

STANDING STRONG

CROSSTOVER
Healthcare Ministry

2025-26 ANNUAL REPORT

Steady Care for a Thriving Future

Through your unwavering support, CrossOver Healthcare Ministry continues to be a steady source of compassionate, high-quality healthcare for our neighbors.

That steadiness matters especially now. As the healthcare landscape continues to change, more of our neighbors are losing health insurance or facing uncertainty about their Medicaid coverage. Gratefully, CrossOver is in a strong position to meet that growing need and continue providing the trusted, comprehensive care our patients rely on.

Our focus this past year has been on strengthening that position for the season ahead.

- **We are entering a season of growth and sustainability,** guided by our new strategic plan.
- **We are expanding care for growing families** through our new Maternal Child Clinic, opening later this year under the leadership of Dr. Danielle Avula, our Maternal Child Medical Director.
- **We are investing in the people who make our work possible** with a new Human Resources Manager and Volunteer Coordinator.

Thank you for helping ensure CrossOver can continue to care for our community for years to come.

Gratefully,

Julie Bilodeau
Julie Bilodeau, CEO



sustaining growth
expanding *care*
investing in people



WHO does CrossOver SERVE?

71% are
UNINSURED

29%
are enrolled in
MEDICAID

47%
of patients live
at or below the
**FEDERAL
POVERTY LEVEL***

* Just \$33,000 annually for a family of four.



Neighbors
who r
our





Neighbors rely on care



“

*CrossOver helped me
see myself as someone
worth caring for.*



115

Countries
of Origin

70%

Hispanic
or Latino

63%

Female

15%

Children

93%

Reside in
Henrico, Richmond,
or Chesterfield

Connected Care for an Extended family

“I don’t know what we would do without CrossOver.”

As the extended Ayvazian/Koshkerian family built a new life in Richmond, CrossOver became a vital support for this family who are so deeply committed to one another. Armenian by heritage but displaced from their homeland, **family members lived dispersed throughout the Middle East before slowly making their way to the United States.**



Art's late mother

Art Ayvazian was the first to settle in Richmond and over the course of more than 14 long years, his wife, Sevana, as well as his parents, in-laws, siblings, and their spouses and children were able to reunite and put down roots in Richmond.

Art's sister-in-law, Victoria, was the first to seek out medical care at CrossOver in June 2013. What she found was excellent care for her and her children, delivered with kindness—and soon, more family members found the same at CrossOver, whether they were on Medicaid or uninsured.

Now, nearly a dozen members of the family have received care at CrossOver. Over the years, CrossOver has cared for them through everything from well-child checkups to managing blood pressure and cholesterol, kidney disease, dementia, and cancer.

CARED FOR—TOGETHER

The family's closeness is apparent in the way they show up for one another—often coming to CrossOver together and filling the exam room with supportive care. That support became especially important as Art's father-in-law struggled with dementia and later as Art's mother was diagnosed with bone cancer.

As their health declined, the CrossOver team walked alongside the family, providing support for these patients at the end of their lives, and for the family who cared for them so purposefully.

Art recalls that on the day his mother died, Dr. Murchie was the first person to call him.

For Art, that call reflected the care his family had experienced all along—care that went beyond a prescription or a diagnosis. CrossOver knew his mother, and they cared about the family who loved her.

“CrossOver has never felt like a charity clinic. They have always taken good care of my family. Dr. Murchie is more than a doctor to us.”

FULL-CIRCLE COMPASSION

When Art’s mother needed a wheelchair, CrossOver helped the family find one at no cost. After she died, they returned it so someone else could use it.

For a family that has traveled so far and stood so firmly by one another, CrossOver has become something steady: a healthcare home the whole family can count on.

CrossOver is uniquely positioned to care for families who are navigating changes to their Medicaid coverage.



A Healthcare Home for *Whole-*



LAST YEAR,
YOU SUPPORTED:

6,448

Unique Patients

31,526

Total Clinical Visits

This means, on average,
patients are visiting CrossOver nearly

5X PER YEAR

for a range of services that support their health.



Person Care



12,381
Primary Care
Visits



4,311
Nursing Visits



3,211
Medical Specialty
Visits



2,663
Maternal Child
Visits



1,657
Mental Health
Visits



1,820
Eye Visits



5,483
Dental Visits



29,309
Distributed
Prescriptions

Sustained by Our Community

2025-2026 FINANCIALS

OPERATING INCOME \$11,567,905

OPERATING EXPENSES \$11,251,855

Virginia
Assoc. of Free &
Charitable Clinics
\$422,009

Earned
Revenue
\$1,981,468

Philanthropic
Support
\$3,618,819

In-Kind
Support
\$5,545,609

4%

17%

31%

48%

5%

6%

40%

49%

Fundraising
\$559,252

Management
& General
\$660,947

Program
Services
\$4,486,047

In-Kind
Services
\$5,545,609



gifts in kind = care made possible



Because of You, CrossOver Stands Strong!

Scan the QR code for our list of
2025-2026 Operating Fund donors.



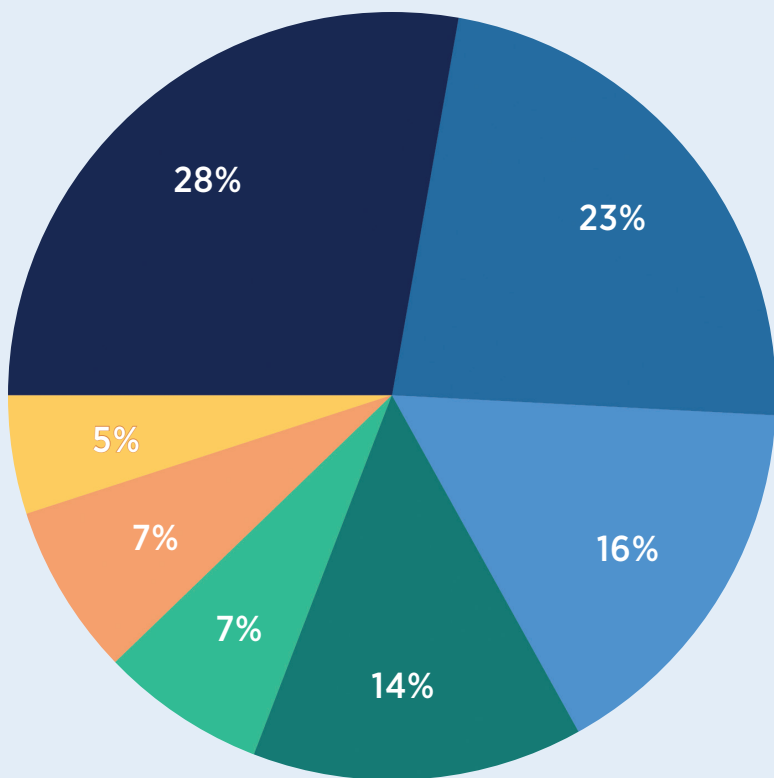
Notes:

1. Philanthropic support does not include donor restricted capital gifts of \$1,239,500.
2. Philanthropic support includes individual, foundation, corporate, faith community, and local government support.
3. Earned revenue includes Medicaid, contract, interest, and patient contributions.
4. In-kind support and in-kind services include clinical volunteer service, rent, and pharmaceuticals.
5. Ending net assets for FY 2025-2026 were \$13,741,180. This includes \$7,307,948 in net assets with donor restrictions.
6. Our most recent audited financials and Form 990 are available on our website.
7. The \$316,050 in excess operating income was added to operating reserves.



Powered by People Who Care

**CrossOver stands strong because of the generous
volunteers who serve alongside us.**



We are deeply grateful to every volunteer who helped care for our neighbors this year. Scan the QR code to view our 2025–2026 volunteers.

504 VOLUNTEERS
generously gave

33,654 HOURS
of their time & expertise

- **ADMINISTRATIVE**
9,516 hours
- **NURSING & CLINICIAN
SUPPORT** 7,671 hours
- **RESIDENTS & STUDENTS**
5,539 hours
- **SPECIALTY CARE**
4,819 hours
- **INTERPRETERS**
2,303 hours
- **PRIMARY CARE**
2,192 hours
- **PHARMACY**
1,616 hours



The Next Five Years

2026-2031 STRATEGIC PLAN

For more than 40 years, CrossOver Healthcare Ministry has been a trusted healthcare home for our community.

As we pursue our vision of a healthy, vibrant community, over the next five years, we'll expand access to comprehensive care, increasing our capacity by more than 30% to 40,000 patient encounters annually by 2031.

Together, our strategic priorities position CrossOver to provide compassionate, high-quality care for generations to come.

RENEW YOUR COMMITMENT

Join us in building the capacity to care for more neighbors, more fully. Scan for secure, convenient giving.



OUR STRATEGIC PRIORITIES

Discerned to meet the growing and changing healthcare needs of our neighbors.



Impact

We will reach **more patients** with more frequency than ever before.



Sustainability

We will be a **financially resilient** organization, positioned to serve our neighbors for generations to come.



Reputation

We will be a well-known force for health equity, and our **reputation will open doors** to partnerships, funding, and community investment.

OUR MISSION

We are called to provide high quality healthcare, promote wellness, and connect community talents and resources with people in need in the name of Jesus Christ.

OUR VISION

A healthy, vibrant community where every person is restored by the compassionate, healing love of God.

WELCOMING ALL

CrossOver follows Christ's example that we are to love our neighbors as ourselves. All we say and do demonstrates our fervent belief that our patients, volunteers, and employees are valued and deserving of respect. We serve as a safe and inclusive provider of healthcare, respecting people of any or no religious tradition.

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SCAN TO GIVE

