

**Health and Wellness Institute Worldwide Fund**

Administered Through the Health and Wellness Institute Worldwide Program

[**www.HealthAndWellnessInstituteWorldwide.com**](http://www.HealthAndWellnessInstituteWorldwide.com)

**www.HAWIW.info**

**Executive Summary**

We have inherited a world very different from the one that the human race has ever had to contend with. There may indeed not have been any period in which we were not challenged by the circumstances of our surroundings.

In short a world in which physical, mental and emotional hygiene has become an absolute necessity.

Our health care system is in crisis, chronic and deadly diseases are at an all –time high.

Many people are currently receiving or contemplating the future use of integrative health programs for physical health, mental health and wellbeing may have questions about the difficulties paying for such education and services.

The Health and Wellness Institute Worldwide Programs provides access to high quality integrative education and funding for certain eligible low to moderate income (LMI) clients.

The Programs empowers clients to take charge of their own health success story while creating a sustainable financial framework to support their goals for vibrant health- of body, mind and spirit.

According to the 2007 National Health Interview Survey (NHIS), U.S adults spent an estimated $33.9 billion out–of-pocket on complementary and alternative (CAM) health approaches in the previous 12 months. Generally, CAM health services are not covered health care benefits, and are out of pocket expenses for most people in the U.S. Adults spent about two-thirds ($22.0 billion) on visits to integrative health practitioners. The $33.9 billion represented approximately 1.5 percent of total health care spending but 11.2 percent of total out-of –pocket health care spending in the United States.

People often pay for integrative health services and products themselves-that is, “out-of-pocket because they know that integrative health education can have a positive impact on chronic illness, and they want a type of health care that their medical practitioner cannot provide. For example, the 2007 NHIS found that about one-third of uninsured respondents younger than age 65 used complementary health approaches. In most cases, a standard health insurance, plan may not cover some or all integrative products or practices.

*Integrative Medicine is patient-centered care that focuses on healing the whole person-mind, body and spirit in the context of community. Combining the best of Western scientific medicine with a broader understanding of the nature of illness, healing and wellness, integrative medicine makes use of all appropriate therapeutic approaches and evidenced-based global medical modalities to achieve optimal health and healing”*

*(The Bravewell Collaborative Definition-2012*)

The Health and Wellness Institute Worldwide Fund will be administered by the Health and Wellness Institute Worldwide Program, (the “Program”) and managed by Health And Wellness Institute Worldwide non-profit a 501©3 organization.

The Program will enable low to moderate income (LMI) clients access to program benefits through two key interventions: Education and self management skills.

Education Benefits include personal health and wellness classes and retreats. The Program offers education opportunities from a wide variety of topics, including Stress Management, Personal and Professional Developmental Skill, Emotional and Social Intelligence, De-escalation programs and more. These opportunities are organized in the Program as a schedule of Education Benefits, such as lectures, monthly classes, full day or multi-day retreats and health related classes and wellness counseling.

The integrative health care educator views health as a vital state of physical, mental, emotional, social and spiritual well being, which enables a person to be engaged in life. The integrative health care educator acts as a partner in the client’s care, helping the client to become empowered and informed. An informed client is an integral part of the decision-making process.

Integrative health education skills gives a tool kit to manage the illness as well as the whole person, addressing the physical, mental, emotional, social and spiritual factors that influence health and disease. Clients are taught how to recognize, manage, and decrease stress as well as how to manage the emotions with the emotional and social intelligence programs. This has a significant influence on health and disease.

Health and Wellness Institute Worldwide program offers the client an array of educational material including on line education as well on premises visits.

As a part of the program, the client is educated on emphasizes prevention and health promotion.

**Statement of Need**

Mission of Health and Wellness Institute Worldwide is to increase access to integrative and preventative education and health management skills to client. The programs seeks to improve health in underserved communities, to leverage funding for a financially sustainable model of delivery of services of health management skills for all!

Getting access to personal growth resources is even more difficult for low/ middle income (LMI).

Clients with adequate financial means generally have better access to personal growth resources, physical, mental and emotional education, and preventative health education and skills and services, and thus feel empowered to take charge of their own health. LMI clients would benefit greatly with affordable access the same set of integrative health tools. Stress and anxiety an established AND KNOWN ROOT CAUSE OF MANY CHRONIC ILLNESSES have been documented to be driving the rapidly rising costs of health care.

It is estimated that if the current level of medical intervention continues, the US will end up spending $9.5 trillion dollars over the next 30 years caring for cardiovascular disease, diabetes and congestive heart disease alone. Research has shown that adding preventive strategies to improve patient’s health can reduce 904 billion or almost 10% preventive strategies to improve patient’s health can reduce total cost for US healthcare by approximately $904 billion or almost 10%.

Integrative education and health practices are increasingly documented with cost-effective positive results in the treatment of major chronic illnesses. For example, one year of a lifestyle intervention program for patients with coronary artery disease not only improved all health outcomes and reduced the need for surgery but also cost significantly less than conventional treatment. ($7,000 vs $31,000-$46,000).

The program’s premise is that access to high quality, effective preventative health care management skills and education benefits, can empower LMI clients to make the physical, mental and emotional wellness changes that, in the big picture, ultimately reduce health care costs for that person and population.

The long–term benefits, gained by avoiding disease and their associated costs are invaluable and much preferred by patients. Health and Wellness Institute Worldwide goal is to increase access to integrative and preventative education and health management skills to client. The programs seeks to improve health in underserved communities, to leverage funding for a financially sustainable model of delivery of services.

**Health and Wellness Institute Worldwide -Program Description**

**Program Basics**

Program development work will require a six to nine month preparation period. By the end of the due diligence work, the program will begin to enroll clients. Our goal for the first year is to enroll 75 LMI clients in the Health and Wellness Institute Worldwide Program.

For Education Benefits, each client will participate in a number of education opportunities in the form of workshops, seminars, forums, lectures and practices.

The Health and Wellness Institute Worldwide Fund for use for Education Benefits these classes, workshops and/ or retreats will be preregistered events, and the costs of their selected Education Benefits will be drawn from their Health and Wellness Institute Worldwide Fund allotment.

**Eligibility**

The Health and Wellness Institute Worldwide Program will predominantly serve LMI clients who live in CRA (Community Reinvestment Act) eligible regions of MD, NC, Guidelines for eligible income limits will be followed according to 2014 Poverty Guidelines 150% limits. Documentation of eligibility will include sighed statements from client attesting that they meet the set income standards. Eligible clients will be required to enter a contractual agreement with Health and Wellness Institute Worldwide to provide Education Benefits to utilize all allotted Education Credits within the program.

**Health and Wellness Institute Worldwide Education Team**

The Health and Wellness Institute Worldwide Program will recruit and create an interdisciplinary team of participating providers.

Education providers will be a diverse team of collaborators, some of the Program’s team will schedule education offerings, We will also contract with local retreat centers, and other educators in the community to create the full schedule of Education benefits.

**Health and Wellness Institute Worldwide Research and Outcomes**

The Health and Wellness Institute Worldwide Program is dedicated to verifying the Program’s effectiveness through an ongoing research and outcome reporting process with a research methodology that measures client outcomes.

The Health and Wellness Program will provide an annual report on its services and activities. The program will generate its first report outcomes and cost-effectiveness after two years in operation. Clients will also participate in the completion of subjective evaluation tools and progress reports regarding their experience with the Program.

The Annual Outcomes Report will provide critical information and cost-benefit analysis for health care decision makers, such as employers, public agencies.

**Program Goals and Objectives**

* Provide health education, promote community wellness and offer preventative services through an integrative Health Care Model.
* To increase access for LMI clients to the benefits of evidence-based integrative health care approaches in the prevention and treatment of disease.
* Facilitate a reduction of health disparities through integrative health care self-management skills and approaches.
* To develop cost-effectiveness of integrative public health approaches in underserved communities through a well-designed methodology

**Deliverables**

* Provide integrative education life management skills, we expect to see significant improvements in life management skills. Outcome measurements, such as improved quality of life indicators, reduced fatigue, reduced pain, and reduced risk factor measurements like indicators, cholesterol, blood sugar, weight, and blood pressure.
* Emotional and Social Resilience.
* Emotional support.

Improved Access for LMI clients to cost effective treatment for chronic disease.

* Cardiovascular Health
* Diabetes
* Obesity
* Mental Health

**Health and Wellness Institute Worldwide Services and Education**

Provide integrative health services and education to LMI clients.

* Services geared toward improving LMI health and quality of life
* Stress Management
* Lifestyle modification
* Personal responsibility
* Emotional support
* Emotional and Social Intelligence

**Financial Sustainability: Sources of Revenue**

The Health and Wellness Institute Worldwide Program’s business model follows a solid economic model for long team sustainability and revenue generating capacities.

The Health and Wellness Institute Worldwide Program, in addition to enrolling 75 LMI clients, will enroll Workplace Wellness (////) clients in year one.

Each Workplace Wellness education program will also enroll their employer to pay for the Education Benefits portion of the program.

Workplace Wellness clients contribute monthly for their wellness Educational Benefits.

Health and Wellness Institute Worldwide Fund contributes for LMI clients Education Benefits and some limited program development/research related expenses.

*The income from the first above three sources of income will cover basic operations cost. The year-to year grant funding for the Health and Wellness Institution Worldwide Fund will determine each year, the number of LMI clients that can be supported by the Fund.*

The Program will contract with various educators and retreat centers to provide services to enrolled clients.

**Key Roles and Responsibilities**

Chief Executive Officer – Education Director Joy Jangdhari

Chairperson – Enrollment for programs *–* Sarah Oetzel

Vice-Chairperson & Education – Bob Younglove

Treasurer-Sarah Oetzel

Secretary- Eileen Dudley

Joy Jangdhari Chief Executive Officer

Advisor to Program development and management, including supervision of enrollment & education director, fundraising, public relations. Oversight of evaluation and outcomes.

Sarah Oetzel- Chairperson

Oversight of all Programmatic Needs- including Health and Wellness Institute Worldwide client eligibility enrollment, disbursement of Education Credits, registration of all contractor request/ contracts. Customer relations with all clients, employers and contractors.

***Bookkeeper/ Accounting***

TBD, CPA

Data entry and basic bookkeeping duties

**Timeline of Delivery**

**Phase one** (Education Benefits)

Part One- Program and Development January 1, 2021 – June 30, 2021

**Part Two**

Client Recruitment

July 3, 2021-September 3, 2021

**Part Three**

Launch Services

Oct 3, 2021

**Phase one: (Education Benefits)**

**PART ONE: PROGRAM AND RESEARCH DEVELOPMENT** (January 1, 2021 TO June 30, 2021)

Key Tasks:

1. Recruitment and creation of our Education Benefits and Schedule.

Through a collaborative process with established teachers, educators, practitioners and retreat centers, we will create a twelve-month schedule of Education Benefits. All classes, lectures, retreats will be assigned and Education Certificate that clearly allows all clients to utilize and plan for their personalized choices for their year’s Education Benefits.

1. Development of website, marketing materials and registration process for Health and Wellness Institute Worldwide Program.
2. Legal review and completion of contractual agreements with all collaborators.
3. Design and implement the Research and Outcomes of programs and Life Management skills.
4. Recruitment and training of our Enrollment & Education Director.

**Part Two: Client Recruitment: EDUCATION BENEFITS**

(July 3, 2021 to September 3, 2021)

Key Tasks:

1. Community announcements and recruitment for Health and Wellness Institute Worldwide Program Clients.

Health and Wellness Institute Worldwide will market the program through local community service organizations, and area integrative health services businesses and media videos for serve as access points for sharing information.

Recruitment for the first set of clients under this Health and Wellness Institute Worldwide Funding cycle will be on first come, first serve basis. Participating providers will also be responsible to assist in client recruitment and enrollment. Overflow applicants will be retained for future recruitment opportunities, and /or openings.

Health and Wellness Institute Worldwide will also work with local chambers of commerce to enroll small business owners and clients in this innovative opportunity to provide unique health care benefits to their employees.

1. Complete Registration of minimum 40 LMI and 75 clients for Education Benefits.

**Part Three: Program Launch for Education Benefits** (October 3, 2021) (Twelve Month Program of Services)

1. Begin services (Education) for minimum for minimum 40 LMI 75 clients.
2. Complete enrollment of remaining 35 LMI and 75 clients By December 30 or sooner,
3. Provide one year of services (Education Benefits) to all Health and Wellness Institute Worldwide.
4. Implement Research and Outcomes methodology for the Education Services.