



# 2019 Accra Annual Report



Champions of Homecare



## A message from **John Dahm**

Dear Accra stakeholders:

In 2019 Accra continued to grow and serve more homecare clients throughout Minnesota. In addition to the regular growth of our client base, we acquired two businesses – one offering mental health services in Northern Minnesota, and a PCA and Home Health agency serving the Twin Cities metro area. In other moves, we exited a home health operation in Red Wing, opened a new location in Mankato and moved to a new office in Moorhead. We ended the fiscal year with more than 8,400 clients, making us one of the largest homecare providers in Minnesota.

As demonstrated by our 2019 financial results, the year was also one of investment in programs, personnel and systems. Our revenues in 2019 increased 25 percent to \$240 million. Our expenses increased 28 percent from the prior year as we saw an increase in headquarters personnel to address our client volumes; the development of an electronic health record system where we incurred significant vendor and contractor expense; an increase in overtime pay for PCAs; and an increased PCA wage rate that was not fully supported by government reimbursement rates. As a result, we posted an operating loss for the year of \$1.1 million, compared with operating income in the prior fiscal year of \$5.0 million. However, when the operational contribution from an acquisition, offset by a loss on disposal of assets are considered, Accra's adjusted operating income for fiscal 2019 was \$3.2 million. Importantly, our change in net assets for fiscal 2019 was \$4.4 million, flat with the prior fiscal year.

In 2020, our focus changed dramatically with the onset of the COVID-19 pandemic. Our decisions were driven by three goals: keeping our employees safe; continuing to provide quality care to our clients; and doing everything possible to retain our employees, our most valued resource. While we saw a slight decline in client volumes in March and April, our financial position has been stable as we have managed our expenses closely and continued to add new clients. Our headquarters staff continue to work from their remote offices, and we expect to continue operating this way well into 2021.

Accra's vision is to build the ecosystem that delivers personalized care in the home to better meet the needs of those served by the current health care system. This means we intend to expand the type of services we provide, all centered on delivering them in the home. And we may partner with others as we build this ecosystem of personalized care in the home. We believe homecare can be part of a solution that can improve the patient experience, improve health outcomes and reduce the total cost of care. While it would be difficult to say there has been a benefit from the pandemic – COVID-19 has dramatically accelerated the movement to telehealth and public acceptance of it. In just months, there has been an evolution in many parts of the workplace that has been greater than the past 10 years.

In addition, heightened acknowledgment of systemic racism has also created awareness of inequities in the health care system. One of Accra's strengths is the diversity of our employees and our clients. We cannot tolerate any actions that do not honor the humanity of all people. Our Accra values call for respect for all human beings and opportunity for all. As an organization, we have a renewed effort on Diversity, Equity and Inclusion (DEI) to ensure we are creating and sustaining a more diverse, equitable and inclusive workplace.

This is a challenging time for us as individuals and as an organization. We are grateful for our dedicated employees, our caregivers and our wonderful clients.

Sincerely,  
John Dahm, president and CEO

October 8, 2020



***We are grateful  
for our dedicated  
employees,  
our caregivers and  
our wonderful  
clients.***

# Responding to a pandemic and racial inequalities

The challenges of 2020 have prompted us to re-examine what it means to support individuals with disabilities and older adult populations in Minnesota. Our clients have faced disproportionate impacts of COVID-19. And, in the midst of the COVID-19 pandemic, the death of George Floyd at the hands of police officers provided further evidence of the inequalities and racism in our country.

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**Since the onset of the pandemic, we have focused on the safety of our employees, clients and caregivers. In response, we have taken the following steps:**

- Created an internal COVID-19 High Touch/Risk Assessment team responsible for reaching out to any client or caregiver who has either been exposed to the virus or tested positive.
- Developed COVID-19 Preparedness Plans that describe the steps being taken by Accra to protect clients, caregivers and internal staff during this peacetime emergency. We developed these plans for our PCA, 245D and ARMHS programs, provided them to our clients and posted them on our website.
- Transitioned to providing telehealth services to our clients where possible to reduce the potential for transmission of the virus
- Provided cloth and surgical facemasks to clients and caregivers and made more available as needed by request. We also sent face shields, along with instructions for their use, to PCA, Homemaker and 245D clients.
- Our headquarters staff changed to a telework environment, and we intend to continue to work from our remote offices well into 2021.

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Accra's employees, caregivers and clients represent many races and cultures. We celebrate our inherent diversity and understand that we all have cultural biases. To identify and address inequalities and racism within our organization, we have created an internal Diversity, Equity and Inclusion (DEI) team that is developing training and education programs; evaluating policies through a DEI lens; and reviewing hiring, promotions, retention practices and diversity at all levels. The goal is to strengthen our organization, specifically by creating a more diverse, equitable and inclusive workplace.



# Highlights from 2019 to present



## Entry into Mental Health Segment

In 2019 Accra laid the groundwork for its entry into providing in-home mental health services. We prepared to purchase a behavioral health facility in Virginia, Minnesota, which was then acquired in 2020. The new program includes mental health counseling and adult rehabilitative mental health services (ARMHS). Accra now offers ARMHS to residents throughout St. Louis County. These services help clients manage the symptoms of mental illness, develop independent living skills and lead a more fulfilling life at home.



## New Headquarters

Due to continued growth over the last several years, Accra relocated its Twin Cities headquarters to Minnetonka from Hopkins in October. The move provided Accra with more room for its expanding team to effectively serve clients. The address for Accra's new Twin Cities headquarters is:

12600 Whitewater Drive, Suite 100  
Minnetonka, MN 55343

## Membership on the National FMS Steering Committee

Accra became a member of the national FMS Steering Committee. The Steering Committee is coordinated by Applied Self Direction (ASD), a nonprofit organization that provides practical expertise and resources intended to help create and operate self-directed programs. The purpose of the Steering Committee is to serve as a representative body for all FMS members, provide input on member benefits and advise ASD on the delivery of these resources.

## The Accra Way Fund

The Accra Way Fund is a board-designated program that offers funding support for our clients, their families and caregivers. The fund is used to purchase an item or service that supports a therapeutic goal or enables a more self-directed life. Funds are available for items or services that cannot be paid for through Medical Assistance or other available funding sources. In 2019, the fund distributed 51 awards, totaling more than \$28,000.

## New Mission and Vision

Accra introduced an updated mission and vision to better articulate its future direction. Accra's mission is to improve lives by providing individualized homecare services and support to people living at home.

Accra's vision is to build the ecosystem that delivers personalized care in the home to better meet the needs of those served by the current health care system.

## PCA Wage Increase

To show our appreciation and acknowledge the critical role played by Personal Care Assistants during the COVID-19 pandemic, Accra voluntarily implemented a pay raise that increased the PCA hourly rate by 20 cents. We appreciate everything that PCAs do to support our clients and help improve their lives at home.

## Acquisitions, Partnerships and Divestitures

Since 2010, Accra had been serving home health clients in the Red Wing area with highly skilled, Medicare-certified services. These services focused primarily on acute in-home care, unlike the chronic, long-term services provided by other Medicare-certified Accra locations. To ensure continued services to clients in the Red Wing area, Accra partnered with a local home health provider, with the assurance that employment would be offered to all who wanted to transfer to the new company. The formal transfer of care occurred on Sept. 30, 2019.

In 2018, Accra was contacted by the Minnesota Attorney General's office, asking for help to ensure continued services for an at-risk population that was being served by an agency that was closing. Accra acquired the business and transitioned approximately 500 clients into our service lines between September 2018 and August 2019. Accra transitioned almost all of the staff into Accra positions, creating a foundation for Accra to begin providing Medicare-certified services in the Twin Cities metro area.

In June 2019, an agency contacted Accra about transitioning clients as they were not able to continue their Medicare-certified services. Accra partnered with the provider and transitioned approximately 65 clients into various Accra programs.

## New Accra Branding

In addition to introducing a new vision and mission, Accra refreshed its brand identity. Accra has embraced the tagline "Champions of Homecare" as the focus of our organization. We strive to be champions of those we care for and their families, of quality care delivered in the home, of our employees and social workers and of the homecare industry at large. The refreshed branding was incorporated into all Accra materials, which were distributed to staff, so our organization maintains consistent branding across all communication channels.



## Surpassed 9,000 Clients Served

Accra achieved a new milestone in 2020, serving more than 9,000 clients across the state. As the largest provider of homecare services in Minnesota, we are proud to help people stay in their homes and lead fuller lives. The PCA Choice and FMS programs account for the majority of Accra clients. As of June 30, 2020, PCA Choice included more than 4,100 clients, and FMS served more than 3,800 clients.



# Our Programs

## Personal Care Assistance (PCA) Choice

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Self-directed Personal Care Assistance (PCA) Choice services are available to children and adults with disabilities, chronic diseases, behavioral diagnoses and mental illness who need assistance with personal care in their home or in the community. PCA caregivers help with “activities of daily living,” such as dressing, grooming, eating, bathing, transfers, mobility, positioning and toileting, as well as light housekeeping, laundry and meal preparation. The PCA Choice option gives clients a greater level of responsibility in managing their care while Accra helps handle the employment and management-related functions of your PCA.

## Financial Management Services (FMS)

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Accra’s Financial Management Services enables people with long-term care needs or disabilities to easily hire and employ caregivers under the consumer directed community supports (CDCS) program or the Consumer Support Grant (CSG). Clients decide how their program budget is used, receive approval from their county case manager, hire their own employees and choose their service vendors. Accra then handles all required employer and employee paperwork, payroll, vendor payments, reimbursements, claims processing, tax filings and workers’ compensation.

## 245D Waivered Services

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Accra is a Basic 245D licensed provider of Personal Support, Respite, Homemaker, Adult Companion and Night Supervision Services. In each service, the client selects a trusted, qualified worker suited for their needs. The assigned 245D Accra Service Coordinator works with the client and their county case manager to set up and administer Basic 245D Waivered Services, ensuring that all workers are properly trained.

## Home Health Care

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Home Health Care provides medical and health-related services and assistance with day-to-day activities to people in their home. Accra primarily provides Home Health Care services to people requiring continuing care for chronic needs. Home Health Care options with Accra include professional nursing services, home health aide services, homemaker and rehabilitation services. *(Home Health Care is only available in select locations.)*

## Mental Health Services

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Accra provides mental health counseling and adult rehabilitative mental health services (ARMHS) to residents of St. Louis County, Minnesota. ARMHS are rehabilitative services that enable clients to develop and enhance psychiatric stability; social competencies; personal and emotional adjustment; and independent living and community skills — when these abilities are impaired by the symptoms of mental illness.

## Senior Assisted Living

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Accra High Street House in Lake City offers a quaint assisted living community with comfortable apartments. At High Street House, Accra partners with each resident to create a personalized plan, tailored for their specific healthcare needs.

# What Differentiates Accra

## Our homecare approach

We have more than 25 years of experience helping individuals live independently

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We offer our programs and services throughout the state of Minnesota

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Our clients are assigned a Service Coordinator, Qualified Professional (QP) or RN Case Manager for direct and easy communication

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We are grounded in a person-centered philosophy helping individuals and families focus on personal needs, preferences and outcomes

## Our dedicated staff

We pay Personal Care Assistants and Direct Support Professionals a competitive wage

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Our employee recognition program honors caregivers for the life-changing work they do

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We have bilingual staff available to serve clients and offer translation services

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Our navigation team streamlines the intake process

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Our Accra Connect team is responsive to caregiver and client inquiries

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Our Stat Start team speeds up the application process, authorizing caregivers to provide care sooner

## Our resources

The job board on our website helps connect clients with caregivers

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We offer bi-weekly payroll and weekly vendor payments

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We provide easy-to-read monthly utilization/expense reports

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We collaborate with other nonprofits to deliver better outcomes

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The Accra Way fund helps clients with specific needs that Medical Assistance will not cover



# Accra Financial Statements

## Accra Income Statement for the years ended Dec. 31, 2018 and 2019

	2019	2018
<b>Revenues</b>		
Client Service Fees	\$238,262,684	\$191,698,374
Grant Income	10,000	10,000
Investment Income	429,805	523,196
Loss on Disposal of Assets	[273,000]	–
<b>Total Revenues</b>	<b>238,429,489</b>	<b>192,231,570</b>
<b>Expenses</b>		
Program: Home Health Care Services	221,090,317	174,218,586
Support: Management and General	18,407,245	13,032,294
<b>Total Expenses</b>	<b>239,497,562</b>	<b>187,250,880</b>
<b>Operating Income (Loss)</b>	<b>[1,068,073]</b>	<b>4,980,690</b>
Unrealized Gain (Loss)	837,338	[571,939]
Contribution from Acquisition	4,625,749	–
<b>Change In Net Assets</b>	<b>4,395,014</b>	<b>4,408,751</b>
Net Assets – Beginning of Year	41,543,218	37,134,467
<b>Net Assets – End of Year</b>	<b>\$45,938,232</b>	<b>\$41,543,218</b>



## Accra Balance Sheet Dec. 31, 2019 and 2018

ASSETS	2019	2018
<b>Current Assets</b>		
Cash and Cash Equivalents	\$6,550,681	\$10,529,487
Accounts Receivable, Net	29,830,002	19,102,486
Prepaid Expenses	1,198,597	985,942
<b>Total Current Assets</b>	<b>37,579,280</b>	<b>30,617,915</b>
<b>Assets Limited As To Use</b>		
	<b>2,134,175</b>	<b>1,957,795</b>
<b>Property and Equipment, Net</b>		
	<b>3,388,579</b>	<b>3,051,178</b>
<b>Other Assets</b>		
Investments	14,369,486	13,296,078
Security Deposits	79,642	82,642
Medicare Licenses	185,000	661,000
Goodwill, Net	90,001	120,000
<b>Total Other Assets</b>	<b>14,724,129</b>	<b>14,159,720</b>
<b>Total Assets</b>	<b>\$57,826,163</b>	<b>\$49,786,608</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>Current Liabilities</b>		
Accounts Payable	\$367,286	\$154,220
Accrued Payroll	10,720,026	7,847,657
Other Accrued Expenses	166,859	241,513
<b>Total Current Liabilities</b>	<b>11,254,171</b>	<b>8,243,390</b>
<b>Long-Term Liabilities</b>		
Deferred Compensation	633,760	–
<b>Total Liabilities</b>	<b>11,887,931</b>	<b>8,243,390</b>
<b>Contingent Liabilities</b>		
<b>Net Assets</b>		
Without Donor Restrictions	45,938,232	41,543,218
<b>Total Liabilities and Net Assets</b>	<b>\$57,826,163</b>	<b>\$49,786,608</b>

