the Health Facilities and
20 Services Review Board -- Illinois Health Facilities
21 and Services Review Board to form a new Catholic
22 health ministry to serve the cities of Illinois
23 through a merger of Provena Health and Resurrection
24 Health Care Corporation.

1 As individual health systems, Provena
2 Health and Resurrection Health Care have long provided
3 compassionate healing to those in need. In keeping
4 with the true spirit of the courageous Sisters who
5 came before us, ours have been ministries deeply
6 focused on quality care for all, regardless of one's
7 ability to pay.

8 And now, as we anticipate health reform
9 and the sweeping changes that will transform the
10 delivery of care as we have come to know it, we are
11 keenly aware that the key to sustaining and growing
12 our person-centered mission lies in the strength of
13 enduring partnerships which we forge today.

14 Jointly rooted in the traditions of
15 Catholic health care, the new ministry will be
16 distinguished by an ability to deliver quality care
17 across the continuum from a broad and complementary
18 base of leading-edge locations and physician networks.
19 From a foundation steeped in a shared heritage and set
20 of values, the new ministry would give rise to an
21 enormous potential to truly improve the well-being of
22 generations of Illinoisans to come.

23 With a dedicated and talented combined
24 team of nearly 5,000 physicians, supported by over

1 22,000 employees, the new ministry will play an
2 important role in the economic vitality of the
3 communities in which we serve. Above all, our
4 partnership will remain true to the hallmarks of our
5 Catholic identity: promoting and protecting the
6 dignity of every individual from conception to death,
7 caring for the poor and vulnerable, and properly
8 stewarding our precious people and financial
9 resources.

10 Finally, I would like to also enter into
11 the record a letter of support from His Excellency,
12 Francis Cardinal George, Archbishop of Chicago. In
13 his letter, he says, in part, "... I am grateful for
14 the willingness of our state's premier Catholic
15 providers to collaborate in order to meet the current
16 challenges of health care. As they do now, the
17 combined systems will operate without any restrictive
18 admissions policies related to race, ethnic
19 background, religion, payment source, or any other
20 factor. The new system will continue to admit
21 Medicare and Medicaid recipients and to care for those
22 patients in need of charity care.... This merger has
23 my full support...."

24 In conclusion, the combined Provena Health

1 and Resurrection Health Care will strengthen and
2 expand access to an exceptional tradition of quality
3 care and service millions of Illinois residents who
4 have come to know and depend upon for more than a
5 century. On behalf of the women religious whose
6 communities are sponsoring the proposal before you, we
7 prayerfully request your approval.

8 God bless you and thank you very much.

9 MR. ROATE: Next, the State Board would
10 like to call Michael Brown.

11 MR. BROWN: Good afternoon and thank you
12 for the opportunity not only to share with the public
13 our goals for what we hope to achieve through the
14 merger with Provena Health and Resurrection Health
15 Care, but also to describe the benefits of this new
16 partnership to the people of Urbana-Champaign. My
17 name is Mike Brown. I am the President and Chief
18 Executive Officer of Provena Covenant Medical Center
19 and Provena United Samaritans Medical Center.

20 I would like to begin with a letter from
21 Guy Wiebking, the President and Chief Executive
22 Officer for Provena Health, and Sandra Bruce, the
23 President and Chief Executive Officer of Resurrection
24 Health Care.

1 The letter's addressed to Ms. Courtney
2 Avery, Administrator, Illinois Health Facilities and
3 Services Review Board.

4 "Dear Ms. Avery:

5 In early July, after several months of
6 talks among Sponsoring Congregations and between the
7 Boards of Provena Health and Resurrection Health Care,
8 as well as due diligence and discernment, we reached
9 an agreement to come together to form a new patient,
10 resident, and family-centered health ministry that
11 will serve a large portion of Illinois. The size and
12 scope of the new ministry will improve financial
13 viability through a new structure that focuses on
14 savings in corporate and administrative costs, while
15 concentrating resources in our local health care
16 ministries where care is provided. A new
17 not-for-profit parent organization will oversee the
18 existing Provena Health and Resurrection Health Care
19 corporations.

20 Throughout the lengthy and thorough
21 decision process, we came to realize our unique
22 similarities. Our new ministry will support
23 innovation and growth under health reform. The new
24 ministry will excel at the patient, resident, and

1 family experience, and provide high-quality care and
2 value across the continuum. In partnership with our
3 physicians and employees, we're committed to building
4 healthy communities by identifying community health
5 needs and developing strategies to keep people
6 healthy, as well as caring for the sick.

7 More than 4.5 million people live in areas
8 we serve. The combined ministry would encompass 12
9 hospitals, 28 long-term care and senior residential
10 facilities, more than 50 primary and specialty care
11 clinics, six home health care agencies, and the second
12 largest behavioral health services program in the
13 state. In addition, the ministry includes
14 Resurrection University, a fully-accredited,
15 not-for-profit, Catholic-based specialty school for
16 health sciences. We will have nearly 5,000 physicians
17 and more than 22,000 employees.

18 We would like to express our sincere
19 gratitude to the Health Facilities and Services Review
20 Board for giving us the opportunity to tell our story
21 at today's public hearing. We respect and appreciate
22 the conscientious work to make this series of hearings
23 possible so that we, our supporters, stakeholders, and
24 community partners have the opportunity to speak about

1 our plans.

2 Sincerely, Sandra Bruce, President and
3 Chief Executive Officer of Resurrection Health Care,
4 Guy Wiebking, President and Chief Executive Officer of
5 Provena Health."

6 For local hospitals like Provena Covenant
7 and Provena United Samaritans, there are a number of
8 excellent benefits to being part of a health system
9 and especially one that will be among the largest in
10 our state. I'd like to draw your attention to a point
11 in the letter from Mr. Wiebking and Ms. Bruce that
12 states: "The size and scope of the new ministry will
13 improve financial viability through a new structure
14 that focuses on savings in corporate and
15 administrative costs, while concentrating resources in
16 our local health care ministries where care is
17 provided." And I add the emphasis to "while
18 concentrating resources in our local health care
19 ministries where care is provided."

20 That concentrating of resources is indeed
21 valuable. Our leaders get it. They understand where
22 we need to make a difference. They know that success
23 in health care is not derived from corporate overhead,
24 but rather investing in caring for people in the

1 communities in which we're privileged to serve.

2 As a member of Provena Health, our local
3 hospitals in east central Illinois -- and ultimately,
4 our patients and employees -- have time and again
5 benefited from the system's think global, act local
6 approach. From technological enhancements that
7 improve quality and patient safety to leading-edge
8 diagnostics to patient and family-centered renovations
9 and new programs, our local hospital ministries have
10 grown in ways we never could have without the support
11 and resources of a greater system.

12 As health care faces unprecedented
13 changes, as we confront decreased reimbursements, the
14 need for charity care and financial assistance becomes
15 greater than ever, as our aging population tests the
16 system as never before, hospital survival lies in what
17 we at Provena call systemness. That's maximizing the
18 efficiency and cost savings by centralizing "back
19 office" functions at a corporate level, so resources
20 can be focused on where they matter the most -- in
21 caring for our local communities.

22 We have some of that now being a part of
23 Provena, and we stand to gain more under the new
24 organization. It's not enough that our mission calls

1 us to provide for the ill and the infirm, to provide
2 communities of healing and hope in the spirit of Jesus
3 Christ. We are the safety net for those who are on
4 the fringes of our society. We are the access to
5 health care that people deserve and have come to
6 expect, a high-quality option for health care. In
7 fact, work is already underway to expand our charity
8 care and financial assistance programs where the need
9 is great due in large part to struggling economies.
10 That can't be emphasized enough.

11 There, to continue to ensure that we do
12 not lose sight of what's important to our local
13 communities, will be our wonderful and deeply
14 dedicated local Boards of Directors which will operate
15 as they currently do under the new structure. Our
16 local Foundations will continue to do the same, with
17 all of the locally raised dollars staying right here
18 to make a difference in the lives of our neighbors,
19 our friends, and relatives.

20 The partnership will also more strongly
21 support our role as a leading employer in the markets
22 we serve, with our employees enjoying the stability of
23 being part of a larger health system, with competitive
24 pay and benefits, career advancement opportunities,

1 and faith-based culture of diversity, camaraderie,
2 respect, and compassion.

3 Above all, our merger will preserve and
4 strengthen for generations to come the promise our
5 Founding Sisters made here in Urbana-Champaign over a
6 hundred years ago ... that through our ministry, all
7 in need would have healing and hope in the spirit of
8 Jesus Christ.

9 On behalf of the Provena family, I would
10 like to thank all who joined us today in person or in
11 spirit for their support of our new future and also to
12 the Health Facilities and Services Review Board for
13 the opportunity to tell our story. Thank you.

14 MR. ROATE: Next, the State Agency would
15 like to call Mr. Thomas Nehring.

16 MR. NEHRING: Good afternoon. Thomas,
17 T-h-o-m-a-s, Nehring, N-e-h-r-i-n-g.

18 My name is Tom Nehring, and I am Senior --
19 System Senior Vice President for Mission Services for
20 Provena Health. I'm here today in support of the
21 merger of Provena Health and Resurrection Health Care.
22 In my role with Provena, I have been responsible for
23 the cultural integration of mission and values and
24 Catholic ministry identity; community benefit;

1 advocacy and government relations; clinical and
2 organizational ethics; leadership development,
3 spirituality and spiritual care services across our
4 health system for the past nine years. Previous to
5 joining Provena, I did similar work for ten years at
6 Wheaton Franciscan Healthcare, another Catholic health
7 system in northern Illinois. During this time I have
8 also worked on national committees and boards involved
9 with the Catholic health care ministry in this
10 country.

11 In my career with Catholic health care, I
12 have come to know that all Catholic health systems,
13 including Provena and Resurrection, share one mission,
14 and that is to continue the healing ministry of Jesus
15 Christ, so we work to bring alive the Gospel vision of
16 justice and peace. We answer God's call to foster
17 healing and to act with compassion, and promote
18 wellness for all persons and communities, with special
19 attention to our neighbors who are poor, underserved,
20 and most vulnerable. By our service, we strive to
21 transform hurt into hope.

22 For more than 125 years, Provena Health
23 ministries have existed for the sole purpose of caring
24 for all regardless of their ability to pay. It is a

1 commitment that is at the core of our mission: to
2 build communities of healing and hope by
3 compassionately responding to human need in the spirit
4 of Jesus Christ.

5 It is how we concretely live out directive
6 number 3 of the Ethical and Religious Directives for
7 Catholic Health Services given to us by the Catholic
8 Bishops of the United States. I quote: "In accord
9 with its mission, Catholic health care should
10 distinguish itself by both service to and advocacy for
11 those people whose social condition puts them at the
12 margins of our society and makes them particularly
13 vulnerable to discrimination, such as the poor, the
14 uninsured, and the underinsured; children and the
15 unborn; single parents; the elderly; those with
16 incurable diseases and chemical dependencies; racial
17 minorities; immigrants, and refugees. In particular,
18 the person with mental or physical disabilities,
19 regardless of the cause or severity, must be treated
20 as a unique person of incomparable worth, with the
21 same right to life and to adequate health care as all
22 other persons." This is what we strive to do.

23 Today, however, I must tell you that the
24 needs of the poor and the marginalized are greater

1 than ever.

2 Our figures for 2010 detail our service
3 that resulted in a charitable impact upon our
4 communities of more than \$186 million for Provena
5 Health. Nearly 60 million of that was given away in
6 free care at cost through charitable assistance, which
7 totaled over \$35 million, and then bad debts, which
8 equaled nearly \$25 million.

9 Sixty-two percent of that \$186 million, or
10 114.5 million, represented combined provisions of care
11 not fully reimbursed from state and federal
12 government's Medicaid and Medicare programs. In
13 addition, Provena contributed over \$12 million in
14 community benefit services, which are specific
15 programs and activities aimed at meeting identified
16 community health needs.

17 Taken as a whole, Provena Health's
18 contributions, on average, represented more than
19 \$511,000 in charitable benefit each and every day of
20 2010.

21 In the greater Champaign-Urbana area,
22 Provena ministries, including Provena Covenant Medical
23 Center, Provena Home Health, Provena Hospice, and
24 Provena Medical Group, delivered a total 2010

1 charitable impact of more than \$23 million, 38 percent
2 of which, or greater than \$9.1 million, was free care
3 at cost, and 54 percent, greater than \$12.8 million,
4 represented combined provisions of care not fully
5 reimbursed from Medicaid and Medicare. In addition,
6 the ministries in Champaign-Urbana contributed over
7 \$1.8 million in community benefit services and had a
8 combined daily charitable impact of more than \$65,000,
9 on average, in 2010.

10 These amounts not only represent an
11 enduring commitment to serve all regardless of their
12 ability to pay, but also underscore the critical role
13 Provena ministries play in the communities we serve,
14 especially during these difficult economic times. We
15 recognize that among those we serve are often those
16 most in need. We are privileged to have their trust,
17 and we work daily to ensure we continue to provide
18 nationally recognized, high-quality care and services
19 to each and every individual who comes through our
20 doors.

21 I'm pleased to submit into the record
22 Provena Health's 2010 Report to Our Communities which
23 details at a much greater level our enduring
24 commitment to serve all and the charitable impact we

1 deliver within the communities we serve.

2 As complexities within our nation's health
3 care system evolve, we are compelled to adapt and
4 innovate; to preserve, strengthen and grow our
5 ministry for the benefit of the millions of people
6 within Illinois who depend upon us for care. And that
7 is why we seek your approval for our partnership and
8 collaboration in this merger with Resurrection Health
9 Care.

10 Together as Catholic health care
11 providers, we will embrace the work that lies ahead to
12 create a health system that is available and
13 accessible to everyone; that is health and
14 prevention-oriented; that rewards quality and not
15 quantity; a health system that is transparent and
16 consensus-driven; health care that is safe, and health
17 care that is effective and patient-centered; and that
18 addresses health needs at all stages of life, from
19 conception to natural death.

20 Thank you.

21 MR. ROATE: At this time, the State Agency
22 would like to call John Lilly -- Lilty.

23 DR. HILTY: Hilty.

24 MR. ROATE: Hilty. Sorry, sir.

1 DR. HILTY: My name is Dr. John Hilty.
2 Hilty is spelled H-i-l-t-y. I'm going to -- I'm
3 speaking as a private citizen of the city of Urbana
4 and someone who's observed the local hospitals for the
5 past 20 years.

6 I can remember the time when they were
7 both small, independent hospitals. They were not
8 affiliated with anyone else. And since then they've
9 merged and become part of a larger chain. So I'm
10 speaking from that kind of background and experience.

11 First of all, I feel uncomfortable about
12 the proposed merger because it seems to me that the
13 larger an organization becomes, including a hospital
14 chain, as a general rule, the less responsive the
15 organization becomes to the concerns of the local
16 community. It's more difficult to lobby
17 administrators, who are often located in another city.
18 It's more difficult to try to shame them into engaging
19 in the right behavior that's in the interest of the
20 community through local publicity.

21 It seems to me that smaller organizations
22 are easier to manage and they tend to be more
23 responsive to local communities than these large --
24 rather large organizations where the decision-making

1 is less personal and less attuned to any particular
2 city or location. So that's one problem that I have
3 with the proposed merger.

4 Another problem that I have with the
5 merger, again because this involves a larger
6 organization with more financial resources, is that
7 it's been my observation that the larger an
8 organization is the more likely it is to engage in
9 lawsuits against anyone or any organization who
10 threatens their financial interests.

11 We've already observed that in
12 Champaign-Urbana both local hospitals have engaged in
13 lawsuits against -- against -- well, against the
14 Illinois Department of Revenue, and ultimately the
15 state of Illinois, regarding whether or not they
16 should retain their property tax exemption. This was
17 a legal battle spanning several years that they both
18 ultimately lost after spending millions and millions
19 of dollars.

20 It's my concern that if we make these
21 organizations bigger than they are already are,
22 they'll be more likely to instigate such lawsuits, and
23 they'll try to bully other organizations around, even
24 the state government, into doing their bidding. So I

1 just don't feel comfortable about this merger for that
2 reason.

3 A second problem that I have in dealing
4 with a larger organization -- it's often claimed that
5 when you merge organizations that they benefit from
6 economy of scale factors as a result of, for example,
7 being able to bargain -- being able -- having stronger
8 and stronger bargaining power to lower prices for like
9 certain goods that they use in providing health care
10 services and reducing redundant administrative
11 positions. Those are like two typical arguments.

12 The problem I have -- I have with this
13 thinking is, though, is that health care is a
14 labor-intensive service industry. It's not like
15 Wal-Mart where you're dealing with mass-produced,
16 durable good items that can sit in a warehouse for
17 several years. You can make strong arguments for
18 economy of scale with the type of organization that's
19 like Wal-Mart that engages in that type of business.
20 But health care is a very different type of business
21 that involves lots and lots of labor from doctors,
22 nurses, orderlies, janitors, administrators. Just all
23 different kinds of people are involved in health care.
24 And I question whether the economy of scale factor is

1 really that beneficial in the case of a
2 labor-intensive service industry like health care. So
3 I don't think that they'll achieve as great a savings
4 as they think they will as a result of this merger.

5 And another problem with large
6 organizations is that in my experience they aren't --
7 they don't have lower health care prices. For
8 example, in my experience, I -- I've dealt myself with
9 both dental and optical chains where the costs for
10 eyeglasses are actually quite high. And I've also
11 dealt with like local dentists who are self-employed,
12 who aren't affiliated with any large chain, and their
13 prices are lower than the chains. So this is again an
14 illustration that the large organizations aren't
15 necessarily cheaper insofar as consumers are
16 concerned. And so I'm worried that -- that the big
17 savings that are being promised here are not going to
18 materialize in the form of lower prices for consumers
19 in the provision of health care.

20 Finally, my final concern is I have
21 concerns about whether or not the new organization
22 that results from this merger will maintain the
23 charity care program that is located in Provena at its
24 current level. Provena in the past has provided about

1 three percent of its gross revenue in charity care,
2 while the hospitals at Resurrection have been
3 providing closer to two percent of their general
4 revenue towards charity care, so that the Resurrection
5 hospitals have been supporting charity care at a lower
6 level than the Provena hospital has. And so I'm
7 worried that if this merger goes through that
8 eventually the charity care program might be
9 diminished from the level that it currently is. It
10 will not do as good a job at meeting the needs of the
11 local community.

12 So that's really the gist of my -- my
13 argument, those major factors. So thank you for
14 listening to me.

15 MR. ROATE: Thank you, sir.

16 Next, the State Agency would like to call
17 Val McWilliams.

18 MS. McWILLIAMS: My name is Valerie
19 McWilliams, V-a-l-e-r-i-e M-c-W-i-l-l-i-a-m-s. I work
20 for Land of Lincoln Legal Assistance in Champaign. We
21 provide civil legal services for low-income people in
22 a 14-county area, which includes Champaign and
23 Danville, so over the years we've had a lot of contact
24 with patients from both United Samaritans and Provena

1 Covenant.

2 And we've had successful collaborations
3 with Provena. In particular, I'm enthused about
4 efforts that Provena has made investing in the new
5 dental clinic that's opening in Francis Nelson Health
6 Center in the coming year. Provena has been a very
7 important collaborator in that process.

8 I'm also personally happy to express -- to
9 acknowledge gratitude for support that they've given
10 to the North First Street Association to support the
11 farmers market that is located there in a low-income
12 neighborhood and have made it possible to provide
13 double value for food stamp users at that market, as
14 their interest in supporting nutritional efforts in
15 the low-income community are made practical.

16 However, I'm here with another hat today,
17 and that's as an attorney who's spent 27 years
18 counseling debt-stressed, low-income consumers, of
19 which medical debt has generally been a very
20 substantial part of that. And even in the current
21 year, in our organization, just checking through our
22 records -- and we don't serve, you know, huge numbers
23 of individuals. Our staff is relatively small. But
24 just in this year, we have seven new clients just in

1 the last few months who've contacted us with debts
2 that they have, and they're being dunned by collection
3 agencies through Provena. And these are all people
4 whose income is below 200 percent of the poverty
5 level, which is our income cutoff point, and so
6 presumably, should be eligible for a hundred percent
7 financial assistance.

8 We have many more clients that experience
9 those debts, and they don't call us specifically about
10 that, but it comes up in the form of debt allocation
11 in a divorce or people who are seeking bankruptcy
12 through our office.

13 Now, the certificate of need specifically
14 expresses the intent to combine the best of both
15 Provena and Resurrection's financial assistance
16 policies. And then they've also indicated that
17 they're going to share that with the Attorney
18 General's office. And I think that sounds great as a
19 first step. But my concern was -- is that they find a
20 mechanism for including other local community
21 advocates in this process of trying to make their
22 financial assistance program as effective as possible.

23 And secondly, good written policies only
24 go so far with a financial assistance plan, and the

1 implementation is very critical in terms of maximizing
2 the proper debt relief in -- as they go through the
3 collection process. Implementation is very critical
4 about effectively moving people into charity care
5 rather than having them lapse into bad debt.

6 And the policy of Provena over the last
7 decade or so has been a moving target. They've
8 changed their policy quite a bit. And current
9 concerns is what appears to be a very short time frame
10 for applying for financial assistance. If people miss
11 a window of opportunity, the bill goes to collections,
12 and then it seems to be virtually impossible to -- to
13 stop that process. I think just about everybody who's
14 contacted our office specifically about their Provena
15 debt are ones that are already in collections.

16 In addition, their written policy at the
17 present time is inadequate for the underinsured
18 population. There's a lot of focus on the uninsured
19 population, but, as we know, many people who have some
20 form of insurance still may be left with a lot of
21 exposure.

22 And then, as I previously expressed,
23 regardless of the written policies, the key is
24 implementation. And our experience has been that

1 there is in -- on many occasions, at least for the
2 people who come to us, who are ones who won't have
3 successfully navigated this on their own, there seems
4 to be an excessive requirement of verification of
5 negatives, of proving that you don't have something,
6 which seems to stump a lot of people in the process,
7 and then they fall by the wayside.

8 All compensated care is not equal. And
9 the goal for -- for the hospitals should be to try to
10 capture as much of that uncompensated care as charity
11 care or financial assistance rather than bad debt.
12 It's clearly best for consumers. But in light of even
13 yesterday, the Illinois Department of Revenue rulings,
14 clearly, it's best for the organization as well.

15 And as expressed by the people who have
16 previously testified, it's also very consistent with
17 the mission of the organization to try to serve
18 low-income consumers more adequately. And that
19 doesn't mean just giving them services through the
20 emergency room, but also not weighing down them with
21 debt that they don't have any means of repaying.

22 Under new ownership, it seems pretty clear
23 that these property tax exemption applications are
24 going to be required. And so at this juncture it

1 seems critical that the hospitals do work to maximize
2 the effectiveness of their financial assistance
3 programs. And we hope that through this process they
4 become open to more community input into that process,
5 rather than keeping that process closed within the
6 organization.

7 And our organization, along with the
8 Health Care Consumers and other advocates, have had
9 some experience negotiating these issues with Carle
10 Hospital. And I think it's critical that there be
11 some opportunity both into the design of the new
12 policies as well as ongoing input regarding
13 implementation of the guidelines, with the goal that
14 the new financial assistance program will be
15 transparent, efficient, forgiving of procrastinators,
16 and have maximum effectiveness in sorting out those
17 who can pay from those who can't.

18 Crushing medical debt permeates the
19 clients that we serve. Being collection proof, which
20 is often the case with our clients, doesn't protect
21 them from tarnished credit, undue stress, and worse
22 health outcomes.

23 This merger actually provides an
24 opportunity to improve the financial assistance

1 programs of twelve hospitals, and so there's a
2 tremendous opportunity there. And it's my hope on
3 behalf of our client community that the merged
4 organization, if that is what happens in this process,
5 embraces the opportunity to expand input into their --
6 the improvement of their financial assistance
7 programs.

8 Thank you.

9 MR. ROATE: Thank you.

10 Next, the State Agency would like to call
11 Nick Quealy-Gainer.

12 MR. QUEALY-GAINER: Hi. My name is Nick
13 Quealy-Gainer. It's N-i-c-k Q-u-e-a-l-y -
14 G-a-i-n-e-r. And I'm on staff with Champaign County
15 Health Care Consumers and I'm also the coordinator of
16 Medicare 100/Plus Program.

17 The Medicare 100/Plus Program was created
18 in 1984 as a collaboration between Burnham City
19 Hospital and Champaign County Health Care Consumers.
20 Back then, there was a growing problem with low-income
21 seniors denying themselves care in fear of the bills
22 that were sure to follow, a problem that still
23 persists today in many communities.

24 Medicare recipients are well aware of how

1 they're often left with large co-pays, deductibles,
2 and co-insurance for hospital stays and doctor visits.
3 The Medicare 100/Plus Program offers financial
4 assistance as well as peace of mind for low-income
5 seniors in Champaign County who would otherwise
6 struggle to afford the out-of-pocket costs associated
7 with Medicare Parts A and B. This program continued
8 to thrive as Burnham transitioned to Covenant and then
9 on to Provena Covenant Medical Center today.

10 Today, we have a wonderful working
11 relationship with Provena Covenant that allows the
12 Medicare 100/Plus Program to serve hundreds of seniors
13 in our community. CCHCC is able to administer the
14 program in partnership with Provena's financial
15 assistance program in a very smooth and effective
16 manner. As coordinator of the Medicare 100/Plus
17 Program and on behalf of the hundreds of the
18 low-income seniors who benefit, I hope to see this
19 great local program continue following the merger
20 between Provena and Resurrection Health Systems.

21 CCHCC's executive director, Claudia
22 Lennhoff, and I recently met with the CEO of Provena
23 Covenant, Mike Brown, as well as the CFO, Deb
24 Schimerowski, and we were pleased by their assurances

1 that Medicare 100/Plus would not be impacted by the
2 local merger. In fact, we were told that the local
3 ministries of all of the Provena hospitals would stay
4 relatively unaffected and would continue to support
5 the local communities and programs, such as Medicare
6 100/Plus.

7 Of course, there are always improvements
8 to be made to any charity care program, but in my
9 experience this program has achieved the goals it
10 originally set out, which was to improve access to
11 affordable health care for low-income seniors who use
12 Provena Covenant Medical Center and the affiliated
13 services. It's my hope that under this merger we will
14 continue to grow the Medicare 100/Plus Program
15 locally, as well as improve access to financial
16 assistance for all communities served by Provena and
17 Resurrection hospitals.

18 Thank you.

19 MR. ROATE: Next, I'd like to call Claudia
20 Lennhoff.

21 MS. LENNHOFF: Hi. Claudia,
22 C-l-a-u-d-i-a, Lennhoff, L-e-n-n-h-o-f-f.

23 Good afternoon, my name is Claudia
24 Lennhoff, and I'm the Executive Director of the

1 Champaign County Health Care Consumers. The Health
2 Care Consumers was founded in 1977, and we are a
3 grass-roots citizen-action organization dedicated to
4 the mission of health care for all, and giving
5 consumers a voice in the health care system.

6 Thank you for the opportunity today to
7 provide testimony to the Review Board regarding the
8 proposed Provena/Resurrection merger.

9 Health Care Consumers has a long and
10 productive history of working with Provena Covenant in
11 order to improve access to health care in our
12 community, especially for low-income, underinsured,
13 and uninsured individuals. Our work together includes
14 efforts to improve Provena Covenant's financial
15 assistance program, and community outreach so that
16 Champaign County residents are aware of and are able
17 to receive financial assistance at Provena Covenant.
18 Every year, through our hotline, we help hundreds of
19 community members receive financial assistance at
20 Provena Covenant, and this has saved local residents
21 and families tens of thousands of dollars in medical
22 expenses that they could not afford.

23 In addition to the financial assistance
24 program, as you just heard, we collaborate with

1 Provena Covenant to provide the Medicare 100/Plus
2 Program. This program provides access to affordable
3 hospital-based care to low-income Medicare
4 beneficiaries in our community, by giving them
5 discounts of up to a hundred percent on their health
6 care costs at Provena Covenant. The Medicare 100/Plus
7 Program was designed specifically to meet the needs of
8 a low-income, underserved population within Champaign
9 County.

10 Beyond the financial assistance program
11 and Medicare 100/Plus Program, we have also worked
12 with Provena Covenant on various efforts to improve
13 access to affordable dental care and other kinds of
14 health care for low-income community members.

15 With the announcement of the proposed
16 merger between the Provena and Resurrection Health
17 systems, many community members reached out to Health
18 Care Consumers to ask questions and express concerns
19 about what this merger would mean for our community.

20 In response to the questions and concerns
21 that our members brought to us, Health Care Consumers
22 met recently with Provena Covenant's CEO, Mike Brown,
23 and Chief Financial Officer, Deb Schimerowski, and we
24 discussed these concerns.

1 I don't have time here during testimony to
2 review all of the responses, but I will be sharing
3 those with the community. But community members
4 should be reassured to know that in the responses, as
5 well as in the certificate of need application, the
6 health system says that there will be no significant
7 changes to services, staffing, local governance, or
8 local ministry of the local hospitals and communities
9 for at least a couple years. And then there is a
10 commitment to working with communities as changes may
11 become necessary or advantageous.

12 For purposes of this testimony, I will
13 just focus on community members' concerns about the
14 financial assistance program and what will happen to
15 it as a result of the proposed merger.

16 With regard to the financial assistance
17 program, Health Care Consumers felt strongly that
18 advocates from the community should be involved in
19 working with Provena and Resurrection at the system
20 level, in order to develop the new financial
21 assistance policy for the whole system.

22 I'm pleased to say that Provena and its
23 representatives have agreed to include us, advocates
24 in this community, in the process of developing its

1 new financial assistance policy and program. But I
2 also thought that community members would be reassured
3 to know what is in the certificate of need application
4 regarding financial assistance.

5 And Val McWilliams already alluded to
6 this. But from page 86 in the Provena Covenant
7 portion of the application it says:

8 "Provena and Resurrection intend to
9 develop a new, consolidated charity care policy for
10 the combined system hospitals, generally taking the
11 best elements of each of the existing system policies.
12 Provena and Resurrection representatives have offered
13 to the Illinois Attorney General's office that this
14 new charity care policy will be shared in draft form
15 with the Attorney General's office, so that the
16 Attorney General's office can provide input into the
17 policy. That policy, as of the filing of this
18 application, is being developed, and will be provided
19 to State Agency staff when complete. Resurrection and
20 Provena have committed to the State Agency to provide
21 this policy to the State Agency prior to appearing
22 before the State Board."

23 And speaking to people who are here today,
24 I understand that this process is well underway. And

1 it's a process that we are supportive of.

2 So whether it is in regard to the
3 financial assistance policy, or other issues that are
4 vital to our hospitals and communities, Health Care
5 Consumers feels that we are all better off when we
6 work together in principled collaboration dedicated to
7 improving the health of our community.

8 And so, we look forward to continuing our
9 work with Provena Covenant, and our new work at the
10 system level under this proposed merger, and we think
11 that all of us, community and hospital system and
12 local hospitals, will benefit from the collaboration
13 between our communities and our new health system.

14 Thank you.

15 MR. ROATE: Next, I'd like to call Deb
16 Schimerowski.

17 MS. SCHIMEROWSKI: My name is Deb
18 Schimerowski. Actually, Deborah, so D-e-b-o-r-a-h
19 Schimerowski, S-c-h-i-m-e-r-o-w-s-k-i.

20 And I'm reading a letter from Jon Cody
21 Sokolski, who is our Chairman of the Board for Provena
22 Covenant. This is regarding the Provena-Resurrection
23 merger.

24 "I would like to go on record that I

1 wholeheartedly support the merger of the two
2 above-referenced faith-based hospitals. I have lived
3 in Champaign-Urbana for over 20 years. I can attest
4 to the clarity of vision and the strength of purpose
5 that Provena brings to its mission of service to the
6 community and our patients. In fact, because of the
7 effort the hospital expends to make Champaign-Urbana a
8 better place to live, I have stepped forward and
9 volunteered to serve on the Provena board. And
10 through that service, I can attest that Provena is
11 fiercely dedicated to its mission. Having Provena
12 Hospital makes Champaign-Urbana a truly better place
13 to live and, of course, makes for a much better --
14 healthier and health conscious community.

15 Based upon what I have learned about The
16 Resurrection Hospital group, I think that this will be
17 a merger of equals, who have shared values of caring,
18 and will make both hospital groups stronger and more
19 able to provide the level of care that we have come to
20 expect from both.

21 Should you have further questions, please
22 feel free to contact me."

23 MR. ROATE: Next, I'd like to call Rick
24 Francis.

1 MR. FRANCIS: Richard Francis,

2 F-r-a-n-c-i-s.

3 Hi. I'm an employee of Provena Covenant
4 Medical Center. I'm the Regional Director of
5 Organizational Development for both United Samaritans
6 in Danville and Provena Covenant here in Urbana. I've
7 worked at Provena Covenant for 23 years.

8 When I came here, it was Mercy Hospital.
9 And I've lived through mergers with Burnham Hospital
10 to form Covenant, and I've merged -- lived through the
11 merger to become Provena. And during that time, as an
12 employee, the one thing that I noticed was the spirit,
13 the culture, and the mission never changed. The names
14 might've changed, the people might've changed, but
15 that spirit that makes up the hospital never changed.

16 I came to -- I came to Mercy at the time
17 as an exercise physiologist. I then became a
18 registered nurse. I worked in Critical Care. I
19 became a Clinical Educator. I became the Director of
20 Education. And now I'm in my current position of
21 Organizational Development. During that, the
22 organization has supported my career, supported my
23 growth 100 percent of the way, and I felt like, you
24 know, that they've been behind me every step of the

1 way.

2 In my current field of organizational
3 development, what I do is I help individuals, teams,
4 leaders, strategy, organizations, I work with change
5 at that level. So I kind of have a personal stake in
6 the change component of this.

7 Although I've had opportunities to leave
8 for other positions, the mission, culture, and people
9 of this organization has kept me there.

10 My wife is a fellow employee at the
11 hospital -- I met her at the hospital, on a break --
12 where she, too, has worked her entire career. We've
13 raised both of our daughters in the Champaign-Urbana
14 community on the salaries that we've both brought home
15 from Provena. So we have an immense personal stake in
16 its continued success.

17 And I believe that that's what this merger
18 is all about -- positioning Provena Covenant, a
19 resource so vital to the community that it can change
20 with the rapidly evolving and complex world in which
21 it operates. We've always had change. The difference
22 is now change is accelerated extremely rapidly.

23 So speaking from both a personal and
24 professional perspective, I believe it's the right

1 strategy, and I hope you approve the application
2 between Provena Health and Resurrection Health Care.

3 MR. ROATE: Next, I'd like to call -- the
4 first name Cope. Cumpston? Is that --

5 MS. CUMPSTON: Yes, that's correct.

6 My name is Cope Cumpston, C-o-p-e
7 C-u-m-p-s-t-o-n.

8 My name is Cope Cumpston. I live in
9 Urbana. I work with low-income people, some with
10 Medicaid but more who are uninsured, to help them get
11 care. The resources for these people for medical and
12 dental care are far below the need.

13 I have concerns about the impact of this
14 merger on both access to and cost of care for
15 low-income people. Will there be a uniform policy
16 between all the hospitals?

17 Provena Covenant reports that it provides
18 2.8 percent of its annual fees for charity care, which
19 is commendable, but at the same time nowhere near what
20 is needed in this community given our poverty rate.

21 I believe that Resurrection's provisions
22 for charity care are significantly lower than 2.8
23 percent.

24 I'd also like to request that Provena and

1 Resurrection take a look at their programs for
2 providing discounted medical care for low-income
3 people. Provena Covenant provides limited assistance
4 for only the uninsured; and then they have to renew
5 their application every six months. It doesn't
6 provide help for medical debt incurred more than six
7 months prior to a new medical need. This policy
8 prevents many people from being able to get care. The
9 assistance plan is a cumbersome and challenging
10 process, not easily accessible to the people with the
11 greatest need. People can go to the emergency room if
12 they are uninsured or underinsured, but then they
13 cannot get follow-up or continuing care.

14 It is likely that by increasing the amount
15 of charity care provided, these hospitals would not
16 incur any more expense than they already do by writing
17 off bad debt. I urge them to look carefully at their
18 existing policies and what could be improved financing
19 for both hospitals and low-income people by providing
20 more financial assistance.

21 I'm also painfully aware of how expensive
22 the rates are for medical services at Provena
23 Covenant, especially for the uninsured. I believe
24 that the rates charged to the uninsured are higher

1 than those charged to people with insurance because of
2 agreements insurers have worked out with hospitals
3 like Provena. I urge them to look at this policy and
4 compare what it actually costs to care for people
5 versus what rates are charged to the uninsured. Would
6 this merger result in economies of scale that could
7 reduce the costs of medical care for the communities
8 impacted?

9 I urge them to take these needs seriously
10 as they approach this merger and take into
11 consideration the considerable needs of our
12 communities.

13 Thank you.

14 MR. ROATE: Next, I'd like to call
15 Mr. Thomas Rohrer.

16 MR. ROHRER: Good afternoon. My name is
17 Thomas Rohrer, T-h-o-m-a-s R-o-h-r-e-r.

18 Thank you for this opportunity to provide
19 testimony about the Provena and Resurrection merger.

20 I am speaking today because I am a member
21 of the Medicare 100/Plus Program, which is a program
22 that Provena Covenant Medical Center and the Champaign
23 County Health Care Consumers provide for low-income
24 Medicare beneficiaries. Many of us with Medicare just

1 can't afford supplemental health insurance, and
2 Medicare leaves us with a big out-of-pocket expense
3 that can be readily unaffordable, like the Part A
4 deductible.

5 Medicare 100/Plus is a financial
6 assistance program that gives low-income Medicare
7 beneficiaries a discount on our out-of-pocket hospital
8 expenses at Provena Covenant. Many of us get a
9 hundred percent discount, and it is a great help.

10 The Medicare 100/Plus Program makes it
11 possible for people like me to be able to get the care
12 that we need, when we need it, without the worry of a
13 huge medical bill.

14 This program has been wonderful for me.
15 I've been a member for a couple of years now.
16 Champaign County Health Care Consumers helped me
17 enroll in the program and they keep me current in the
18 program.

19 Because of Medicare 100/Plus, I was able
20 to get my emergency room bill covered. I don't know
21 where I would be without this program. It has been a
22 real blessing for me and for our community members,
23 and I would like to thank Provena Covenant and the
24 Health Care Consumers for it.

1 Medicare 100/Plus is a great local
2 program, and I hope that when Provena and Resurrection
3 merge, they will continue this program here in our
4 community, and I hope they will continue the other
5 local programs that each hospital has developed in
6 order to serve the specific needs of each of their
7 communities.

8 Thank you.

9 MR. ROATE: Thank you, sir.

10 At this time, I'd like to call Janet
11 Payne.

12 MS. PAYNE: good afternoon. Thank you.
13 My name is Janet Payne, J-a-n-e-t P-a-y-n-e. I am the
14 Regional Vice President of Human Resources serving
15 both Provena Covenant Medical Center and Provena
16 United Samaritans Medical Center.

17 I'm here today to read and submit into the
18 record a letter of support from R. Alan Gleghorn,
19 A-l-a-n G-l-e-g-h-o-r-n, Chief Executive Officer for
20 Christie Clinic. And the letter is addressed to Ms.
21 Courtney Avery, Administrator, Illinois Health
22 Facilities and Services Review Board. It is regarding
23 Project 11-042. And it starts:

24 "Dear Ms. Avery:

1 I am the CEO of Christie Clinic, one of
2 the largest, multi-specialty medical practices in
3 Illinois. Because Christie has locations throughout
4 East-Central Illinois, both Provena Covenant Medical
5 Center in Urbana and Provena United Samaritans Medical
6 Center in Danville are preferred providers when our
7 patients need hospitals for services.

8 The Christie Clinic is pleased to support
9 a merger between Provena Health and Resurrection
10 Health Care.

11 We make this recommendation based on one
12 of the main goals of the merger which is an extremely
13 positive transformation of the patient, resident and
14 family experience. It is a very similar goal to one
15 we have at Christie, where we are continually
16 investing in new technology to provide our doctors
17 with the tools they need to best diagnose and treat
18 our patients.

19 Supported by the parent organization, both
20 Provena Covenant and Provena United Samaritans Medical
21 Center have made substantial strides in enhancing
22 facilities and technologies. Both hospitals are in
23 the midst of implementing electronic health records
24 which truly will transform the experience for patients

1 and families by ensuring seamless care in the safest
2 possible manner.

3 In addition, both hospitals have major
4 renovations underway ... new birthing suites at
5 Provena Covenant, a \$5 million project where Christie
6 OB/GYNs are looking forward to delivering their
7 tiniest patients, and a state-of-the-art cancer center
8 in Danville where leading-edge therapies will combine
9 with the compassionate service that is a known
10 hallmark of Provena's ministries.

11 Facilitated by this ministry, Provena
12 hospitals will solidify their positions as places
13 where physicians want to practice and patients want to
14 receive care.

15 So thank you for considering the Project
16 Application Number 11-042, the merger between Provena
17 Health and Resurrection Health Care.

18 Sincerely, R. Alan Gleghorn."

19 Thank you.

20 MR. ROATE: At this time I'd like to call
21 Rhonda Grubb.

22 MS. GRUBB: Hi. My name is Rhonda Grubb,
23 R-h-o-n-d-a G-r-u-b-b.

24 I would like to submit and read to you a

1 letter submitted by Michael Frerichs, Illinois State
2 Senator, on behalf of the merger of Provena Health and
3 Resurrection. The letter is addressed to Ms. Courtney
4 Avery, Administrator of the Illinois Health Facilities
5 and Services Review Board, regarding Project Number
6 11-042.

7 "Because I believe it will benefit the
8 Champaign-Urbana community, I am writing in support of
9 the merger of Provena Health and Resurrection Health
10 Care.

11 One of our local hospitals, Provena
12 Covenant Medical Center, is included in the merger.
13 The continued success of Provena Covenant, which I
14 believe will come about through the proposed
15 arrangement, is very important to the residents of
16 Champaign-Urbana as the hospital provides extensive
17 charitable assistance to many patients in need and
18 also offers a wide range of proactive community health
19 programs such as free screenings and health talks.

20 In addition, over 1,000 local residents
21 depend on Provena Covenant Medical Center for
22 employment.

23 Affordable and accessible health care for
24 all in need and good paying jobs are two major quality

1 of life attributes for successful municipalities. We
2 have that and more in Provena Covenant Medical Center,
3 and on behalf of our citizens of Champaign-Urbana, we
4 would like to see it continue to grow.

5 To the extent that this merger will
6 facilitate that, I ask for your approval of the
7 Provena/Resurrection application."

8 MR. ROATE: At this time, I'd like to call
9 Crystal Senesac.

10 MS. SENESAC: My name is Crystal Senesac,
11 C-r-y-s-t-a-l S-e-n-e-s-a-c. I'm reading a letter
12 from City of Champaign Mayor Don Gerard regarding
13 Project Number 11-042, merger of Provena Health and
14 Resurrection Health Care Corporation.

15 "As the Mayor of the City of Champaign, I
16 am pleased to support the merger of Provena Health and
17 Resurrection Health Care.

18 My understanding of the proposal before
19 you is the partnership would create the largest
20 Catholic healthcare network in the state, in an effort
21 to provide generations of residents access to quality
22 health care. I believe the continued access through
23 Provena Covenant Medical Center is crucial to the
24 health and well-being of the Champaign community.

1 It is also key to our local economy, where
2 Provena Covenant is a leading employer who offers
3 substantial pay and benefits, and invests in the
4 community through volunteer service, fundraising
5 support, and proactive programming to the benefit and
6 well-being of our community.

7 I respectfully ask for your approval of
8 certificate of need application number 11-042.

9 Sincerely, Mayor Don Gerard, City of
10 Champaign."

11 MR. ROATE: At this time, I'd like to call
12 Cathy Emanuel.

13 MS. EMANUEL: I'm Cathy, C-a-t-h-y,
14 Emanuel, E-m-a-n-u-e-l. And I'm reading a letter
15 submitted by Alejandra Coronel, who is the President
16 and CEO of Coronel Bilingual Services. It's addressed
17 to Ms. Courtney Avery, Administrator.

18 "Dear Ms. Avery:

19 Through my work, I often serve as a bridge
20 between Latino communities and local service agencies,
21 medical institutions, law enforcement entities,
22 educational institutions, and businesses. I have come
23 to know Provena Covenant Medical Center through my
24 involvement with SmileHealthy, a non-profit

1 organization in the Champaign-Urbana area that is
2 dedicated to addressing oral health needs through
3 prevention, treatment, and education.

4 Since 2009, Provena Covenant has been
5 working in conjunction with SmileHealthy and various
6 community partners in a collaborative effort to
7 proactively address and improve access to regular
8 dental care for residents in need.

9 I have been very impressed with the level
10 of commitment Provena has made not just to addressing
11 this critical community need at the treatment level,
12 but also taking a holistic approach to the problem by
13 providing education and resources, improving access by
14 creating services where they don't currently exist,
15 and advocating on behalf of the patients to fix the
16 problem for the future.

17 By funding mobile clinics that provide
18 free dental exams, hosting drives to collect proper
19 dental supplies required for healthy teeth and gums,
20 and working with the other members of the
21 collaborative to establish a dental clinic within the
22 local Federally Qualified Health Center, Provena
23 Covenant has played an active role in providing
24 critical dental care that is often ignored until

1 health issues are more advanced.

2 As I understand it, the merger between
3 Provena and Resurrection will further support a
4 continued commitment to meaningful community health
5 programs, like SmileHealthy.

6 On behalf of the many Champaign-Urbana
7 citizens that count on Provena's participation in
8 service programs like SmileHealthy, I strongly urge
9 your support of their application.

10 Alejandra Coronel."

11 MR. ROATE: Next, I'd like to call Bruce
12 Suardini. Bruce Suardini from Prairie Center Health
13 Systems.

14 UNIDENTIFIED SPEAKER: I think he had to
15 leave.

16 MR. ROATE: Okay. Thank you.

17 Is there anyone who wishes to testify who
18 has not had an opportunity?

19 Ma'am, if you'd like to step forward.
20 Please step forward and give the court reporter your
21 correct spelling.

22 MS. BROWN: Hi. My name is Olivia Brown,
23 O-l-i-v-i-a B-r-o-w-n.

24 I have concern about the changes that are

1 happening at Provena Covenant, especially with the
2 doctors. So many of my doctors, who were Provena
3 doctors or independent doctors, have left our
4 community over the past year or two.

5 Some of them have gone to Christie Clinic,
6 but once they are at Christie Clinic, it's almost
7 impossible to get in to see them if you have Medicaid
8 or if you need some financial assistance. Christie
9 Clinic doesn't help the lower-income community members
10 the way that the Provena and independent doctors did.
11 I don't think that Christie Clinic should be allowed
12 to be on the Board of Provena Covenant if Christie
13 won't agree to see Provena's Medicaid and low-income
14 patients.

15 I want to know if this merger between
16 Provena and Resurrection is going to bring more
17 doctors to our community, especially Provena doctors
18 or independent doctors, who have always been more
19 willing to serve the low-income members of our
20 community.

21 It has really been a hardship to have the
22 Provena doctors and the independent doctors leave.
23 You start seeing a doctor you like, one who wants to
24 take care of you and will give you the discounts or

1 will see you even if you have Medicaid, and then the
2 next thing you know, they're gone. It has happened
3 with too many of our Provena and independent doctors
4 over the past year or two. And it is a real shame and
5 a hardship because patients need continuity of care,
6 not a revolving door of doctors.

7 I want to be a Provena patient, but all my
8 doctors are gone. I want to know how this merger is
9 going to improve access to care to Provena or
10 independent doctors for people like me.

11 Thank you.

12 MR. ROATE: Thank you.

13 Once again --

14 MS. LAGGER: Hello. My name is Lisa
15 Lagger, Lisa L-a-g-g-e-r. And I am so pleased to be
16 here to share additional letters of support from
17 Sister Mary Kay Himens, who's a Servant of the Holy
18 Heart of Mary; from Angela Hatfield Marker, who is the
19 leader of the Crisis Nursery; from Dr. Mike Smith, who
20 is the Chief of Staff at Provena Covenant Medical
21 Center; from Dr. Clif Burdette, who is the CEO of
22 Acoustic MedSystems; and from Ms. Lyn Jones, who is
23 the head of the local United Way.

24 Thank you.

1 MR. ROATE: Once again, is there anyone
2 who wishes to testify who has not had an opportunity?

3 (No response)

4 MR. ROATE: Seeing none, is there anyone
5 who has testified who wishes to provide additional
6 testimony?

7 (No response)

8 MR. ROATE: I would remind everyone to
9 submit your written comments to us so that we have
10 this information for the record. Also, this project
11 is scheduled for consideration by the Illinois Health
12 Facilities and Services Review Board at its October
13 12th and 13th, 2011, meeting. This meeting will be
14 held in Joliet at the Holiday Inn Hotel and Conference
15 Center, 411 South Larkin Avenue, Joliet, Illinois.

16 The public has until September 22nd, 2011,
17 to submit written comments. These comments can be
18 sent to my attention to: The Illinois Department of
19 Public Health, 525 West Jefferson Street, Second
20 Floor, Springfield, Illinois 62761-0001.

21 If you prefer, you may fax your comments.
22 Our fax number is area code 217-785-4111.

23 Are there any questions?

24 (No response)

1 MR. ROATE: Seeing none, seeing that there
2 are no additional questions or comments, I deem this
3 public hearing adjourned. Thank you.

4 (Hearing adjourned at 2:47 p.m.)
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24

CERTIFICATE OF REPORTER

STATE OF ILLINOIS)

) ss

COUNTY OF SANGAMON)

I, DOROTHY J. HART, a Certified
Shorthand Reporter, Registered Professional Reporter
and Notary Public within and for the State of
Illinois, do hereby certify that the foregoing
proceedings were taken by me to the best of my ability
and thereafter reduced to typewriting under my
direction; that I am neither counsel for, related to,
nor employed by any of the parties involved in this
proceeding, and further that I am not a relative or
employee of any attorney or counsel employed by the
parties thereto, nor financially or otherwise
interested in the outcome of the action.



Notary Public in and for
the State of Illinois

<p style="text-align: center;">A</p> <p>ability 9:7,16 18:24 21:12 60:11</p> <p>able 25:7,7 34:13 36:16 41:19 45:8 47:11,19</p> <p>about 13:24 23:11 25:1 26:21,24 28:3 29:9 30:4,13 30:14 37:19 38:13 41:15 43:18 44:13 46:19 51:14 55:24</p> <p>Above 10:3 17:3</p> <p>above-referenced 41:2</p> <p>accelerated 43:22</p> <p>access 11:2 16:4 35:10,15 36:11 37:2,13 44:14 52:21,22 54:7,13 57:9</p> <p>accessible 8:16 22:13 45:10 51:23</p> <p>accompanied 3:5</p> <p>accord 19:8</p> <p>accordance 4:6</p> <p>achieve 11:13 26:3</p> <p>achieved 35:9</p> <p>acknowledge 28:9</p> <p>Acoustic 57:22</p> <p>across 9:17 13:2 18:3</p> <p>act 4:7,22 5:21 15:5 18:17</p> <p>action 60:18</p> <p>active 54:23</p> <p>activities 7:24 20:15</p> <p>actually 26:10 32:23 40:18 46:4</p> <p>adapt 22:3</p> <p>add 14:17</p> <p>addition 13:13 20:13 21:5 30:16 36:23 50:3 51:20</p> <p>additional 57:16 58:5 59:2</p> <p>address 54:7</p> <p>addressed 12:1 48:20 51:3 53:16</p> <p>addresses 22:18</p> <p>addressing 54:2,10</p> <p>adequate 19:21</p> <p>adequately 31:18</p> <p>adjourned 59:3,4</p> <p>administer 34:13</p> <p>administrative 12:14 14:15 25:10</p>	<p>Administrator 12:2 48:21 51:4 53:17</p> <p>administrators 23:17 25:22</p> <p>admissions 10:18</p> <p>admit 10:20</p> <p>advanced 55:1</p> <p>advancement 16:24</p> <p>advantageous 38:11</p> <p>advocacy 18:1 19:10</p> <p>advocates 29:21 32:8 38:18,23</p> <p>advocating 54:15</p> <p>affiliated 23:8 26:12 35:12</p> <p>afford 4:23 34:6 36:22 47:1</p> <p>affordable 35:11 37:2,13 51:23</p> <p>after 3:12 12:5 24:18</p> <p>afternoon 3:2 11:11 17:16 35:23 46:16 48:12</p> <p>again 15:4 24:5 26:13 57:13 58:1</p> <p>against 24:9,13,13 24:13</p> <p>agencies 7:23 13:11 29:3 53:20</p> <p>Agency 17:14 22:21 27:16 33:10 39:19 39:20,21</p> <p>aging 15:15</p> <p>ago 17:6</p> <p>agree 56:13</p> <p>agreed 38:23</p> <p>agreement 12:9</p> <p>agreements 46:2</p> <p>ahead 22:11</p> <p>aimed 20:15</p> <p>Alan 48:18 50:18</p> <p>Alejandra 53:15 55:10</p> <p>alive 18:15</p> <p>allegations 5:2</p> <p>allocation 29:10</p> <p>allow 6:2</p> <p>allowed 56:11</p> <p>allows 34:11</p> <p>alluded 39:5</p> <p>almost 56:6</p> <p>along 32:7</p> <p>already 16:7 24:11 24:21 30:15 39:5 45:16</p>	<p>Although 43:7</p> <p>always 35:7 43:21 56:18</p> <p>Americas 7:6</p> <p>among 12:6 14:9 21:15</p> <p>amount 45:14</p> <p>amounts 21:10</p> <p>and/or 5:1</p> <p>Angela 57:18</p> <p>announcement 37:15</p> <p>annual 44:18</p> <p>another 5:12 18:6 23:17 24:4 26:5 28:16</p> <p>answer 3:17 18:16</p> <p>anticipate 9:8</p> <p>anyone 23:8 24:9 55:17 58:1,4</p> <p>anything 3:19</p> <p>appearing 39:21</p> <p>appears 30:9</p> <p>applicant 6:14,19</p> <p>applicants 4:1,10 4:12</p> <p>application 3:16 38:5 39:3,7,18 44:1 45:5 50:16 52:7 53:8 55:9</p> <p>applications 31:23</p> <p>applying 30:10</p> <p>appreciate 6:10 13:21</p> <p>appreciation 7:15</p> <p>approach 15:6 46:10 54:12</p> <p>appropriate 5:10</p> <p>approval 8:19 11:7 22:7 52:6 53:7</p> <p>approve 44:1</p> <p>Archbishop 10:12</p> <p>area 20:21 27:22 54:1 58:22</p> <p>areas 13:7</p> <p>argument 27:13</p> <p>arguments 25:11,17</p> <p>around 24:23</p> <p>arrangement 51:15</p> <p>assertions 5:2</p> <p>assistance 15:14 16:8 20:6 27:20 29:7,15,22,24 30:10 31:11 32:2 32:14,24 33:6 34:4,15 35:16 36:15,17,19,23</p>	<p>37:10 38:14,16,21 39:1,4 40:3 45:3,9 45:20 47:6 51:17 56:8</p> <p>associated 34:6</p> <p>Association 28:10</p> <p>assurances 34:24</p> <p>attend 3:14</p> <p>attendance 5:14</p> <p>attention 14:10 18:19 58:18</p> <p>attest 41:3,10</p> <p>attorney 28:17 29:17 39:13,15,16 60:16</p> <p>attributes 52:1</p> <p>attuned 24:1</p> <p>August 1:19 4:18</p> <p>authorization 6:1,2</p> <p>available 22:12</p> <p>Avenue 4:14 58:15</p> <p>average 20:18 21:9</p> <p>Avery 12:2,4 48:21 48:24 51:4 53:17 53:18</p> <p>aware 9:11 33:24 36:16 45:21</p> <p>away 20:5</p> <p>A-l-a-n 48:19</p> <p>a-r-b 6:24</p> <hr/> <p style="text-align: center;">B</p> <p>B 34:7</p> <p>back 15:18 33:20</p> <p>background 7:19 10:19 23:10</p> <p>bad 20:7 30:5 31:11 45:17</p> <p>bankruptcy 29:11</p> <p>bargain 25:7</p> <p>bargaining 25:8</p> <p>base 9:18</p> <p>based 41:15 49:11</p> <p>battle 24:17</p> <p>became 42:17,19,19</p> <p>become 23:9 32:4 38:11 42:11</p> <p>becomes 15:14 23:13,15</p> <p>before 9:5 11:6 15:16 39:22 52:18</p> <p>begin 11:20</p> <p>beginnings 8:11</p> <p>behalf 2:1 7:3,6 11:5 17:9 33:3 34:17 51:2 52:3 54:15 55:6</p>	<p>behavior 23:19</p> <p>behavioral 13:12</p> <p>behind 42:24</p> <p>being 8:2 14:8 15:22 16:23 25:7 25:7 26:17 29:2 32:19 39:18 45:8</p> <p>believe 43:17,24 44:21 45:23 51:7 51:14 52:22</p> <p>below 29:4 44:12</p> <p>beneficial 26:1</p> <p>beneficiaries 37:4 46:24 47:7</p> <p>benefit 17:24 20:14 20:19 21:7 22:5 25:5 34:18 40:12 51:7 53:5</p> <p>benefited 15:5</p> <p>benefits 11:15 14:8 16:24 53:3</p> <p>Bernardin 8:1</p> <p>best 29:14 31:12,14 39:11 49:17 60:11</p> <p>better 40:5 41:8,12 41:13</p> <p>between 1:19 12:6 33:18 34:20 37:16 40:13 44:2,16 49:9 50:16 53:20 55:2 56:15</p> <p>Beyond 37:10</p> <p>bidding 24:24</p> <p>big 26:16 47:2</p> <p>bigger 24:21</p> <p>Bilingual 53:16</p> <p>bill 30:11 47:13,20</p> <p>bills 33:21</p> <p>birthing 50:4</p> <p>Bishops 19:8</p> <p>bit 30:8</p> <p>bles 11:8</p> <p>blessing 47:22</p> <p>board 1:2 2:2,14 3:6,7,11,12,13 4:4 5:6,8 7:16 8:20,21 11:9 12:3 13:20 17:12 36:7 39:22 40:21 41:9 48:22 51:5 56:12 58:12</p> <p>boards 12:7 16:14 18:8</p> <p>Board's 5:17</p> <p>body 7:3</p> <p>both 19:10 23:7 24:12,17 26:9 27:24 29:14 32:11</p>
---	---	--	--	--

41:18,20 42:5 43:13,14,23 44:14 45:19 48:15 49:4 49:19,22 50:3 boy 6:24 break 43:11 bridge 53:19 bring 18:15 56:16 brings 41:5 broad 9:17 brought 37:21 43:14 Brown 11:10,11,17 34:23 37:22 55:22 55:22 Bruce 11:22 14:2 14:11 55:11,12 build 8:6 19:2 building 13:3 bully 24:23 Burdette 57:21 Burnham 33:18 34:8 42:9 business 25:19,20 businesses 53:22 B-r-o-w-n 55:23	22:10,16,17 25:9 25:13,20,23 26:2 26:7,19,23 27:1,4 27:5,8 30:4 31:8 31:10,11 32:8 33:15,19,21 35:8 35:11 36:1,2,4,5,9 36:11 37:3,6,13 37:14,18,21 38:17 39:9,14 40:4 41:19 42:18 44:2 44:11,12,14,18,22 45:2,8,13,15 46:4 46:7,23 47:11,16 47:24 49:10 50:1 50:14,17 51:10,23 52:14,17,22 54:8 54:24 56:24 57:5 57:9 career 16:24 18:11 42:22 43:12 carefully 45:17 caring 10:7 13:6 14:24 15:21 18:23 41:17 Carle 32:9 case 26:1 32:20 Catholic 7:20 8:21 9:15 10:5,14 17:24 18:6,9,11 18:12 19:7,7,9 22:10 52:20 Catholic-based 13:15 Cathy 53:12,13 cause 19:19 CCHCC 34:13 CCHCC's 34:21 center 1:10 4:1,3,9 7:13 11:18,19 20:23 28:6 34:9 35:12 42:4 46:22 48:15,16 49:5,6 49:21 50:7 51:12 51:21 52:2,23 53:23 54:22 55:12 57:21 58:15 central 15:3 centralizing 15:18 century 11:5 CEO 34:22 37:22 49:1 53:16 57:21 certain 25:9 certificate 29:13 38:5 39:3 53:8 60:1 Certified 60:7	certify 60:10 CFO 34:23 chain 23:9,14 26:12 chains 26:9,13 Chairman 40:21 challenges 10:16 challenging 45:9 Chambers 1:21 4:19 Champaign 27:20 27:22 33:14,19 34:5 36:1,16 37:8 46:22 47:16 52:12 52:15,24 53:10 Champaign-Urba... 20:21 21:6 24:12 41:3,7,12 43:13 51:8,16 52:3 54:1 55:6 change 43:4,6,19,21 43:22 changed 30:8 42:13 42:14,14,15 changes 9:9 15:13 38:7,10 55:24 chapter 7:12 charged 45:24 46:1 46:5 charitable 20:3,6,19 21:1,8,24 51:17 charity 10:22 15:14 16:7 26:23 27:1,4 27:5,8 30:4 31:10 35:8 39:9,14 44:18,22 45:15 cheaper 26:15 checking 28:21 chemical 19:16 Chicago 10:12 chief 6:13 11:17,21 11:23 14:3,4 37:23 48:19 57:20 children 19:14 choose 6:6 Christ 8:8 16:3 17:8 18:15 19:4 Christie 48:20 49:1 49:3,8,15 50:5 56:5,6,8,11,12 cities 8:22 citizen 23:3 citizens 52:3 55:7 citizen-action 36:3 city 1:20 4:19 23:3 23:17 24:2 33:18 52:12,15 53:9 civil 27:21	claimed 25:4 clarity 41:4 Claudia 34:21 35:19,21,23 clear 31:22 clearinghouses 5:23 clearly 31:12,14 client 33:3 clients 28:24 29:8 32:19,20 Clif 57:21 clinic 28:5 48:20 49:1,8 54:21 56:5 56:6,9,11 clinical 18:1 42:19 clinics 7:22 13:11 54:17 closed 32:5 closer 27:3 code 58:22 Cody 40:20 collaborate 10:15 36:24 collaboration 22:8 33:18 40:6,12 collaborations 28:2 collaborative 54:6 54:21 collaborator 28:7 collect 54:18 collection 29:2 30:3 32:19 collections 30:11,15 combine 29:14 50:8 combined 9:23 10:17,24 13:8 20:10 21:4,8 39:10 come 9:10,22 11:4 12:9 16:5 17:4 18:12 31:2 41:19 51:14 53:22 comes 21:19 29:10 comfortable 25:1 coming 28:6 commenced 3:1 commendable 44:19 comment 5:1 comments 3:18 58:9 58:17,17,21 59:2 commitment 19:1 21:11,24 38:10 54:10 55:4 committed 8:14 13:3 39:20 committees 18:8	communities 8:5,6 8:9,18 10:3 11:6 13:4 15:1,21 16:2 16:13 18:18 19:2 20:4 21:13,22 22:1 23:23 33:23 35:5,16 38:8,10 40:4,13 46:7,12 48:7 53:20 community 3:15 4:14 7:2,11 13:4 13:24 17:24 20:14 20:16 21:7 23:16 23:20 27:11 28:15 29:20 32:4 33:3 34:13 36:12,15,19 37:4,14,17,19 38:3,3,13,18,24 39:2 40:7,11 41:6 41:14 43:14,19 44:20 47:22 48:4 51:8,18 52:24 53:4,6 54:6,11 55:4 56:4,9,17,20 compare 46:4 compassion 17:2 18:17 compassionate 8:3 9:3 50:9 compassionately 8:7 19:3 compelled 22:3 compensated 31:8 competitive 16:23 complementary 9:17 complete 6:13 39:19 complex 43:20 complexities 22:2 component 43:6 concentrating 12:15 14:15,18,20 conception 10:6 22:19 concern 24:20 26:20 29:19 55:24 concerned 3:16 26:16 concerns 23:15 26:21 30:9 37:18 37:20,24 38:13 44:13 conclusion 10:24 concretely 19:5 condition 19:11 conduct 3:23 Conference 58:14
C				
call 11:10 15:17 17:15 18:16 22:22 27:16 29:9 33:10 35:19 40:15 41:23 44:3 46:14 48:10 50:20 52:8 53:11 55:11 called 8:12 calls 15:24 camaraderie 17:1 came 6:5 8:2 9:5 12:21 42:8,16,16 Cana 4:11,13 cancer 50:7 Capitol 2:20 capture 31:10 Cardinal 8:1 10:12 care 4:11,12,13 5:22 7:7,21 8:4,15 8:24 9:2,6,10,15 9:16 10:16,21,22 11:1,3,15,24 12:7 12:15,16,18 13:1 13:9,10,11 14:3 14:16,16,18,19,23 15:12,14 16:5,6,8 17:21 18:3,9,11 19:9,21 20:6,10 21:2,4,18 22:3,6,9				

<p>confidentiality 5:18 confront 15:13 Congregations 12:6 conjunction 54:5 conscientious 13:22 conscious 41:14 consensus-driven 22:16 considerable 46:11 consideration 5:6 46:11 58:11 considering 50:15 consistent 31:16 consolidated 39:9 consumers 26:15,18 28:18 31:12,18 32:8 33:15,19 36:1,2,5,9 37:18 37:21 38:17 40:5 46:23 47:16,24 contact 27:23 41:22 contacted 29:1 30:14 contingent 3:13 continually 49:15 continue 10:20 16:11,16 18:14 21:17 34:19 35:4 35:14 48:3,4 52:4 continued 34:7 43:16 51:13 52:22 55:4 continuing 40:8 45:13 continuity 57:5 continuum 9:17 13:2 contributed 20:13 21:6 contributions 20:18 coordinator 33:15 34:16 Cope 44:4,6,8 copies 5:4 6:10 core 19:1 Coronel 53:15,16 55:10 corporate 12:14 14:14,23 15:19 Corporation 4:11 8:24 52:14 corporations 12:19 correct 44:5 55:21 cost 4:15 15:18 20:6 21:3 44:14 costs 12:14 14:15 26:9 34:6 37:6</p>	<p>46:4,7 Council 1:20 4:19 7:7 counsel 60:13,16 counseling 28:18 count 55:7 country 18:10 County 33:14,19 34:5 36:1,16 37:9 46:23 47:16 60:5 couple 38:9 47:15 courageous 9:4 course 35:7 41:13 court 2:16 6:12 55:20 Courtney 12:1 48:21 51:3 53:17 Covenant 1:10 4:1 4:2,9 7:13,21 11:18 14:6 20:22 28:1 34:8,9,11,23 35:12 36:10,17,20 37:1,6,12 39:6 40:9,22 42:3,6,7 42:10 43:18 44:17 45:3,23 46:22 47:8,23 48:15 49:4,20 50:5 51:12,13,21 52:2 52:23 53:2,23 54:4,23 56:1,12 57:20 Covenant's 36:14 37:22 covered 5:19 6:3 47:20 co-insurance 34:2 co-pays 34:1 create 22:12 52:19 created 33:17 creating 54:14 credit 32:21 Crisis 57:19 critical 21:12 30:1,3 32:1,10 42:18 54:11,24 crucial 52:23 Crushing 32:18 Crystal 52:9,10 CSR 2:17,18 cultural 17:23 culture 8:13 17:1 42:13 43:8 cumbersome 45:9 Cumpston 44:4,5,6 44:8 current 10:15 26:24</p>	<p>28:20 30:8 42:20 43:2 47:17 currently 16:15 27:9 54:14 cutoff 29:5 C-a-t-h-y 53:13 C-l-a-u-d-i-a 35:22 C-o-p-e 44:6 C-r-y-s-t-a-l 52:11 C-u-m-p-s-t-o-n 44:7</p> <hr/> <p style="text-align: center;">D</p> <hr/> <p>daily 21:8,17 Danville 27:23 42:6 49:6 50:8 daughters 43:13 day 1:19 20:19 dealing 25:3,15 dealt 26:8,11 Dear 12:4 48:24 53:18 death 10:6 22:19 Deb 34:23 37:23 40:15,17 Deborah 40:18 debt 28:19 29:10 30:2,5,15 31:11 31:21 32:18 45:6 45:17 debts 20:7 29:1,9 debt-stressed 28:18 decade 30:7 December 8:2 decision 12:21 decision-making 23:24 decreased 15:13 dedicated 9:23 16:14 36:3 40:6 41:11 54:2 deductible 47:4 deductibles 34:1 deem 59:2 deeply 9:5 16:13 defined 5:20 deliver 9:16 22:1 delivered 20:24 delivering 8:15 50:6 delivery 9:10 dental 26:9 28:5 37:13 44:12 54:8 54:18,19,21,24 dentists 26:11 denying 33:21 Department 2:7 3:3 4:21 24:14 31:13</p>	<p>58:18 depend 11:4 22:6 51:21 dependencies 19:16 derived 14:23 describe 11:15 deserve 16:5 design 32:11 designed 37:7 detail 20:2 details 21:23 develop 38:20 39:9 developed 39:18 48:5 developing 13:5 38:24 development 2:6 18:2 42:5,21 43:3 diagnose 49:17 diagnostics 15:8 difference 14:22 16:18 43:21 different 25:20,23 difficult 21:14 23:16,18 dignity 10:6 diligence 12:8 diminished 27:9 direction 60:13 directive 19:5 Directives 19:6 director 34:21 35:24 42:4,19 Directors 16:14 disabilities 19:18 discernment 12:8 discloses 5:24 discount 47:7,9 discounted 45:2 discounts 37:5 56:24 discrimination 19:13 discussed 37:24 diseases 19:16 distinguish 19:10 distinguished 9:16 diversity 17:1 Division 2:6 divorce 29:11 doctor 34:2 56:23 doctors 25:21 49:16 56:2,2,3,3,10,17 56:17,18,22,22 57:3,6,8,10 documentation 5:4 doing 24:24</p>	<p>dollars 16:17 24:19 36:21 Don 52:12 53:9 done 5:9 door 57:6 doors 8:10 21:20 Dorothy 2:17 60:7 double 28:13 down 31:20 Dr 22:23 23:1,1 57:19,21 draft 39:14 draw 14:10 drives 54:18 due 12:8 16:9 dunned 29:2 durable 25:16 during 18:7 21:14 38:1 42:11,21 D-e-b-o-r-a-h 40:18</p> <hr/> <p style="text-align: center;">E</p> <hr/> <p>each 20:19 21:19 39:11 48:5,6 Eaker 2:13 3:5,8,22 early 8:10 12:5 easier 23:22 easily 45:10 east 15:3 East-Central 49:4 economic 10:2 21:14 economies 16:9 46:6 economy 25:6,18,24 53:1 education 42:20 54:3,13 educational 53:22 Educator 42:19 effective 22:17 29:22 34:15 effectively 30:4 effectiveness 32:2 32:16 efficiency 15:18 efficient 32:15 effort 41:7 52:20 54:6 efforts 7:16 28:4,14 36:14 37:12 elderly 19:15 electronic 49:23 elements 39:11 eligible 29:6 Emanuel 53:12,13 53:14</p>
--	--	---	---	--

<p>embrace 22:11 embraces 33:5 emergency 31:20 45:11 47:20 emphasis 14:17 emphasized 16:10 employed 60:14,16 employee 42:3,12 43:10 60:16 employees 10:1 13:3,17 15:4 16:22 employer 16:21 53:2 employment 51:22 enable 7:16 encompass 13:8 encouragement 8:1 enduring 9:13 21:11,23 enforcement 53:21 engage 24:8 engaged 24:12 engages 25:19 engaging 23:18 enhancements 15:6 enhancing 49:21 enjoying 16:22 enormous 9:21 enough 15:24 16:10 enroll 47:17 ensure 5:16 16:11 21:17 ensuring 50:1 enter 10:10 enthused 28:3 entire 43:12 entities 5:20 53:21 entity 6:3 equal 31:8 equaled 20:8 equals 41:17 especially 14:9 21:14 36:12 45:23 56:1,17 establish 54:21 Ethical 19:6 ethics 18:2 ethnic 10:18 Evelyn 6:21,23 even 24:23 28:20 31:12 57:1 eventually 27:8 ever 15:15 20:1 every 10:6 20:19 21:19 36:18 42:24 45:5</p>	<p>everybody 30:13 everyone 22:13 58:8 evolve 22:3 evolving 43:20 example 25:6 26:8 exams 54:18 excel 12:24 Excellency 10:11 excellent 14:8 exceptional 8:3 11:2 excessive 31:4 exciting 7:12 executive 11:18,21 11:23 14:3,4 34:21 35:24 48:19 exemption 24:16 31:23 exercise 42:17 exist 54:14 existed 18:23 existing 12:18 39:11 45:18 expand 11:2 16:7 33:5 expect 16:6 41:20 expends 41:7 expense 45:16 47:2 expenses 36:22 47:8 expensive 45:21 experience 13:1 23:10 26:6,8 29:8 30:24 32:9 35:9 49:14,24 explain 3:9 exposure 30:21 express 7:14 13:18 28:8 37:18 expressed 30:22 31:15 expresses 29:14 extensive 51:16 extent 52:5 extremely 43:22 49:12 eyeglasses 26:10 E-m-a-n-u-e-l 53:14 E-v-e-l-y-n 6:23</p> <hr/> <p style="text-align: center;">F</p> <hr/> <p>faces 15:12 facilitate 52:6 Facilitated 50:11 facilities 1:2 2:1 3:6 4:4,7,22 5:17,21 7:15,22 8:19,20</p>	<p>12:2 13:10,19 17:12 48:22 49:22 51:4 58:12 fact 16:7 35:2 41:6 factor 10:20 25:24 factors 25:6 27:13 faith 8:18 faith-based 17:1 41:2 fall 31:7 families 36:21 50:1 family 7:8 13:1 17:9 49:14 family-centered 12:10 15:8 far 29:24 44:12 farmers 28:11 fashion 7:18 favor 5:11 fax 58:21,22 fear 33:21 federal 20:11 Federally 54:22 feel 3:15 23:11 25:1 41:22 feels 40:5 fees 44:18 fellow 43:10 felt 38:17 42:23 few 29:1 field 43:2 fiercely 41:11 figures 20:2 filing 39:17 final 26:20 Finally 10:10 26:20 financial 10:8 12:12 14:13 15:14 16:8 24:6,10 29:7,15 29:22,24 30:10 31:11 32:2,14,24 33:6 34:3,14 35:15 36:14,17,19 36:23 37:10,23 38:14,16,20 39:1 39:4 40:3 45:20 47:5 56:8 financially 60:17 financing 45:18 find 29:19 first 6:15 8:9 23:11 28:10 29:19 44:4 five 7:22 8:17 fix 54:15 Floor 1:3 2:8 58:20 focus 30:18 38:13 focused 9:6 15:20</p>	<p>focuses 12:13 14:14 follow 33:22 following 34:19 follow-up 45:13 food 28:13 foregoing 60:10 forge 9:13 forgiving 32:15 form 5:10,12,13 8:21 12:9 26:18 29:10 30:20 39:14 42:10 forms 5:10 forward 40:8 41:8 50:6 55:19,20 foster 18:16 foundation 9:19 Foundations 16:16 founded 36:2 Founding 17:5 frame 30:9 Francis 10:12 28:5 41:24 42:1,1 Franciscan 7:4 18:6 free 20:6 21:2 41:22 51:19 54:18 Frerichs 51:1 friends 16:19 fringes 16:4 from 3:20 6:2,19 8:2,11 9:17,19 10:6,11 11:20 14:11,23 15:5,6 20:11 21:5 22:18 23:10 25:5,21 26:22 27:9,24 32:17,21 38:18 39:6 40:12,20 41:20 43:15,23 45:8 48:18 52:12 55:12 57:16,18,19 57:21,22 full 3:13 10:23 fully 20:11 21:4 fully-accredited 13:14 functions 15:19 funding 54:17 fundraising 53:4 further 41:21 55:3 60:15 future 17:11 54:16 F-r-a-n-c-i-s 42:2</p> <hr/> <p style="text-align: center;">G</p> <hr/> <p>gain 15:23 general 23:14 27:3</p>	<p>generally 28:19 39:10 General's 29:18 39:13,15,16 generations 9:22 17:4 52:21 George 2:4 3:3,8,21 10:12 george.roate@illi... 2:11 Gerard 52:12 53:9 gist 27:12 give 6:12 9:20 55:20 56:24 given 3:16 4:8 19:7 20:5 28:9 44:20 gives 47:6 giving 6:7,7 13:20 31:19 36:4 37:4 Gleghorn 48:18 50:18 global 15:5 go 29:24 30:2 40:24 45:11 goal 31:9 32:13 49:14 goals 11:13 35:9 49:12 God 11:8 God's 18:16 goes 27:7 30:11 going 23:2 26:17 29:17 31:24 56:16 57:9 gone 56:5 57:2,8 good 3:2 11:11 17:16 25:16 27:10 29:23 35:23 46:16 48:12 51:24 goods 25:9 Gospel 18:15 governance 38:7 government 18:1 24:24 government's 20:12 grass-roots 36:3 grateful 10:13 gratitude 13:19 28:9 great 16:9 26:3 29:18 34:19 47:9 48:1 greater 15:11,15 19:24 20:21 21:2 21:3,23 greatest 45:11 gross 27:1</p>
--	--	---	---	---

<p>group 20:24 41:16 groups 41:18 grow 22:4 35:14 52:4 growing 9:11 33:20 grown 15:10 growth 12:23 42:23 Grubb 50:21,22,22 guidelines 32:13 gums 54:19 Guy 11:21 14:4 G-a-i-n-e-r 33:14 G-l-e-g-h-o-r-n 48:19 G-r-u-b-b 50:23</p> <hr/> <p style="text-align: center;">H</p> <hr/> <p>hallmark 50:10 hallmarks 10:4 happen 38:14 happened 57:2 happening 56:1 happens 33:4 happy 28:8 hardship 56:21 57:5 Hart 2:17 60:7 hat 28:16 Hatfield 57:18 having 25:7 30:5 41:11 head 57:23 healing 8:7 9:3 16:2 17:7 18:14,17 19:2 health 1:2 2:1,6,7 3:4,6 4:4,7,11,11 4:12,13,21,22 5:16,19,20,22,22 5:24 6:4 7:3,7,13 7:15,19,20,23 8:2 8:4,12,19,20,22 8:23,24 9:1,2,2,8 9:15 10:16,24 11:1,14,14,22,24 12:2,7,7,10,15,18 12:18,23 13:4,11 13:12,16,19 14:3 14:5,8,16,18,23 15:2,12 16:5,6,23 17:12,20,21,21 18:4,6,9,11,12,22 19:7,9,21 20:5,16 20:23 22:2,8,10 22:12,13,15,16,16 22:18 25:9,13,20 25:23 26:2,7,19</p>	<p>28:5 32:8,22 33:15,19 34:20 35:11 36:1,1,4,5,9 36:11 37:5,14,16 37:17,21 38:6,17 40:4,7,13 41:14 44:2,2 46:23 47:1 47:16,24 48:21 49:9,10,23 50:17 50:17 51:2,4,9,9 51:18,19,23 52:13 52:14,16,17,22,24 54:2,22 55:1,4,12 58:11,19 healthcare 18:6 52:20 healthier 41:14 healthy 13:4,6 54:19 Health's 20:17 21:22 health-related 7:23 heard 36:24 hearing 1:13,18 3:1 3:19,23 4:16,17 4:20,23 6:4 7:17 13:21 59:3,4 hearings 3:14 5:17 13:22 Heart 7:2,5,5 57:18 held 1:18 4:20 58:14 Hello 57:14 help 36:18 43:3 44:10 45:6 47:9 56:9 helped 47:16 her 43:11,12 heritage 9:19 Hi 33:12 35:21 42:3 50:22 55:22 high 26:10 higher 45:24 high-quality 8:15 13:1 16:6 21:18 Hilty 22:23,23,24 23:1,1,2 Himens 57:17 history 7:12 36:10 hold 6:17 Holiday 58:14 holistic 54:12 Holy 7:1,5,8 57:17 home 7:23 13:11 20:23 43:14 hope 8:4,7,18 11:13 16:2 17:7 18:21</p>	<p>19:2 32:3 33:2 34:18 35:13 44:1 48:2,4 Hospice 20:23 hospital 4:8,14 5:21 15:9,16 23:13 27:6 32:10 33:19 34:2 40:11 41:7 41:12,16,18 42:8 42:9,15 43:11,11 47:7 48:5 51:16 hospitals 4:10 7:20 8:9 13:9 14:6 15:3 23:4,7 24:12 27:2 27:5 31:9 32:1 33:1 35:3,17 38:8 39:10 40:4,12 41:2 44:16 45:15 45:19 46:2 49:7 49:22 50:3,12 51:11 hospital-based 37:3 hosting 54:18 Hotel 58:14 hotline 36:18 hours 1:19 huge 28:22 47:13 human 8:3,8 19:3 48:14 hundred 17:6 29:6 37:5 47:9 hundreds 34:12,17 36:18 hurt 18:21 H-i-l-t-y 23:2</p> <hr/> <p style="text-align: center;">I</p> <hr/> <p>identified 6:14 20:15 identifying 13:4 identity 10:5 17:24 ignored 54:24 ill 16:1 Illinois 1:1,4,21 2:7 2:9,18,21 3:3,6 4:3,7,20,21,22 5:16 7:15,24 8:20 8:22 11:3 12:2,11 15:3 18:7 22:6 24:14,15 31:13 39:13 48:21 49:3 49:4 51:1,4 58:11 58:15,18,20 60:3 60:10,23 Illinoisans 9:22 illustration 26:14 immense 43:15</p>	<p>immigrants 19:17 impact 20:3 21:1,8 21:24 44:13 impacted 35:1 46:8 implementation 30:1,3,24 32:13 implementing 49:23 important 10:2 16:12 28:7 51:15 impossible 30:12 56:7 impressed 54:9 improve 9:21 12:12 14:13 15:7 32:24 35:10,15 36:11,14 37:12 54:7 57:9 improved 45:18 improvement 33:6 improvements 35:7 improving 40:7 54:13 inadequate 30:17 inches 5:5,6 include 38:23 included 51:12 includes 7:4,8,20 13:13 27:22 36:13 including 7:21 18:13 20:22 23:13 29:20 income 29:4,5 incomparable 19:20 increasing 45:14 incur 45:16 incurable 19:16 incurred 45:6 indeed 14:20 independent 23:7 56:3,10,18,22 57:3,10 Indiana 7:24 indicated 29:16 individual 6:2 9:1 10:6 21:19 individuals 5:11,14 6:1 28:23 36:13 43:3 individual's 5:19 6:3 industry 25:14 26:2 infirm 16:1 information 5:19,24 6:4 58:10 Inn 58:14 innovate 22:4 innovation 12:23</p>	<p>input 32:4,12 33:5 39:16 insofar 26:15 instigate 24:22 institutions 53:21 53:22 insurance 5:20 30:20 46:1 47:1 insurers 46:2 integration 17:23 intend 39:8 intent 29:14 interest 4:24 23:19 28:14 interested 60:18 interests 24:10 investing 14:24 28:4 49:16 invests 53:3 involved 18:8 25:23 38:18 60:14 involvement 53:24 involves 24:5 25:21 issues 32:9 40:3 55:1 items 25:16</p> <hr/> <p style="text-align: center;">J</p> <hr/> <p>J 2:17 60:7 Janet 48:10,13 janitors 25:22 Jefferson 1:3 2:8 58:19 Jesus 8:8 16:2 17:8 18:14 19:4 job 27:10 jobs 51:24 John 22:22 23:1 joined 17:10 joining 18:5 Jointly 9:14 Joliet 58:14,15 Jon 40:20 Jones 57:22 Joseph 8:1 July 12:5 junction 31:24 just 3:9 8:12 25:1 25:22 28:21,24,24 30:13 31:19 36:24 38:13 46:24 54:10 justice 18:16 J-a-n-e-t 48:13</p> <hr/> <p style="text-align: center;">K</p> <hr/> <p>Kay 57:17 keenly 9:11</p>
--	---	---	--	---

<p>keep 6:9 13:5 47:17 keeping 9:3 32:5 kept 43:9 key 9:11 30:23 53:1 kind 23:10 43:5 kinds 25:23 37:13 know 9:10 11:4 14:22 18:12 28:22 30:19 38:4 39:3 42:24 47:20 53:23 56:15 57:2,8 known 3:24 50:9</p> <hr/> <p style="text-align: center;">L</p> <p>labor 25:21 labor-intensive 25:14 26:2 Lager 57:14,15 Lakes 4:12,13 Land 27:20 lapse 30:5 large 12:11 16:9 23:23,24 26:5,12 26:14 34:1 larger 16:23 23:9 23:13 24:5,7 25:4 largest 13:12 14:9 49:2 52:19 Larkin 58:15 last 5:13 29:1 30:6 Latino 53:20 law 53:21 lawsuits 24:9,13,22 leader 57:19 leaders 14:21 43:4 leadership 18:2 leading 16:21 53:2 leading-edge 9:18 15:7 50:8 learned 41:15 least 31:1 38:9 leave 43:7 55:15 56:22 leaves 47:2 left 30:20 34:1 56:3 legal 4:5 6:10 24:17 27:20,21 legislature 3:11 lengthy 12:20 Lennhoff 34:22 35:20,21,22,24 less 23:14 24:1,1 letter 10:11,13 11:20 14:11 40:20 48:18,20 51:1,3 52:11 53:14 letters 57:16</p>	<p>letter's 12:1 level 15:19 21:23 26:24 27:6,9 29:5 38:20 40:10 41:19 43:5 54:9,11 lies 9:12 15:16 22:11 life 19:21 22:18 52:1 light 31:12 like 4:5 10:10 11:10 11:20 13:18 14:6 14:10 17:10,15 22:22 25:8,11,14 25:19 26:2,11 27:16 33:10 35:19 40:15,24 41:23 42:23 44:3,24 46:3,14 47:3,11 47:23 48:10 50:20 50:24 52:4,8 53:11 55:5,8,11 55:19 56:23 57:10 likely 24:8,22 45:14 Lilly 22:22 Lilty 22:22 limited 45:3 Lincoln 27:20 Lisa 57:14,15 listening 27:14 Litigation 2:19 live 13:7 19:5 41:8 41:13 44:8 lived 41:2 42:9,10 lives 16:18 lobby 23:16 local 12:15 14:6,16 14:18 15:2,5,9,21 16:12,14,16 23:4 23:15,20,23 24:12 26:11 27:11 29:20 34:19 35:2,2,5 36:20 38:7,8,8 40:12 48:1,5 51:11,20 53:1,20 54:22 57:23 locally 16:17 35:15 located 4:14 23:17 26:23 28:11 location 24:2 locations 9:18 49:3 long 9:2 36:9 long-term 7:21 13:9 look 40:8 45:1,17 46:3 looking 50:6 lose 16:12</p>	<p>lost 24:18 lot 27:23 30:18,20 31:6 lots 25:21,21 lower 25:8 26:7,13 26:18 27:5 44:22 lower-income 56:9 low-income 27:21 28:11,15,18 31:18 33:20 34:4,18 35:11 36:12 37:3 37:8,14 44:9,15 45:2,19 46:23 47:6 56:13,19 Lyn 57:22 L-a-g-g-e-r 57:15 L-e-n-n-h-o-f-f 35:22</p> <hr/> <p style="text-align: center;">M</p> <p>made 17:5 28:4,12 28:15 35:8 49:21 54:10 main 49:12 maintain 5:18 26:22 major 27:13 50:3 51:24 make 3:18 6:11,14 6:20 13:22 14:22 16:18 24:20 25:17 29:21 41:7,18 49:11 makes 19:12 41:12 41:13 42:15 47:10 manage 23:22 manner 34:16 50:2 many 29:8 30:19 31:1 33:23 37:17 45:8 46:24 47:8 51:17 55:6 56:2 57:3 marginalized 19:24 margins 19:12 Marker 57:18 market 28:11,13 markets 16:21 Mary 7:2,5 57:17 57:18 mass-produced 25:15 materialize 26:18 materials 5:4 matter 15:20 maximize 32:1 maximizing 15:17 30:1 maximum 32:16</p>	<p>may 6:6 30:20 38:10 58:21 Mayor 52:12,15 53:9 Ma'am 55:19 McWilliams 27:17 27:18,19 39:5 mean 31:19 37:19 meaningful 55:4 means 31:21 mechanism 29:20 Medicaid 10:21 20:12 21:5 44:10 56:7,13 57:1 medical 1:10 4:1,2,9 7:13 11:18,19 20:22,24 28:19 32:18 34:9 35:12 36:21 42:4 44:11 45:2,6,7,22 46:7 46:22 47:13 48:15 48:16 49:2,4,5,20 51:12,21 52:2,23 53:21,23 57:20 Medicare 10:21 20:12 21:5 33:16 33:17,24 34:3,7 34:12,16 35:1,5 35:14 37:1,3,6,11 46:21,24,24 47:2 47:5,6,10,19 48:1 MedSystems 57:22 meet 10:15 37:7 meeting 5:8 20:15 27:10 58:13,13 member 2:14 3:6 7:1,3 15:2 46:20 47:15 members 3:13,14 36:19 37:14,17,21 38:3,13 39:2 47:22 54:20 56:9 56:19 mental 19:18 Mercy 7:6 42:8,16 merge 25:5 48:3 merged 23:9 33:3 42:10 merger 8:23 10:22 11:14 17:3,21 22:8 23:12 24:3,5 25:1 26:4,22 27:7 32:23 34:19 35:2 35:13 36:8 37:16 37:19 38:15 40:10 40:23 41:1,17 42:11 43:17 44:14</p>	<p>46:6,10,19 49:9 49:12 50:16 51:2 51:9,12 52:5,13 52:16 55:2 56:15 57:8 mergers 42:9 met 34:22 37:22 43:11 Michael 11:10 51:1 midst 49:23 Midwest 2:19 might 27:8 might've 42:14,14 Mike 11:17 34:23 37:22 57:19 million 13:7 20:4,5 20:7,8,9,10,13 21:1,2,3,7 50:5 millions 11:3 22:5 24:18,18 mind 34:4 ministries 9:5 12:16 14:16,19 15:9 18:23 20:22 21:6 21:13 35:3 50:10 ministry 7:20 8:22 9:15,20 10:1 12:10,12,22,24 13:8,13 14:12 17:6,24 18:9,14 22:5 38:8 50:11 minorities 19:17 miss 30:10 mission 8:6 9:12 15:24 17:19,23 18:13 19:1,9 31:17 36:4 41:5 41:11 42:13 43:8 mobile 54:17 moment 3:9 months 12:5 29:1 45:5,7 more 8:12 11:4 13:7 13:10,17 15:23 16:20 18:22 20:4 20:18 21:1,8 23:16,18,22 24:6 24:8,22 29:8 31:18 32:4 41:18 44:10 45:6,16,20 52:2 55:1 56:16 56:18 most 15:20 18:20 21:16 moving 30:4,7 MR.QUEALY-G... 33:12</p>
--	--	--	--	--

<p>much 8:12 11:8 21:23 31:10 41:13 multi-specialty 49:2 municipalities 52:1 must 19:19,23 myself 26:8 M-c-W-i-l-l-i-a-m-s 27:19</p> <hr/> <p style="text-align: center;">N</p> <p>name 3:2 6:13,21 6:22 11:17 17:18 23:1 27:18 33:12 35:23 40:17 44:4 44:6,8 46:16 48:13 50:22 52:10 55:22 57:14 names 6:16 42:13 national 18:8 nationally 21:18 nation's 22:2 natural 22:19 navigated 31:3 Nazareth 7:8 near 44:19 nearly 9:24 13:16 20:5,8 necessarily 26:15 necessary 38:11 need 5:3 8:3,8 9:3 10:22 14:22 15:14 16:8 17:7 19:3 21:16 29:13 38:5 39:3 44:12 45:7 45:11 47:12,12 49:7,17 51:17,24 53:8 54:8,11 56:8 57:5 needed 44:20 needs 8:14 13:5 19:24 20:16 22:18 27:10 37:7 46:9 46:11 48:6 54:2 negatives 31:5 negotiating 32:9 Nehring 17:15,16 17:17,18 neighborhood 28:12 neighbors 16:18 18:19 neither 60:13 Nelson 28:5 net 16:3 network 52:20 networks 9:18 never 15:10,16</p>	<p>42:13,15 new 7:12 8:21 9:15 9:20 10:1,20 11:15 12:9,12,13 12:16,22,23 14:12 14:13 15:9,23 16:15 17:11 26:21 28:4,24 31:22 32:11,14 38:20 39:1,9,14 40:9,13 45:7 49:16 50:4 next 11:9 17:14 27:16 33:10 35:19 40:15 41:23 44:3 46:14 55:11 57:2 Nick 33:11,12 nine 3:13 18:4 none 58:4 59:1 non-profit 53:24 North 28:10 northern 18:7 Notary 60:9,22 notice 1:18 4:5,7 6:10 noticed 42:12 not-for-profit 12:17 13:15 nowhere 44:19 number 14:7 19:6 50:16 51:5 52:13 53:8 58:22 numbers 28:22 numerous 7:22 nurse 42:18 Nursery 57:19 nurses 25:22 nutritional 28:14 N-e-h-r-i-n-g 17:17 N-i-c-k 33:13</p> <hr/> <p style="text-align: center;">O</p> <p>observation 24:7 observe 3:18 observed 23:4 24:11 OB/GYNs 50:6 occasions 31:1 October 5:7 58:12 off 40:5 45:17 offered 39:12 offers 34:3 51:18 53:2 office 15:19 29:12 29:18 30:14 39:13 39:15,16 Officer 11:18,22,23 14:3,4 37:23</p>	<p>48:19 often 21:15 23:17 25:4 32:20 34:1 53:19 54:24 Okay 55:16 Old 2:20 Olivia 55:22 once 56:6 57:13 58:1 one 5:10 14:9 18:13 24:2 42:12 49:1 49:11,14 51:11 56:23 ones 30:15 31:2 one's 9:6 ongoing 32:12 only 11:12 21:10 29:23 45:4 open 4:23 32:4 opened 8:10 opening 28:5 operate 10:17 16:14 operates 43:21 operating 7:24 opportunities 16:24 43:7 opportunity 4:24 11:12 13:20,24 17:13 30:11 32:11 32:24 33:2,5 36:6 46:18 55:18 58:2 oppose 5:13 optical 26:9 option 16:6 oral 5:23 6:8 54:2 order 3:15 6:16 10:15 36:11 38:20 48:6 orderlies 25:22 organization 12:17 15:24 23:13,15 24:6,8,9 25:4,18 26:21 28:21 31:14 31:17 32:6,7 33:4 36:3 42:22 43:9 49:19 54:1 organizational 18:2 42:5,21 43:2 organizations 23:21 23:24 24:21,23 25:5 26:6,14 43:4 organized 7:17 originally 35:10 other 7:23 10:19 19:22 24:23 29:20 32:8 37:13 40:3 43:8 48:4 54:20</p>	<p>otherwise 34:5 60:17 out 19:5 32:16 35:10 37:17 46:2 outcome 60:18 outcomes 32:22 outreach 36:15 out-of-pocket 34:6 47:2,7 over 9:24 17:5 20:7 20:13 21:6 27:23 30:6 41:3 51:20 56:4 57:4 overhead 14:23 oversee 12:17 overview 7:11 own 31:3 ownership 4:2,8,13 31:22 O-l-i-v-i-a 55:23 o-n-c-o-e-u-r 6:24</p> <hr/> <p style="text-align: center;">P</p> <p>page 39:6 painfully 45:21 paper 5:5 parent 12:17 49:19 parents 19:15 Park 4:14 part 4:17 10:13 14:8 15:22 16:9 16:23 23:9 28:20 47:3 participation 55:7 particular 19:17 24:1 particularly 19:12 28:3 parties 4:24 60:14 60:17 partners 13:24 54:6 partnership 10:4 11:16 13:2 16:20 22:7 34:14 52:19 partnerships 9:13 Parts 34:7 past 18:4 23:5 26:24 56:4 57:4 patient 12:9,24 15:7 15:8 49:13 57:7 patients 10:22 15:4 27:24 41:6 49:7 49:18,24 50:7,13 51:17 54:15 56:14 57:5 patient-centered 22:17</p>	<p>pay 9:7 16:24 18:24 21:12 32:17 53:3 paying 51:24 payment 10:19 Payne 48:11,12,13 peace 18:16 34:4 people 5:12 10:8 11:16 13:5,7 14:24 16:5 19:11 22:5 25:23 27:21 29:3,11 30:4,10 30:19 31:2,6,15 39:23 42:14 43:8 44:9,11,15 45:3,8 45:10,11,19 46:1 46:4 47:11 57:10 per 4:3 6:9 percent 20:9 21:1,3 27:1,3 29:4,6 37:5 42:23 44:18,23 47:9 permeates 32:18 persists 33:23 person 17:10 19:18 19:20 personal 24:1 43:5 43:15,23 personally 28:8 persons 18:18 19:22 person-centered 9:12 perspective 43:24 physical 19:18 physician 9:18 physicians 9:24 13:3,16 50:13 physiologist 42:17 place 4:16 7:17 41:8 41:12 places 50:12 plan 29:24 45:9 Planning 4:7,22 plans 5:22 14:1 play 10:1 21:13 played 54:23 Plaza 2:20 please 5:9 6:8,8,12 6:17 41:21 55:20 pleased 7:10 21:21 34:24 38:22 49:8 52:16 57:15 point 3:20 14:10 29:5 policies 10:18 29:16 29:23 30:23 32:12 39:11 45:18 policy 30:6,8,16</p>
--	--	---	--	---

<p>38:21 39:1,9,14 39:17,17,21 40:3 44:15 45:7 46:3 poor 10:7 18:19 19:13,24 population 15:15 30:18,19 37:8 Portability 5:21 portion 12:11 39:7 position 42:20 positioning 43:18 positions 25:11 43:8 50:12 positive 49:13 possible 13:23 28:12 29:22 47:11 50:2 potential 9:21 poverty 29:4 44:20 power 25:8 practical 28:15 practice 50:13 practices 49:2 Prairie 55:12 prayerfully 11:7 precious 10:8 prefer 58:21 preferred 49:6 premier 10:14 prepared 6:5 present 2:1 4:24 30:17 presentation 6:6,11 6:15 presented 6:18 preserve 17:3 22:4 President 11:17,21 11:23 14:2,4 17:19 48:14 53:15 presumably 29:6 pretty 31:22 prevention 54:3 prevention-orient... 22:14 prevents 45:8 Previous 18:4 previously 30:22 31:16 prices 25:8 26:7,13 26:18 primary 13:10 principled 40:6 printed 5:5 prior 39:21 45:7 privacy 5:18 private 23:3 privileged 8:15 15:1</p>	<p>21:16 proactive 51:18 53:5 proactively 54:7 problem 24:2,4 25:3,12 26:5 33:20,22 54:12,16 proceeding 60:15 proceedings 1:24 60:11 process 3:10,19 12:21 28:7 29:21 30:3,13 31:6 32:3 32:4,5 33:4 38:24 39:24 40:1 45:10 procrastinators 32:15 productive 36:10 professional 43:24 60:8 program 2:5 13:12 26:23 27:8 29:22 32:14 33:16,17 34:3,7,12,14,15 34:17,19 35:8,9 35:14 36:15,24 37:2,2,7,10,11 38:14,17 39:1 46:21,21 47:6,10 47:14,17,18,21 48:2,3 programming 53:5 programs 15:9 16:8 20:12,15 32:3 33:1,7 35:5 45:1 48:5 51:19 55:5,8 project 1:11 3:24 3:24 4:9,15 5:1,3 5:12,13 6:9 48:23 50:5,15 51:5 52:13 58:10 promise 17:4 promised 26:17 promote 18:17 promoting 10:5 proof 32:19 proper 30:2 54:18 properly 10:7 property 24:16 31:23 proposal 4:1 11:6 52:18 propose 4:12 proposed 3:24 5:3 23:12 24:3 36:8 37:15 38:15 40:10 51:14</p>	<p>protect 5:18 32:20 protected 5:24 6:3 protecting 10:5 Provena 1:10 3:24 4:2,9,10,10 7:3,12 7:19,21 8:1,23 9:1 10:24 11:14,18,19 11:22 12:7,18 14:5,6,7 15:2,17 15:23 17:9,20,21 17:22 18:5,13,22 20:4,13,17,22,22 20:23,23,24 21:13 21:22 26:23,24 27:6,24 28:3,4,6 29:3,15 30:6,14 34:9,11,20,22 35:3,12,16 36:10 36:14,17,20 37:1 37:6,12,16,22 38:19,22 39:6,8 39:12,20 40:9,21 41:5,9,10,11 42:3 42:6,7,11 43:15 43:18 44:2,17,24 45:3,22 46:3,19 46:22 47:8,23 48:2,15,15 49:4,5 49:9,20,20 50:5 50:11,16 51:2,9 51:11,13,21 52:2 52:13,16,23 53:2 53:23 54:4,10,22 55:3 56:1,2,10,12 56:16,17,22 57:3 57:7,9,20 Provena's 34:14 50:10 55:7 56:13 Provena-Resurre... 40:22 Provena/Resurre... 36:8 52:7 provide 5:11,12 8:3 13:1 16:1,1 21:17 27:21 28:12 36:7 37:1 39:16,20 41:19 45:6 46:18 46:23 49:16 52:21 54:17 58:5 provided 9:2 12:16 14:17,19 26:24 39:18 45:15 provider 8:12 providers 5:22 10:15 22:11 49:6 provides 32:23 37:2 44:17 45:3 51:16</p>	<p>providing 25:9 27:3 45:2,19 54:13,23 proving 31:5 provision 26:19 provisions 20:10 21:4 44:21 public 1:13,18 2:7 3:4,14,23 4:16,20 4:21,23 5:17 11:12 13:21 58:16 58:19 59:3 60:9 60:22 publicity 23:20 purpose 18:23 41:4 purposes 38:12 pursuant 1:18 4:16 4:21 puts 19:11 P-a-y-n-e 48:13 p.m 1:20,20 3:1 4:18 59:4</p> <hr/> <p style="text-align: center;">Q</p> <hr/> <p>Qualified 54:22 quality 9:6,16 11:2 15:7 22:14 51:24 52:21 quantity 22:15 Quealy-Gainer 33:11,13 question 25:24 questions 3:18 6:17 37:18,20 41:21 58:23 59:2 quite 26:10 30:8 quote 19:8 Q-u-e-a-l-y 33:13</p> <hr/> <p style="text-align: center;">R</p> <hr/> <p>R 48:18 50:18 race 10:18 racial 19:16 raised 16:17 43:13 range 51:18 rapidly 43:20,22 rate 44:20 rates 45:22,24 46:5 rather 8:13 14:24 23:24 30:5 31:11 32:5 reached 3:13 12:8 37:17 read 4:5 48:17 50:24 readily 47:3 reading 40:20 52:11 53:14</p>	<p>real 47:22 57:4 realize 12:21 really 26:1 27:12 56:21 reason 25:2 reassured 38:4 39:2 receipt 4:8 receive 36:17,19 50:14 recently 34:22 37:22 recipients 10:21 33:24 recognize 21:15 recognized 21:18 recommendation 49:11 record 4:5 10:11 21:21 40:24 48:18 58:10 records 28:22 49:23 redesigned 3:11 reduce 46:7 reduced 60:12 reducing 25:10 redundant 25:10 reform 9:8 12:23 refugees 19:17 regard 38:16 40:2 regarding 3:16 24:15 32:12 36:7 39:4 40:22 48:22 51:5 52:12 regardless 9:6 18:24 19:19 21:11 30:23 Regional 42:4 48:14 register 5:14 registered 42:18 60:8 registers 6:16 registration 5:10 regular 54:7 reimbursed 20:11 21:5 reimbursements 15:13 related 10:18 60:13 relations 18:1 relationship 34:11 relative 60:15 relatively 28:23 35:4 relatives 16:19 relevant 5:1,2 6:9 relief 30:2 religion 10:19</p>
--	---	---	--	--

<p>religious 7:2 8:18 11:5 19:6 remain 10:4 remaining 6:15 remember 23:6 remind 58:8 renew 45:4 renovations 15:8 50:4 repaying 31:21 Report 21:22 reporter 2:16 6:12 55:20 60:1,8,8 reports 44:17 represent 21:10 representatives 38:23 39:12 represented 20:10 20:18 21:4 representing 8:17 request 11:7 44:24 required 3:14 31:24 54:19 requirement 31:4 requirements 4:6 resident 12:10,24 49:13 residential 7:22 13:9 residents 11:3 36:16,20 51:15,20 52:21 54:8 resource 43:19 resources 10:9 12:15 14:15,18,20 15:11,19 24:6 44:11 48:14 54:13 respect 13:21 17:2 respectfully 53:7 responding 8:7,14 19:3 response 37:20 58:3 58:7,24 responses 38:2,4 responsible 17:22 responsive 23:14,23 restrictive 10:17 result 25:6 26:4 38:15 46:6 resulted 20:3 results 26:22 Resurrection 4:11 7:7,9 8:23 9:2 11:1,14,23 12:7 12:18 13:14 14:3 17:21 18:13 22:8 27:2,4 34:20</p>	<p>35:17 37:16 38:19 39:8,12,19 41:16 44:2 45:1 46:19 48:2 49:9 50:17 51:3,9 52:14,17 55:3 56:16 Resurrection's 29:15 44:21 retain 24:16 revenue 24:14 27:1 27:4 31:13 review 1:2 2:2,5 3:7 4:4 5:17 7:16 8:20 8:21 12:3 13:19 17:12 36:7 38:2 48:22 51:5 58:12 Reviewer 2:5 revolving 57:6 rewards 22:14 Rhonda 50:21,22 Richard 42:1 Rick 41:23 right 16:17 19:21 23:19 43:24 rise 9:20 Roate 2:4 3:2,3,22 11:9 17:14 22:21 22:24 27:15 33:9 35:19 40:15 41:23 44:3 46:14 48:9 50:20 52:8 53:11 55:11,16 57:12 58:1,4,8 59:1 Rohrer 46:15,16,17 role 3:9 10:2 16:21 17:22 21:12 54:23 Ron 3:5 RONALD 2:13 room 31:20 45:11 47:20 rooted 9:14 RPR 2:17 rule 23:14 rules 4:3 rulings 31:13 R-h-o-n-d-a 50:23 R-o-h-r-e-r 46:17</p> <hr/> <p style="text-align: center;">S</p> <p>Sacred 7:4 safe 22:16 safest 50:1 safety 15:7 16:3 salaries 43:14 Samaritans 11:19 14:7 27:24 42:5 48:16 49:5,20</p>	<p>same 16:16 19:21 44:19 Sandra 11:22 14:2 SANGAMON 60:5 saved 36:20 savings 12:14 14:14 15:18 26:3,17 says 10:13 38:6 39:7 scale 25:6,18,24 46:6 scheduled 4:17 5:7 58:11 Schimerowski 34:24 37:23 40:16 40:17,18,19 school 13:15 sciences 13:16 scope 12:12 14:12 screenings 51:19 seamless 50:1 second 13:11 25:3 58:19 secondly 29:23 Section 2:5 see 34:18 52:4 56:7 56:13 57:1 seeing 56:23 58:4 59:1,1 seek 8:19 22:7 seeking 29:11 seems 23:12,21 30:12 31:3,6,22 32:1 self-employed 26:11 Senator 51:2 Senesac 52:9,10,10 senior 7:22 13:9 17:18,19 seniors 33:21 34:5 34:12,18 35:11 sent 58:18 September 58:16 series 13:22 seriously 46:9 Servant 57:17 Servants 7:1,5 serve 8:5,15,22 10:3 12:11 13:8 15:1 16:22 21:11,13,15 21:24 22:1 28:22 31:17 32:19 34:12 41:9 48:6 53:19 56:19 served 8:9 35:16 service 11:3 18:20</p>	<p>19:10 20:2 25:14 26:2 41:5,10 50:9 53:4,20 55:8 services 1:2 2:1,19 3:7 4:4 5:17 7:16 8:4,13,20,21 12:3 13:12,19 17:12,19 18:3 19:7 20:14 21:7,18 25:10 27:21 31:19 35:13 38:7 45:22 48:22 49:7 51:5 53:16 54:14 58:12 serving 48:14 set 9:19 35:10 seven 28:24 several 12:5 24:17 25:17 severity 19:19 shame 23:18 57:4 share 6:3 7:10 11:12 18:13 29:17 57:16 shared 9:19 39:14 41:17 sharing 38:2 short 30:9 Shorthand 60:8 sick 13:6 sight 16:12 sign 5:9 8:4 significant 38:6 significantly 44:22 similar 18:5 49:14 similarities 12:22 simply 3:18 since 8:9 23:8 54:4 sincere 7:14 13:18 Sincerely 14:2 50:18 53:9 single 19:15 sir 22:24 27:15 48:9 Sister 6:21,21,22,22 57:17 Sisters 7:4,6,8,9 9:4 17:5 sit 25:16 six 7:20 13:11 45:5 45:6 Sixty-two 20:9 size 5:5 12:11 14:12 small 23:7 28:23 smaller 23:21 SmileHealthy 53:24 54:5 55:5,8 Smith 57:19 smooth 34:15</p>	<p>social 19:11 society 16:4 19:12 Sokolski 40:21 sole 18:23 solidify 50:12 some 15:22 30:19 32:9,11 44:9 56:5 56:8 somebody 6:20 someone 6:19 23:4 something 31:5 Sorry 22:24 sorting 32:16 sounds 29:18 source 10:19 South 1:21 2:20 4:19 58:15 spanning 24:17 speak 3:12 13:24 SPEAKER 55:14 speaking 7:2 23:3 23:10 39:23 43:23 46:20 special 18:18 specialty 13:10,15 specific 20:14 48:6 specifically 29:9,13 30:14 37:7 spelled 23:2 spelling 6:12 55:21 spending 24:18 spent 28:17 spirit 8:8 9:4 16:2 17:7,11 19:3 42:12,15 spiritual 18:3 spirituality 18:3 spokesperson 6:13 sponsoring 11:6 12:6 Sponsorship 7:7 Springfield 1:4 2:9 2:21 58:20 ss 60:4 stability 16:22 staff 28:23 33:14 39:19 57:20 staffing 38:7 stages 22:18 stake 43:5,15 stakeholders 13:23 stamp 28:13 stand 15:23 start 56:23 starts 48:23 state 1:1 2:20 5:6,8 11:9 13:13 14:10</p>
--	--	---	--	--

<p>17:14 20:11 22:21 24:15,24 27:16 33:10 39:19,20,21 39:22 51:1 52:20 60:3,9,23 states 14:12 19:8 state's 10:14 state-of-the-art 50:7 stay 35:3 staying 16:17 stays 34:2 steeped 8:13 9:19 step 29:19 42:24 55:19,20 stepped 41:8 stewarding 10:8 still 30:20 33:22 stipulated 3:12 stop 30:13 story 13:20 17:13 strategies 13:5 strategy 43:4 44:1 Street 1:3,21 2:8 4:19 28:10 58:19 strength 9:12 41:4 strengthen 11:1 17:4 22:4 stress 32:21 strides 49:21 strive 18:20 19:22 strong 25:17 stronger 25:7,8 41:18 strongly 16:20 38:17 55:8 structure 12:13 14:13 16:15 struggle 34:6 struggling 16:9 stump 31:6 Suardini 55:12,12 submit 6:6 21:21 48:17 50:24 58:9 58:17 submitted 51:1 53:15 submitting 5:23 substantial 28:20 49:21 53:3 success 14:22 43:16 51:13 successful 28:2 52:1 successfully 31:3 suites 50:4 supplemental 47:1 supplies 54:19</p>	<p>support 10:11,23 12:22 15:10 16:21 17:11,20 28:9,10 35:4 41:1 48:18 49:8 51:8 52:16 53:5 55:3,9 57:16 supported 5:3 9:24 42:22,22 49:19 supporters 13:23 supporting 27:5 28:14 supportive 40:1 sure 33:22 survival 15:16 sustaining 9:11 sweeping 9:9 system 7:13 10:20 14:8 15:11,16 16:23 17:19 18:4 18:7 22:3,12,15 36:5 38:6,19,21 39:10,11 40:10,11 40:13 systemness 15:17 systems 2:6 9:1 10:17 18:12 34:20 37:17 55:13 system's 15:5 S-c-h-i-m-e-r-o-w... 40:19 S-e-n-e-s-a-c 52:11</p> <hr/> <p style="text-align: center;">T</p> <hr/> <p>take 3:9 4:16 7:17 45:1 46:9,10 56:24 taken 6:16 20:17 60:11 taking 39:10 54:12 talented 9:23 talks 12:6 51:19 target 30:7 tarnished 32:21 tax 24:16 31:23 team 9:24 teams 43:3 technological 15:6 technologies 49:22 technology 49:16 teeth 54:19 tell 13:20 17:13 19:23 ten 18:5 tend 23:22 tens 36:21 tentatively 5:7 terms 30:1</p>	<p>testified 31:16 58:5 testify 5:15 55:17 58:2 testimony 5:11,13 5:23 6:7,8,9,11,15 6:17 36:7 38:1,12 46:19 58:6 tests 15:15 text 6:5,6 thank 3:8,22 6:21 6:24 11:8,11 17:10,13 22:20 27:13,15 33:8,9 35:18 36:6 40:14 46:13,18 47:23 48:8,9,12 50:15 50:19 55:16 57:11 57:12,24 59:3 Thanks 3:21 their 5:14 6:20 7:16 8:10 17:11 18:24 21:11,16 24:10,16 24:24 26:12 27:3 28:14 29:21 30:8 30:14,16 31:3 32:2 33:5,6 34:24 37:5 45:1,5,17 48:6 50:6,12 55:9 themselves 33:21 therapies 50:8 thereto 60:17 thing 42:12 57:2 think 3:20 15:5 26:3 26:4 29:18 30:13 32:10 40:10 41:16 55:14 56:11 thinking 25:13 Thomas 17:15,16 46:15,17 thorough 12:20 though 25:13 thought 39:2 thousands 36:21 threatens 24:10 three 27:1 thrive 34:8 through 8:23 11:13 12:13 14:13 17:6 20:6 21:19 23:20 27:7 28:21 29:3 29:12 30:2 31:19 32:3 36:18 41:10 42:9,10 51:14 52:22 53:4,19,23 54:2 throughout 12:20 49:3</p>	<p>time 15:4 18:7 22:21 23:6 30:9 30:17 38:1 42:11 42:16 44:19 48:10 50:20 52:8 53:11 timely 7:17 times 21:14 tiniest 50:7 today 3:5,10,17 7:3 7:10 8:17 9:13 17:10,20 19:23 28:16 33:23 34:9 34:10 36:6 39:23 46:20 48:17 today's 13:21 together 12:9 22:10 36:13 40:6 told 35:2 Tom 17:18 tools 49:17 total 20:24 totaled 20:7 towards 27:4 tradition 11:2 traditions 9:14 TRANSCRIPT 1:24 transfer 4:2,8,12 transform 9:9 18:21 49:24 transformation 49:13 transitioned 34:8 transparent 22:15 32:15 treat 49:17 treated 19:19 treatment 54:3,11 tremendous 33:2 true 9:4 10:4 truly 9:21 41:12 49:24 trust 21:16 try 23:18 24:23 31:9,17 trying 29:21 twelve 33:1 two 5:4 6:10 25:11 27:3 41:1 51:24 56:4 57:4 type 25:18,19,20 typed 5:5 typewriting 60:12 typical 25:11 T-h-o-m-a-s 17:17 46:17</p>	<p style="text-align: center;">U</p> <hr/> <p>ultimately 15:3 24:14,18 unaffected 35:4 unaffordable 47:3 unborn 19:15 uncomfortable 23:11 uncompensated 31:10 under 12:23 15:23 16:15 31:22 35:13 40:10 60:12 underinsured 19:14 30:17 36:12 45:12 underscore 21:12 underserved 18:19 37:8 understand 14:21 39:24 55:2 understanding 52:18 underway 16:7 39:24 50:4 undue 32:21 UNIDENTIFIED 55:14 uniform 44:15 uninsured 19:14 30:18 36:13 44:10 45:4,12,23,24 46:5 unique 12:21 19:20 United 11:19 14:7 19:8 27:24 42:5 48:16 49:5,20 57:23 University 13:14 unprecedented 15:12 until 6:17 54:24 58:16 Urbana 1:20,21 4:3 4:10,15,18,19 23:3 42:6 44:9 49:5 Urbana-Champai... 11:16 17:5 urge 45:17 46:3,9 55:8 use 25:9 35:11 users 28:13 using 5:10</p> <hr/> <p style="text-align: center;">V</p> <hr/> <p>V 6:23 Val 27:17 39:5</p>
--	--	---	--	--

<p>Valerie 27:18 valid 6:1 valuable 14:21 value 13:2 28:13 values 9:20 17:23 41:17 Varboncoeur 6:21 6:22,23 various 37:12 54:5 verbal 5:1 verification 31:4 versus 46:5 very 7:10,11 8:11 11:8 25:20 28:6 28:19 30:1,3,9 31:16 34:15 49:14 51:15 54:9 viability 12:13 14:13 Vice 17:19 48:14 Victor 6:24 Vine 1:21 4:19 virtually 30:12 vision 18:15 41:4 visits 34:2 vital 40:4 43:19 vitality 10:2 voice 36:5 volunteer 53:4 volunteered 41:9 vulnerable 10:7 18:20 19:13 V-a-l-e-r-i-e 27:19</p> <hr/> <p style="text-align: center;">W</p> <p>Wal-Mart 25:15,19 want 5:11 50:13,13 56:15 57:7,8 wanted 3:8 wants 56:23 warehouse 25:16 way 7:19 42:23 43:1 56:10 57:23 ways 15:10 wayside 31:7 Wednesday 4:18 weighing 31:20 well 6:20 12:8 13:6 24:13 31:14 32:12 33:24 34:4,23 35:15 38:5 39:24 wellness 18:18 well-being 9:21 52:24 53:6 were 23:6,7 33:22 34:24 35:2 56:2 60:11</p>	<p>West 1:3 2:8 4:14 58:19 we're 13:3 15:1 we've 24:11 27:23 28:2 43:12,14,21 Wheaton 18:6 while 12:14 14:15 14:17 27:2 whole 7:14 20:17 38:21 wholeheartedly 41:1 who've 29:1 wide 51:18 Wiebking 11:21 14:4,11 wife 43:10 willing 56:19 willingness 10:14 window 30:11 wish 5:15 wishes 6:20 55:17 58:2,5 women 8:18 11:5 wonderful 16:13 34:10 47:14 work 13:22 16:7 18:5,15 21:17 22:11 27:19 32:1 36:13 40:6,9,9 43:4 44:9 53:19 worked 18:8 37:11 42:7,18 43:12 46:2 working 34:10 36:10 38:10,19 54:5,20 world 43:20 worried 26:16 27:7 worry 47:12 worse 32:21 worth 19:20 writing 45:16 51:8 written 5:1,23 6:1 29:23 30:16,23 58:9,17</p> <hr/> <p style="text-align: center;">Y</p> <p>year 28:6,21,24 36:18 56:4 57:4 years 17:6 18:4,5,22 23:5 24:17 25:17 27:23 28:17 38:9 41:3 42:7 47:15 yesterday 31:13</p> <hr/> <p style="text-align: center;">\$</p>	<p>\$1.8 21:7 \$12 20:13 \$12.8 21:3 \$186 20:4,9 \$23 21:1 \$25 20:8 \$267,376,667 4:15 \$35 20:7 \$5 50:5 \$511,000 20:19 \$65,000 21:8 \$9.1 21:2</p> <hr/> <p style="text-align: center;">0</p> <p>084-001390 2:18</p> <hr/> <p style="text-align: center;">1</p> <p>1st 8:2 1,000 51:20 1-800-280-3376 2:23 1/2 5:5 1:30 4:17 1:32 1:20 3:1 100 42:23 100/Plus 33:16,17 34:3,12,16 35:1,6 35:14 37:1,6,11 46:21 47:5,10,19 48:1 11 5:5 11-042 1:11 3:24 4:9 48:23 50:16 51:6 52:13 53:8 1130.910 4:17 114.5 20:10 12 13:8 12th 5:7 58:13 125 18:22 13th 5:7 58:13 14-county 27:22 1400 4:14 15 2:20 16 7:21 17th 1:19 4:18 1882 8:10 1977 36:2 1984 33:18 1996 5:21 1997 8:2</p> <hr/> <p style="text-align: center;">2</p> <p>2nd 1:3 2.8 44:18,22 2:47 1:20 59:4 20 23:5 41:3 200 29:4</p>	<p>2009 54:4 2010 20:2,20,24 21:9,22 2011 1:19 4:18 5:8 58:13,16 210-bed 4:13 217 2:22 217-782-3516 1:5 2:10 217-785-4111 58:22 22nd 58:16 22,000 10:1 13:17 23 42:7 27 28:17 28 13:9</p> <hr/> <p style="text-align: center;">3</p> <p>3 19:6 38 21:1</p> <hr/> <p style="text-align: center;">4</p> <p>4th 2:8 4.5 13:7 400 1:21 4:19 411 58:15</p> <hr/> <p style="text-align: center;">5</p> <p>5,000 9:24 13:16 50 13:10 522-2211 2:22 525 1:3 2:8 58:19 54 21:3</p> <hr/> <p style="text-align: center;">6</p> <p>60 20:5 61801 4:20 62701 2:21 62761 2:9 62761-0001 1:4 58:20</p> <hr/> <p style="text-align: center;">8</p> <p>8 5:5 86 39:6</p>
--	--	---	---