

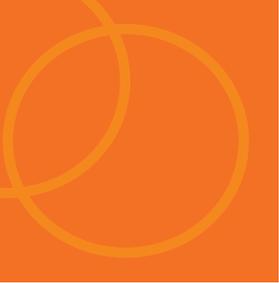
2021



Annual Report



Champions of Homecare



A message from **John Dahm**

Dear Accra stakeholders:

In 2021, Accra continued to provide quality homecare to clients throughout Minnesota and expanded our service offerings and client base, even though our operating margins continued to be under pressure due to external factors such as PCA pay increases, rising minimum wages, and costs incurred due to the COVID-19 pandemic.

Despite those external factors, our revenues increased 11.7% to \$318.2 million, and I'm pleased to share that in 2021, Accra had a Return on Mission (ROM) of 0.92%, and COVID-19 relief funds assisted in covering our other increased costs.

Our 0.92% ROM follows two difficult years due to planned investments in our operating infrastructure in 2019 and unexpected COVID-related expenses in 2020. We achieved the 0.92% ROM in 2021 by:

- Continuing to scale, so we can meet our mission by providing more services to even more of the people who are underserved by the current health care model with homecare services
- Reducing our indirect costs (both administration and overhead)
- Reducing our direct costs, primarily due to our focus on curbing overtime and other compliance measures

“
Now that Accra is slowly emerging from the complications of COVID, we are well-positioned to continue to serve our mission into the future.”

Now that Accra is slowly emerging from the complications of COVID, we are well-positioned to continue to serve our mission into the future. We also continue to pursue potential partnerships to advance our vision of building the ecosystem that delivers personalized care in the home to better meet the needs of those served by the current health care system.

We are grateful for our employees' dedication to our mission and are honored to serve each of our clients.

John Dahm
Accra President and CEO

Highlights from 2021 to present

Reimagining the Hybrid Workplace

Amid the COVID-19 pandemic, Accra transitioned to a new hybrid workplace model called “Hub and Home.” This new model provides Accra employees with more flexibility, allowing them to work either from home or the office. With less office space needed, Accra discontinued leases in New Ulm, Lake City and Red Wing, and we subleased portions of the Accra offices in Minnetonka and Duluth.

Expanding Mental Health Services

In early 2022, Accra expanded its mental health services further by acquiring Eustice Counseling LLC, a provider of office-based and in-home behavioral health services in St. Louis County. Gary Eustice, the prior owner of Eustice Counseling and a therapist with 45 years of experience, and Eustice Counseling’s full-time therapists joined Accra in the acquisition.

Accra now provides individualized mental health counseling throughout the Twin Cities metro area and Goodhue and St. Louis counties. Accra also provides adult rehabilitative mental health services (ARMHS) to residents of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, St. Louis and Washington counties. ARMHS help clients manage the symptoms of mental illness, develop independent living skills and lead a more fulfilling life at home.

Increasing PCA Wages

A significant outcome of the 2022 Minnesota Legislative session was an increase in the reimbursement rate for PCA services of slightly more than 10%. The approved effective date of the increase was January 1, 2022, and it provided the entire increase in one step, rather than implementing it across consecutive years within the biennium. This increase allowed Accra to increase its base wage from \$14.25 per hour to \$15.25 per hour, a full six months ahead of the requirement of the current collective bargaining agreement with the Service Employees International Union. Historically, Accra has routinely passed on the majority of rate increases directly to PCA employees, allowing us to consistently pay a higher hourly wage than the statewide average and to implement pay increases ahead of the minimum wage required in the CBA.

Furthering Our Diversity, Equity and Inclusion Efforts

Accra has continued to build on the work initiated by the DEI committee, which was formed in 2020. An employee survey indicated that our staff wanted more learning opportunities, so Accra launched a monthly DEI newsletter, providing information on important monthly acknowledgments and ways to continue supporting DEI initiatives at Accra. We have continued our monthly staff support groups and expanded that effort by holding additional sessions to address current events and provide space and support to process as a collective group. Accra continues to host quarterly speakers that deliver inclusive learning opportunities for employees.

Accra’s DEI theme for 2022 is to build a thriving DEI culture. So far this year, Accra has launched a DEI New Hire Orientation to inform new staff of our DEI commitment and how they can help foster an inclusive workplace. We have also expanded our DEI commitments to the communities we serve by launching initiatives to find the most culturally responsive ways to serve and connect underserved and marginalized communities to Accra.

Preparing for the CFSS Transition in Minnesota

Accra was approved as a Community First Services & Supports (CFSS) consultation services provider by the State of Minnesota. CFSS is a new self-directed option being developed by the State of Minnesota to replace the current PCA Choice program and the state-funded Consumer Support Grant (CSG) benefit. CFSS will offer those who need home services more choice, control and flexibility with their services and supports required to live and work in their community. The implementation date for CFSS is expected to be in 2023. We have developed a business plan around the transition to CFSS and will communicate with our current and prospective clients about the change.



Elevating Leader Positions

In March 2021, Susan Morgan was promoted to Chief Operating Officer and assumed increased responsibility for operational performance and the overall client and caregiver experience. Over a decade at Accra, Susan has implemented numerous changes from regulatory agencies and overseen operations of all Accra programs and their assigned program directors. With her operational expertise and unique understanding of the homecare experience, she is well equipped to help guide Accra through future expansion of services and collaborations with new partners in the health care system.

In February 2022, Mary Ngunu was named Accra's first Diversity, Equity and Inclusion Lead. In her new role, Ngunu is responsible for implementing and executing all efforts regarding DEI at Accra. Ngunu joined Accra in 2019 as an Onboarding Specialist, assuring that Accra caregivers experience a positive and swift onboarding process before providing care to their clients. Ngunu became a member of Accra's first DEI Committee and has since led many of its projects and successes, including organizing DEI trainings for Accra leadership, coordinating a monthly support group for employees and developing Accra's first DEI monthly newsletter. Mary's commitment to an equitable approach that celebrates everyone's differences has helped Accra be recognized as one of the state's best workplaces.

Electing New Board Chair and Members

Accra's board of directors elected a new chairperson and three new members in 2021. Mark Heston, CEO of Heston and Associates, was elected board chairperson, succeeding Bob Gordon, who retired from the board. The board also elected three new members: Robin Brown, CIO for Cargill Protein North America, Mike Neill, Chief Technology Officer of C.H. Robinson, and Bonnie Hays, Delegated Vendor Oversight, Enrollment, Electronic Data Interchange and Coordination of Benefits Manager at Hennepin Health Plan.

Supporting Self-Directed Lives Through the Accra Way Fund

The Accra Way Fund is a 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 through Medical Assistance or other funding sources. In 2021, the fund distributed 23 awards, totaling more than \$9,200.

Analyzing Employee Engagement

Early in 2021, Accra organized its first ever employee engagement survey. We had an 82% response rate from headquarters staff, higher than the average response rate of 72% for similar health care non-profits. Accra has an engagement score of 58%, based on three engagement factors: is Accra a motivating place to work? Are Accra employees happy and committed to staying? And are Accra employees willing to recommend Accra as an employer to others? The survey results were used to compile departmental reports, determine focus areas that need to be addressed and create action items that will improve employee engagement.

Accra was also selected as a Star Tribune National Standard Top Workplace in 2021 and 2022. The Top Workplaces are determined through employee surveys covering various topics, including company values, leadership, communication and employee engagement.

Broadening Legislative and Public Affairs Efforts

Throughout 2021, Accra maintained a robust public affairs effort, providing testimony and timely communications to legislative leaders regarding supports and services beneficial to Accra clients and employees, such as hero pay; change in eligibility for spend-down; adjustment in hours to qualify for enhanced rate; increase in the reimbursement rate for PCA services, homecare, care coordination and evaluation services; and extension for parents and spouses to provide PCA services. Accra also prepared editorial pieces for placement in print media, provided testimony in both the House and Senate HHS Committees, and maintained close and productive working relationships with several community partners who share a dedication to our mission.



Feature client stories

Maxley Grows Up at Home with His Mom and 245D Services by His Side

Ask his wife, Kelsey, and she'll tell you: Scott Ferguson was larger than life. With his laugh, good-natured sense of humor and 6-foot-6 frame, he was truly the life of the party. Scott met Kelsey during their senior year of college, and the two married in 2016. He always wanted to be a father, and the couple planned on starting a family together.

However, Scott suffered from an inflammatory disease called vasculitis, otherwise known as Wegner's. And while Kelsey was pregnant with their first child, that autoimmune disease reared its ugly head. Just several days after, as Kelsey was in the hospital to give birth to their son Maxley, Scott passed away.

"He always wanted to be the center of attention," Kelsey said of Scott. "He always had so many friends, always wanted to be friends with everyone. He would have given you the shirt off his back and done anything; he was just so kind, so giving."

Like his father, Maxley also loves to be the center of attention. He is developmentally delayed, which means he has limited speech, but that doesn't stop him from talking up a storm. Kelsey said that Maxley thinks he's saying a lot, even when just a few words come out. Maxley was diagnosed with a chromosomal abnormality called 12Q14, meaning he is missing a tiny piece on his 12th chromosome.

Whether reading, watching Sesame Street or playing with his puppy, Maxley has no reservations about having fun. Maxley also loves Nugget, an obstacle course that sits in the Fergusons' living room.



"He'll do that same thing over and over if it made you laugh one time. He just wants to make everybody laugh, smile, and be the center of attention," Kelsey said. "He

makes sure if he does something funny, he'll look around the room, and everyone is looking at him."

Kelsey is meeting Maxley's needs with the help of the 245D waived services program at Accra. Kelsey's Accra 245D Service Coordinator works with her, and Maxley's county case manager, to coordinate his homecare services. Accra ensures that all his caregivers are appropriately trained and paid for the support they provide Maxley.

"Everyone I've worked with at Accra has been super friendly, super responsive; I've had a great experience with everybody I've worked with. Everyone has been super helpful."

“.....
Accra ensures that all his caregivers are appropriately trained and paid for the support they provide Maxley.”

Paige and Sabrina Continue to Beat the Odds

Now a long-time Direct Support Professional at Accra, Sabrina Engfer's journey with the organization began when she was 19 years old and studying early childhood development. That year, Sabrina's niece, Paige, was born with a rare chromosome displacement.

Immediately after her birth, Paige began experiencing severe complications and medical issues. Due to a lack of information regarding her chromosome displacement, doctors told Sabrina and her family that Paige was not expected to live past six months.

"When she reached the six-month milestone, doctors said she wouldn't live past three years of age and then past five years of age, so when she did, she blew doctors out of the water. She's been beating the odds since day one."

And since day one, Sabrina has been by Paige's side, collaborating with Paige's grandparents, to provide the best daily care and support she can. As Paige got older, though, her needs and condition continued to change.

When Paige turned six, she developed epilepsy, and by the time she was 16, she was experiencing three forms of epilepsy. As Paige approached adulthood, her social worker recommended Accra's 245D Waivered Services programs to Sabrina. The program enabled more flexibility for the family as Paige grew and shifted out of school, maintaining the ability to keep Paige in her preferred day program. Throughout the shift from PCA Choice to 245D, Sabrina and Paige's grandparents worked closely with Accra to build a customized plan of care that adjusts to Paige's ever-changing needs.



"Paige cannot be left alone, and when you're working with her, there are no breaks," Sabrina said. "The 245D program makes it easy for us to give Paige the best care

that we possibly can. Recently,

we added some respite care on the weekends, so our family team, who are her primary caretakers, can take breaks here and there to maintain the best level of care."

Sabrina helps Paige with all her daily living needs, too, including feeding, grooming, bathing and helping her use her nebulizer when necessary. Despite the challenges the family has faced, Sabrina finds ways to bring some fun into Paige's life.

"At the end of the day, it's all about building your team and picking the right people to be there for you," Sabrina said. "The most important thing for me and my family is to be able to give the best care we can to Paige every day and the 245D program has made it easy for us to do that."



As Paige approached adulthood, her social worker recommended Accra's 245D Waivered Services programs to Sabrina.



The Ekelund Family Finds Serenity at Home with Accra PCAs

Like most energetic kindergarteners, Elizabeth is a happy child who loves to run, jump, swing and climb. She is caring to those around her and comforts others with hugs.

“One of her most prominent traits is that she’s an amazing problem solver – she loves puzzles and trying to figure out how to get something she wants off of a high shelf,” her mother and responsible party Rebekah said, laughing.

Elizabeth, who is on the autism spectrum, requires constant one-on-one attention for assistance with ADLs and general safety. When Rebekah started working with Accra’s PCA Choice program in 2018, she had high hopes that the services would help alleviate the daily stressors of life with a child on the autism spectrum, and most importantly, ensure her daughter’s safety and daily needs would be met. Now, with Elizabeth in elementary school, they could not picture their lives without support from Accra.



“With the Accra PCAs that we work with, I know that Elizabeth’s safety is just as important to them as it is to me,” Rebekah said.

On a typical weekday, Elizabeth attends kindergarten and ABA (applied behavior analysis) therapy during the daytime, and a PCA cares for her at home in the late afternoon. At night, Elizabeth’s older brother, who is now an eligible PCA, helps with her bedtime routine.

The Ekelund family and Elizabeth’s Accra caregivers are optimistic about her future. They hope that Accra’s services will help set Elizabeth up for success in later years and assist her in establishing independence.

Toni Gains Consistency and Stability Through PCA Choice

“The PCAs help me live from morning to night,” says Toni Grundstrom, an Accra client of 10 years. Toni has been disabled for 37 years and works with two personal care assistants (PCAs) each day. These caregivers, who are also family members, help her with everything from getting dressed in the morning to getting in bed at night and all the activities of daily living (ADLs) in between.

When Toni sought a homecare agency, it was important to her to find an agency that allowed her to control the types of support she received. Accra proved to be the perfect match.

“Accra is like the building block or cornerstone to be able to get the services and necessary supports that you need to help you get through your day,” Toni said.

“All of the things that I wasn’t quite sure how to do, Accra helped me work into my care plan and then implement. Accra’s PCA services have been integral for me to be able to live on my own.”

Toni’s PCAs help her with everyday tasks like cooking, getting to appointments, and cleaning her home, as well as physical therapy exercises that improve her range of motion. Meanwhile, Toni can put her energy toward working on activities she enjoys, particularly her stained-glass projects.

“When you have a disability, you just don’t know what’s going to happen and Accra helps take the guesswork out of how my day is going to be.”

Our Programs

Personal Care Assistance (PCA) Choice

Self-directed Personal Care Assistance (PCA) Choice services are available to children and adults with disabilities, chronic diseases, behavioral diagnoses and mental illnesses who need assistance with personal care in their homes 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)

Accra’s Financial Management Services support individuals 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). In each of these programs, Accra helps participants directly employ caregivers and purchase other supports that they need for living in the community. Accra helps participants determine how their program budget is used, receive approval from their county case manager, hire their own employees and choose their own service vendors. Accra then handles all required employer and employee paperwork, payroll, vendor payments, reimbursements, claims processing, tax filings and workers’ compensation on behalf of the individual.

245D Waivered Services

Accra is a Basic 245D licensed provider of Individualized Home Supports (IHS) without training, respite, homemaker, night supervision and Individual Community Living Support (ICLS) Services. In each service, the person or family selects a trusted, qualified worker suited for their homecare needs. Accra then assigns a 245D Accra Service Coordinator to work with the client and their county case manager to set up and administer Basic 245D Waivered Services while ensuring that all workers are properly trained.

In 2022, Accra began offering Individualized Home Supports (IHS) with training, which is an Intensive 245D Service. IHS with Training provides support and training to adults who require assistance in at least one community living services category. These service categories include community participation, health and wellness, household management and adaptive skills. Accra matches each client with a fully trained and qualified IHS Designated Coordinator who helps them achieve their stated outcomes and goals.

Home Health Care

Home Health Care consists of medical and health-related services and assistance with day-to-day activities, including professional nursing services, home health aide services and rehabilitation services, which maintain the security and safety of people living at home. Accra primarily provides Home Health Care services to people requiring continuing care for chronic needs. *(Home Health Care is only available in select locations.)*

Mental Health Counseling and ARMHS

Accra provides Individualized Mental Health Counseling throughout the Twin Cities metro area and in the Goodhue and St. Louis county areas. Our licensed counselors provide individual counseling for a variety of mental health issues. Counseling services are available in either an office setting or by mobile health, depending on our client's preference.

Accra also provides Adult Rehabilitative Mental Health Services (ARMHS) to residents of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, St. Louis and Washington counties. ARMHS help in areas such as medication education and monitoring; developing symptoms management skills; household management; and employment-related or community living transitions. Supervised by mental health professionals, ARMHS can be provided in an office setting or a client's home, based on client preference. Current office settings are available for adults in Minnetonka, Hibbing and Virginia.

Senior Assisted Living

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 health care needs.

Private Pay

The Private Pay program allows people to buy homecare services with their private dollars when they are not covered by other payers. Individuals are responsible for finding their own employees, and once they do, Accra will assist them with employee paperwork, record-keeping and payroll duties.

Community First Services and Supports

Community First Services and Supports (CFSS) is a new self-directed option being developed by the State of Minnesota to offer those who require home services more choice, control and flexibility with the services and supports needed to live and work in the community. CFSS, when implemented, is intended to replace the current Personal Care Assistance (PCA) program and the state-funded Consumer Support Grant (CSG) benefit.

Accra will offer Consultation Services, a part of CFSS that will help all participants (or the participant's representative or family member) make informed choices about CFSS. The consultation services provider will support participants by providing instruction on CFSS, the service delivery models and self-directing skills. The provider will also offer guidance in becoming a participant-employer, assist with developing the required service-delivery plan, and obtain approval of the plan when applicable.

As one of the most experienced providers of PCA Choice and FMS in Minnesota, Accra will provide homecare services under both the CFSS agency and budget models. We will serve clients using whichever model they prefer when CFSS is implemented.



Leadership Team and Board of Directors

Leadership Team



John Dahm
President and CEO



Susan Morgan
Chief Operating Officer



David Hancox
Chief Administrative Officer



LeAnn Frette
Chief Financial Officer



Amy Hilsgen
Chief Human Resources Officer

Board of Directors

Chairperson:

Mark Heston

Founder and CEO, Heston + Associates Consulting

Treasurer:

Karen Sturm

President, KAS Healthcare Management

Steve Suckow

ESOP Specialist, BMO Harris Bank

Monica Theisen

Senior Audit Manager, Eide Bailly LLP

Robin Brown

CIO, Cargill Protein North America

Mike Neill

CTO, C.H. Robinson

Bonnie Hays

Manager, Hennepin Health Plan

Accra Financial Statements

Accra Income Statement for the years ended December 31, 2021 and 2020

	2021	2020
Revenues		
Client Service Fees	\$316,059,902	\$280,274,206
Grant Income	2,171,406	2,556,210
Investment Income	617,292	252,098
Other Revenue	224,736	1,283,057
Total Revenues	319,073,336	284,365,571
Expenses		
Program: Home Health Care Services	293,069,794	264,688,182
Support: Management and General	20,329,963	20,264,319
Total Expenses	313,399,757	284,952,501
Operating Income (Loss)	5,673,579	(586,930)
Nonoperating Income		
Unrealized Gain on Investments	40,227	526,586
Excess of Revenue, Gains and Support Over Expense and Change in Net Assets	5,713,806	(60,344)
Net Assets – Beginning of Year	45,877,888	45,938,232
Net Assets – End of Year	\$51,591,694	\$45,877,888

Accra Balance Sheet December 31, 2021 and 2020

ASSETS	2021	2020
Current Assets		
Cash and Cash Equivalents	\$12,155,464	\$9,762,404
Restricted Cash	3,748,279	4,717,616
Accounts Receivable, Net	27,615,333	31,125,398
Prepaid Expenses	1,315,533	937,837
Total Current Assets	44,834,609	46,543,255
Assets Limited As To Use	2,246,357	2,195,317
Property and Equipment, Net	1,732,908	2,245,227
Other Assets		
Loan Receivable – Related Party	3,992,117	3,945,950
Investments	21,340,064	15,048,625
Security Deposits	85,642	85,642
Intangible Assets	490,001	520,001
Total Other Assets	25,907,824	19,600,218
Total Assets	\$74,721,698	\$70,584,017

Accra Balance Sheet December 31, 2021 and 2020

LIABILITIES AND NET ASSETS

Current Liabilities		
Accounts Payable	\$38,370	\$117,323
Accrued Payroll and Related Taxes	16,985,166	15,109,014
Other Accrued Expenses	5,745,863	8,826,756
Total Current Liabilities	22,769,399	24,053,093
Long-Term Liabilities		
Deferred Compensation	360,605	653,036
Total Liabilities	23,130,004	24,706,129
Contingent Liabilities		
Net Assets		
Without Donor Restrictions	51,591,694	45,877,888
Total Liabilities and Net Assets	\$74,721,698	\$70,584,017

