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Athletes lend hand to Sportworks
By Nathan Summers
Wednesday, February 8, 2012

Chuck Young has an undying passion to impart faith onto college athletes, and has devoted his life in Greenville to that cause.

So passionate is Young that he’s not about to stop using his most successful ploy to create a platform to talk to student-athletes about it — he gets to them by way of their stomachs.

On Tuesday night at the 14th annual Sportworks Ministry Banquet inside the Greenville Convention Center, some of Young’s disciples who are also some of East Carolina’s most noted athletic success stories told similar tales about how Young and his family taught them valuable lessons about themselves and their faith.

Most of those stories began with the offer of food not cooked in the school cafeteria.

“There are always some of them that think they’re putting one over on us,” Young told a packed banquet hall, referring to the sometimes hundreds of ECU athletes who come to the Young household for weekly dinners and prayer group sessions. “But you have to know, if you keep coming for the food I’m going to talk to you about Jesus.”

Recounting their own versions of the legendary meals that helped give rise to a better understanding of their personal faith were ECU senior baseball player Tim Younger, former baseball player and director of operations Brian
Cavanaugh, ECU track runner and jumper Tiffany Harris, Green Bay Packer and former ECU defensive lineman C.J. Wilson and former ECU and Jacksonville Jaguars quarterback David Garrard. ECU head coach Ruffin McNeill also spoke of his relationship with Young.

Wilson recalled his first meeting with Young.

“We’d just gotten done running all these sprints, and it was hot and I was tired, and this short guy comes up and says, ‘Guys, I want you to know we have a Bible study later, and you can all come out if you want,’” Wilson said. “I said, ‘Man, I ain’t going to a Bible study.’ Then (Young) said, ‘We have food there,’ and I said, ‘Oh, cool.’ I ate so much I couldn’t breathe.”

Wilson spent time remembering the mastery of the meatballs he ate at the Young household, and Garrard later detailed his way of always finding and eliminating the sweets the Youngs had in their house.

But both said they became fixtures there for more than just the food. The common bond for all was finding an important source of faith and fellowship, a change for someone like Garrard, who admitted he used to sit in church and think about all the NFL games he was missing on TV. Garrard also recalled losing his mother to breast cancer in 1996, and how that coupled with Young’s guidance at ECU helped him to become who he is today.

“Back then, I was saying, ‘Lord, please help us get out of here,’” Garrard said of his childhood in church. “And then after my mother died I basically stopped going to church.”

Garrard largely credits his relationship with Young and former ECU coach Steve Logan for helping to reconnect him to his faith.

“(Logan) talked to me about this void in my life that I was trying to fill with football ... partying, drinking and stuff like that,” Garrard said. “And I thought maybe there was something I could do, and he told me about Chuck Young.”

Contact Nathan Summers at nsummers@reflector.com or 252-329-9595.
Dr. James H. Tucker Sr.

Greenville – Dr. James Houston Tucker, Sr., 96, passed away Saturday, February 04, 2012.

The funeral service will be conducted Saturday at 1:00 p.m. in Jarvis Memorial United Methodist Church. Burial will follow in Greenwood Cemetery.

Dr. Tucker, born October 3, 1915 in Mount Holly, NC, was the son of the late Walter Lee (Sr.) and Mamie Shuford Tucker. He received a BS degree (1939) from Appalachian State Teachers College, Boone, NC, graduating summa cum laude; a M. Ed. degree (1951); and a Ph.D. degree (1953) from the University of North Carolina at Chapel Hill. Dr. Tucker served on active duty during World War II, entering the United States Navy with the rank of Ensign in 1941. He was released in 1946 with the rank of Lieutenant Commander and remained in the United States Naval Reserves. He taught at Furman University, Greenville, SC before coming to East Carolina University in 1955 where he served as Dean of Student Affairs until his retirement. He was a member of Jarvis Memorial United Methodist Church.

He was preceded in death by a son, James Houston Tucker, Jr. On October 28, 1944 he married Virginia D. Jackson of Ayden, NC who survives. Also surviving are sons, Richard Lee Tucker of Morehead City and Howard Jackson Tucker and wife, Frankie, of Raleigh; and grandchildren, David Lee Tucker and wife, Heidi, Kelly Brooks Tucker, Bryan Jackson Tucker; great-grandson, Davis W. Tucker; and Julie H. Tucker, former daughter-in-law.

The family will receive friends Friday from 6:00 to 8:00 p.m. at Wilkerson Funeral Home.

In lieu of flowers memorials may be to the James H. and Virginia J. Tucker Scholarship Fund, Greenville Centre Ste 1100, 2200 S. Charles Blvd, Mail...
Stop 301, East Carolina University, Greenville, NC 27858, or to Jarvis Memorial United Methodist Church, 510 S. Washington Street, Greenville, NC 27834.

Arrangements by Wilkerson Funeral Home and Crematory.
Online condolences at www.wilkersonfuneralhome.com
Claremont McKenna SAT scandal: More at stake than rankings?

By Daniel de Vise

All of the college admissions community took note last month when leaders of Claremont McKenna College, an elite California liberal arts school, acknowledged their admission dean had inflated the school’s SAT numbers for years.

Much has been made of how this modest bit of fraud might affect Claremont McKenna’s rankings. One ranker, Kiplinger, went so far as to pull Claremont from its “value” rankings. (That seems ironic: does a slightly lower SAT average make the school a lesser value?)

But dropping the school from the list is about the worst penalty a ranker can inflict on a college. What about Claremont McKenna’s accreditor? What about the Department of Education? Claremont McKenna must have reported inaccurate SAT numbers to them, too. Either of those agencies could conceivably inflict real penalties—such as suspension of accreditation, or of student aid—on a school that breaks the rules.

The misdeed attributed to now-former admission Dean Richard Vos was to inflate Claremont McKenna’s annual SAT figures by 10 to 20 points per test section. As President Pamela Gann told campus:

“For the fall 2010 class, which is the most recent year that has been reported generally to the public, the [college] reported a combined median of 1,410 when the actual should have been 1,400, and reported a 75th percentile score of 1,510 when the actual should have been 1,480.”

This apparently went on for several years. And that presumably means inflated SAT data were sent to the Education Department, which publishes consumer-oriented college data on its College Navigator site.

The federal government requires “completion of all IPEDS surveys, in a timely and accurate manner,” of all colleges that receive federal aid.
I have asked Education Department officials whether the college might risk any sanction for submitting inaccurate SAT data. I will append their response when I receive it.

Bad data must also have been included in Claremont McKenna’s periodic internal review documents, submitted to the Western Association of Schools and Colleges to support its case for academic accreditation. Accreditation is the regulatory lifeblood of a college.

Claremont McKenna’s most recent internal review states a school-wide SAT score of 1400 in reading and math for the freshman class of 2008. Based on the school’s recent admission, I assume that figure is padded.

The accreditor’s policy manual includes many references to integrity and accuracy, including this one:

“The institution is committed to honest and open communication with the Accrediting Commission, [and] to undertaking the accreditation review process with seriousness and candor . . .”

The notion that a school of Claremont McKenna’s stature might lose its accreditation over an SAT score is probably absurd. Yet, any falsification raises “an integrity issue,” said WASC President Ralph A. Wolff. Schools have lost their accreditation over fabricated data.

“While it was obviously a completely inappropriate action for them to take,” he said, “we’re also interested in their response.”

College leaders promptly admitted the deed and launched an independent investigation.

“If they had denied it, if they had tried to sweep it under the rug, that would have been far more serious,” Wolff said.

Wolff noted that the falsified data don’t mask any fundamental weakness at Claremont McKenna - - they merely make good test scores look a bit better. And the incident appears to be “the work of one individual.”

There remains another fascinating question: Why?

Why would an admission dean risk the school’s integrity to gain 10 or 20 points on an SAT average? That’s the equivalent or answering one or two more questions correctly on the test. It’s the difference between, say, the 94th and the 95th percentile.
And, no, this tiny fraud would not suffice to push Claremont McKenna higher in the U.S. News rankings. It is not the reason the school finally cracked the U.S. News Top 10 this year among liberal arts schools.

Why, then? Was the dean chasing some internal goal, some arbitrary target set by an ambitious provost or meddlesome board of trustees? Was he driven by compulsion to show upward movement, however slight, from year to year? Was it unhealthy competition with Pomona College, Claremont McKenna’s rival atop the seven-school Claremont consortium?

I put this question to some fellow admission deans; surely they would have some idea. One dean answered on the record, another on condition of anonymity.

“My guess is there is/was some internal pressure he was facing in reporting ‘progress’ in academic quality to the president or the board,” said the unnamed dean, a veteran of the admissions industry.

The dean noted that his Claremont McKenna counterpart apparently reported test scores himself, rather than rely on a separate office of institutional research. Thus, falsifying scores would be comparatively easy: “he could just do a memo with scores sufficiently high to show this progress”.

Rankings were likely “not directly the issue,” he said. If manipulating rankings were one’s goal, an easier way is to just exclude certain students from the average, such as athletes and ‘legacies’, who typically get in with lower scores. Or, go SAT-optional. Students who don’t have to submit SAT scores only bother if the scores are high.

Plenty schools already use those tactics, the dean said. “So, the competition among schools is uneven,” leading to fierce competition — and “to sad stories like Claremont McKenna.”

My second reply came from Henry Broaddus, dean of admission at the College of William and Mary. He spoke on the record.

“This is an especially unfortunate incident, because it arouses even more suspicion and cynicism on the part of the public,” he said. “Admissions of wrongdoing should not be the kind of admissions referred to in our job titles.”

Broaddus portrays the Claremont McKenna episode as “an unfortunate illustration of what can happen when the pressure to deliver results according to a limited set of variables overwhelms one’s commitment to the integrity of the process.
“Although the changes that were made may appear slight, bear in mind that success or failure in this line of work sometimes gets reduced to an up or down arrow. Nuances about degree get lost easily, and if you think I’m overstating that tendency, try to explain why Harvard’s pool being down a mere 2 percent this year commands headlines.”
Female VMI cadets offended by sexist online posts

By Daniel de Vise

Some cadets at the storied Virginia Military Institute are outraged over a series of caustic personal attacks posted to a photo-caption Web site and directed at female students, minorities and college administrators.

The posts are on the site quickmeme and appear to target several VMI cadets, as well as top brass. The site’s format allows users to create captions within portrait photos, much like the formula of lolcats, except that many of these captions are vulgar and personal.

Many of the posts amount to inconsequential grumbling about daily life at the institute, a state-funded military school with a 170-year history and a punishing routine.

One is a portrait of General J.H. Binford Peay III, superintendent of the institute, with the accusatory caption “1600 lonely males . . . blocks all porn.” A thread of comments on Deputy Commandant Lieutenant Colonel Gary Levenson includes the barb, “one does not simply approve permits.”
Others are clearly hurtful. Several threads attack female cadets with vulgar, sexual language. One appears to berate an African-American officer with racially derogatory terms. There are many unflattering depictions of homosexuality, and I think I saw at least one note of anti-Semitism. Dozens of the posts are peppered with VMI slang, indecipherable to outsiders.

VMI spokesman Lt. Col. Stewart MacInnis told me, “We’re in the process of contacting the site to see if they can do something about the most egregious posts.”

The posts about VMI leaders are mostly — although not entirely — innocuous.

“Cadets are always grumbling about what goes on at VMI,” MacInnis said. “And when that grumbling goes public, that concerns us to some extent.”

Far more worrisome, he said, are the personal attacks directed at cadets. VMI was the last all-male public college when it went co-ed in 1997 at the insistence of the U.S. Supreme Court. Former superintendent Josiah Bunting III went on record as “savagely disappointed” by the ruling. Cadets had worn T-shirts that read “Better Dead Than Co-Ed.”

Today, the cadet population is about 10 percent female, and, like all service academies, VMI struggles to make female cadets feel safe, let alone welcome.

“The comments that hurt the most are the ones directed towards females, saying that we are destroying VMI, we don’t belong here, and that we are weak and useless,” said one female cadet, who spoke by e-mail on condition of anonymity. “The ones that personally attack those girls are extremely offensive as well, because all they talk about is their sexual history, in a very derogatory manner.”

The cadet said angry parents and alumni have been telephoning the school relentlessly.

“Yesterday, the class president emailed the school telling us to stop posting these things, but unfortunately it added more fuel to the fire,” she said. “The website was blocked by the IT department by VMI last night; but the damage was already done.”

MacInnis said there appears to be no way to tell who authored the offending posts.

“I think we're most concerned that we have cadets here who think it’s all right to post these things about other people,” he said.
One College Slashes Tuition by 22%, Promises No More Silly Financial-Aid Games

By Brad Tuttle | @bradrtuttle |

Shopping around for a college education can feel a lot like shopping for a new car — in that very few people wind up paying the sticker price. Many colleges set tuition prices with the assumption that, on average, students will pay 33% less, thanks to financial aid and scholarships. But one university has decided its pricing strategies shouldn’t be comparable to those of car dealerships or discount department stores.

Starting with the next incoming class of freshman, tuition for students at the University of Charleston in West Virginia will cost $19,500 per year. That’s a 22% drop from the current rate of $25,000.

CNNMoney interviewed the university’s president, Edwin Welch, who said the changes came on the heels of the school’s first enrollment decline in a decade. The university is not only decreasing tuition but financial aid as well, with the idea that the drop in aid will be balanced out by cheaper up-front prices. And the university hopes that the cheaper up-front price helps attract more students.

While lowering tuition is highly unusual for a college, it’s not unprecedented. Last year, Sewanee: The University of the South announced a 10% decrease in tuition and fees because the school “recognizes today’s new economic realities and the pressures that families face,” according to one official. The University of Charleston’s move is also not the strangest price-cutting strategy cooked up to attract students. That title belongs to Chicago’s National Louis University, which offered tuition for one class for less than half price via Groupon.
But in an era when 5% and 10% annual tuition hikes are commonplace, the University of Charleston’s decision to cut prices goes against the grain. Ditto the startling, refreshingly honest way that the university’s president spoke to CNNMoney about how most colleges come up with tuition prices:

As universities we tend to market education the same way Joseph A. Bank advertises clothes, thinking the advertised price is not that important but the discounts are the most important part.

By deciding to stop playing the discounting game, the University of Charleston and Welch bear quite a resemblance to JCPenney and its new CEO, Ron Johnson. The retailer, long known for inflating original prices mainly so that the inevitable discounts seem more impressive, launched a new and simpler pricing strategy in February that included across-the-board cuts of 40% or more off the old original prices. JCPenney’s new approach has been dubbed Fair and Square, and that’d surely also be the way that the University of Charleston would like its new tuition prices to be described.

While the tuition price break signals the end of one marketing strategy, it doesn’t mean that the university is dropping all the age-old sales games. For one thing, the way tuition was set is similar to how retailers price an item at $19.99 rather than a flat $20:

We had thought about cutting tuition by 20% at first, but the board said the total price should be under $20,000, so we cut it a little further and agreed on a ceiling price of $19,500.

JCPenney, by contrast, has instituted an all-new big round-number pricing system, meaning that a sweater or pair of boots would be priced at $40, never $39.99.

In related news, there’s a University of California at Riverside student circulating an interesting “Fix UC” proposal to ease the burden of tuition on students and grads. The idea is that students would pay no money up front to attend college, and later pay 5% of their income for the first 20 years after graduation.

It’s not clear how such a program would work for the university, the state and students in the long run. But it sure would give current students a major break — at least until they graduate.

Brad Tuttle is a reporter at TIME. Find him on Twitter at @bradrtuttle. You can also continue the discussion on TIME’s Facebook page and on Twitter at @TIME.
Imagine a restroom stall, or even an entire men’s room, on the campus of your alma mater being named in your honor. Well, for just a few thousand dollars, that ludicrous and mildly disgusting dream can now come true.

Colleges and universities around the country, including the University of Colorado Boulder, the University of Pennsylvania and even Harvard Law School have named restroom stalls and walls after alumni and benefactors in exchange for generous donations to the university.

The best-named restroom of them all is without question the Falik Men’s Room at Harvard Law School, which is apparently pronounced exactly how it looks. William Falik, a 1971 Harvard Law grad, donated $100,000 to his alma mater, and the Ivy rewarded him with a recently opened restroom named in his honor. And it was Falik’s idea. He told the Daily Californian that he thought it was “somewhat humorous to have my name outside of a men’s room.” Harvard agreed, and even got a sign-off from Elena Kagan, the law school’s then dean and now a Supreme Court Justice.

“We thought it was kind of tongue-in-cheek and we were willing to do it,” Harvard Law’s dean for development and alumni relations Steven Oliveira
told Inside Higher Ed. (A Falik Men’s Room at the UC Berkeley School of Law, where Falik now teaches, is reportedly also in the works.)

Even with sky-high tuition costs, many universities’ budgets are shrinking thanks to state and federal cuts. But this is arguably the most brazen and funniest method colleges have ever used to raise funds. Not all universities are willing to have their restrooms sponsored by an alum, however. About 10 years ago, a venture capitalist named Brad Feld approached the Massachusetts Institute of Technology about putting his name on a campus bathroom. But MIT said it would be inappropriate, so instead, Feld endowed a restroom in the science building at the University of Colorado Boulder. And it only cost him $25,000.

Since then, Dixie State College of Utah has offered naming rates to individual stalls in a planned music building to raise money for a musical theater troupe. But the theater company is no longer operating and apparently failed to reach its fundraising goal.

Elsewhere, a UPenn donor offered to financially support a campus-library-bathroom renovation – that is, if the bathroom’s walls were lined with plaques that said: “The relief you are now experiencing is made possible by a gift from Michael Zinman.”

But don’t worry if you don’t have your name on the walls of your alma mater yet. In an economic environment where everyone is looking for ways to raise money, bathroom-naming rights will probably only gain in popularity. Note to the Indiana University School of Journalism: you’ll be hearing from me soon regarding the Sanburn Gentlemen’s Lounge.
By Brett T. Roseman, for USA TODAY

Steven Boyd of Joliet, Ill., and wife Karol received a direct mailing from their local hospital offering lung scans.

Hospitals mine patient records in search of customers
By Phil Galewitz, Kaiser Health News
Updated 1d 22h ago

When the oversized postcard arrived last August from Provena St. Joseph Medical Center promoting a lung cancer screening for current or former smokers over 55, Steven Boyd wondered how the hospital had found him.

Boyd, 59, of Joliet, Ill., had smoked for decades, as had his wife, Karol. Provena didn't send the mailing to everyone who lived near the hospital, just those who had a stronger likelihood of having smoked based on their age, income, insurance status and other demographic criteria.

The non-profit facility is one of a growing number of hospitals using their patients' health and financial records to help pitch their most lucrative services, such as cancer, heart and orthopedic care. As part of these direct mail campaigns, they are also buying detailed information about local residents compiled by consumer marketing firms — everything from age, income and marital status to shopping habits and whether residents have children or pets at home.

Hospitals say they are promoting needed services, such as cancer screenings and cholesterol tests, but they often use the data to target patients with private health insurance, which typically pay higher rates than government
coverage. At an industry conference last year, Provena Health marketing executive Lisa Lagger said such efforts had helped attract higher-paying patients, including those covered by "profitable Blue Cross and less Medicare."

While the strategies are increasing revenues, they are drawing fire from patient advocates and privacy groups who criticize the hospitals for using private medical records to pursue profits.

Doug Heller, executive director of Consumer Watchdog, a California-based consumer advocacy group, says he is bothered by efforts to "cherry pick" the best-paying patients.

"When marketing is picking and choosing based on people's financial status, it is inherently discriminating against patients who have every right and need for medical information," Heller says. Deven McGraw, director of the health privacy project at the Center for Democracy and Technology in Washington, says federal law allows hospitals to use confidential medical records to keep patients informed about services that may help them.

"You want health providers to communicate to patients about health options that may be beneficial," McGraw says. "But sometimes this is about generating business for a new piece of equipment that the hospital just bought."

Using such information for marketing "creeps closer to the line" between what is legal and what is not, she says.

Hospital officials such as Denise Beaudoin of Detroit's Henry Ford Health System say what they do is legal and that the sophisticated targeting approach — called "customer relationship marketing" — simply helps them deliver information to those most likely to use it.

They say hospitals are adopting strategies used for decades by the retail, travel and communications industries, which have flourished with the growth of online companies such as Amazon and Google. For example: Buy a book on Amazon and it will suggest a title with a similar subject. Search for information on Alaskan vacations on Google, and an ad pops up for a cruise line.

At a time when government and private insurers are tightening reimbursements, more hospitals are turning to similar approaches to drive admissions. An estimated 20% now use the strategy, including large academic medical centers and large chains, such as HCA, based in Nashville, and Trinity Health, based in Novi, Mich. The trend is expected to
accelerate as more hospitals adopt electronic health records, says Guy Miller, a Chicago health care consultant.

**Putting patient data to work**

Tess Niehaus, vice president of marketing at St. Anthony's Medical Center in St. Louis, makes no apologies for going after the most lucrative business.

"We are here to serve everybody, but we market for good-paying patients because it preserves our ability to serve everyone," she says.

St. Anthony's marketers use patient data to personalize mailings with an individual's name and a picture of someone of similar age or gender. It is more expensive, but the strategy results in better response rates, she says. From October 2010 through July 2011, St. Anthony's spent $25,000 on a targeted mailing to 40,000 women for mammogram screenings. The letters led 1,000 women to get the test, which generated $530,000 in revenue from screenings, biopsies and other related services, she says.

To help devise such campaigns, St. Anthony's and other hospitals share patient data with marketing staff and outside consultants. Anyone with access to patient records is required by federal law to sign non-disclosure agreements.

While the practice is legal, most people would be shocked to know their records may be shared with non-medical personnel and outside firms to help hospitals attract business, says Pam Dixon, executive director of the World Privacy Forum, an advocacy group based in California.

"I am really bothered by the overabundance of information that is flowing that is unnecessary and risky," she says.

**Screenings lead to more tests**

While hospitals may profit from offering cholesterol tests and mammograms, the big payoff is in what those screenings may lead to — additional tests and procedures, including surgery.

"The old adage in business is that it's easier to sell an existing customer new services rather than find a new customer," says Patrick Kane, senior vice president of marketing at Cape Cod Healthcare in Massachusetts who used such approaches at Wellmont Health System in Kingsport, Tenn.

Provena's six hospitals in Illinois embraced targeted marketing in 2010, mailing information about screenings and educational events to 293,000 people. The mailings led to more than 50,000 patient visits — a 17% response rate, several times that typically seen in direct mail efforts,
according to the industry presentation to hospital officials last year in Orlando. After accounting for marketing costs, those visits netted the system $595,000.

Provena's Lagger says the approach boosted the system's bottom line so it could serve people regardless of insurance status. "This is a means to an end," she says.

One of the biggest pluses for hospital executives is that they can track a campaign's success by comparing the amount of services used by targeted consumers with a control group with the same demographic and economic characteristics but who are not sent mailings.

**Mailings get results**

When the Henry Ford Health System promoted mammograms last year in mailings to 30,000 women aged 40 or older, more than 5,700 responded — 304 more than in the control group. The mailings generated $268,000 more in profit than the control group — a return of more than four to one on the cost of the campaign, says Beaudoin, vice president of customer engagement.

"Some doctors used to be leery about the effectiveness of these marketing campaigns, but not when we can show them data like this," she says.

Mercy Health Partners in western Michigan, part of the 47-hospital non-profit Trinity Health system, sent a targeted cardiac screening mailing last year to 7,450 people. That resulted in 1,729 patient visits, or 7% more than in a control group. The campaign generated about $1 million in revenue and about $50,000 in profit.

"It's a much more efficient use of marketing dollars," says Preston Gee, Trinity's senior vice president of strategic planning. "People like having information tailored to their own needs."

Much of the expertise for such campaigns is provided by three consulting firms — CPM Marketing of Madison, Wis., Medseek of Birmingham, Ala., and New York-based Thomson Reuters. They typically charge hospitals $100,000 a year or more.

CPM, which merged in November with Denver-based HealthGrades, a health-ratings firm, added 100 new hospitals last year to give it a total of 400. Medseek works with more than 250 hospitals and Thomson Reuters with 150.
"There are a lot of very rich data in health care beyond just age and gender that help steer or guide people to health services," says John Hallick, president of CPM.

**Loss of privacy**

Boyd, the Joliet home inspector, was not upset that Provena Health used information about him and his wife — both former patients — to pitch screening tests. "We lost our privacy long ago, and I don't like to think about all the information that's out there about us."

Provena marketing manager Richard Matula would not say why the Boyds were included in the mailing, citing patient privacy laws. Patients' smoking status was not used in the criteria, he said.

The targeting worked in the case of Boyd, who called the number on the back and scheduled the CT scan a few days later. The $169 test showed his lungs were clear, but found potential blockages in coronary arteries that his Provena-affiliated doctor is monitoring.

"In hindsight, I'm glad I had the test," he says.

Kaiser Health News is an editorially independent program of the Henry J. Kaiser Family Foundation, a non-profit, non-partisan health policy research and communication organization not affiliated with Kaiser Permanente.