2019 Photo Contest Winner
"Beach Party at SLF" Quincy Supportive Living
Remarks from the Executive Director

AALC Members:

This is my last year as Executive Director of AALC. After 14 years, I am retiring at the end of 2019. My time with AALC has been the most rewarding phase of my working career. I have watched AALC grow from a fledgling little trade association into the voice of Supportive Living in Illinois and one of the strong voices for affordable assistive living nationally.

We have helped transform affordable assisted living into a force that must be considered as we look to prepare Illinois and our nation for the future on behalf of seniors and persons with disabilities who need service-enriched housing in order to maintain their independence and healthy lifestyles.

I am proud of the work I have done at AALC. I believe that AALC has protected and helped preserve the Supportive Living Program under my tenure and that is one of the main functions for which we are responsible. There were 64 operating Supportive Living communities with 5,104 apartments when I became ED at AALC. There are now 154 SL communities with 12,745 apartments. So the program has grown in size. It is the largest Medicaid supported assisted living program in the country. But it has also grown in stature. The SL Program is recognized as the leading affordable model in the nation. Many states have looked to copy the model or some of its attributes.

In all my years at AALC, no year has been more important than 2019. For this is the year that the SLP was relinked to nursing facility rates again, after an eight-year hiatus. And, relinked at 54.3% of the nursing facility rates resulting in a 20% rate increase for our members! This is the single biggest event in our 20-year history. Match that with the 40-site expansion of memory care (1581 apartments) and renewed support from the State for the SLP and it makes this a magical year.
I believe the future holds many good things for the SLP and AALC. It is well positioned as part of the solution for our older population and people with disabilities. With exciting new leadership at AALC and keeping to our vision of promoting healthy aging and active lifestyles, the future is indeed very promising.

Thank you for the opportunity to work on behalf of AALC. It has been an extreme pleasure!

Hayne A. Smallwood
Remarks from the Board President

The year 2019 could be viewed as a tipping point for AALC.....we intentionally chose this year to mount a major legislative thrust of relinking the SLF Medicaid rate to a percentage of the SNF rate after 8 years of inadequate or nonexistent rate increases, the long awaited HFS memory care expansion program had become litigious and had stalled, and we needed to begin the search for a new Executive Director as our key, long tenured executive leader was nearing retirement. I am excited to say that there has been success or progress on all fronts, and such momentum would not have happened without the collaborative, collective efforts of the Board of Directors, our Executive Director, our legislative consultants, and the membership as a whole.

The relinking scenario was a success due to a well-defined strategic plan and a laser focus on execution at all levels of our organization. AALC significantly increased our legislative efforts and resources, and it lead to a better positioning of our sector in Springfield. It is imperative that we both maintain our legislative presence and grow our influence within the legislative halls as we advocate for the SLF sector. To accomplish our goals in 2019, we needed to implement a mid-year supplemental dues project, and based on results, such effort was definitely seen as a wise investment. As a small association, we must continue to ensure adequate annual revenue to provide the resources needed to maintain our momentum.

Printed words don’t do justice to the magnitude of thanks that we as an organization owe to Wayne Smallwood, our retiring Executive Director. Wayne not only helped to create the SLF program during his 30+ years at HFS, but he also was able to grow and nurture it during his 14 years at the helm of AALC. What an amazing opportunity to serve the citizens of Illinois and beyond, and Wayne truly excelled in this mission! He positively impacted hundreds of thousands of lives during his career, and he will truly be missed. He leaves a legacy of passion for the Coalition’s mission and passion for people in general, and he always carried himself with positivity, humor, inclusiveness, humility and integrity….he has truly been an impactful leader.

As this report is printed, the AALC Executive Committee is conducting second round interviews for a successor Executive Director, and there are several capable candidates involved in this process. I am also happy to announce that Wayne has agreed to remain available in a limited capacity beyond the end of the year to assist with the transition to a new Executive Director.

The AALC Board of Directors continues to pledge our best efforts in performing our advocacy and leadership roles for the SLF sector, and we challenge all members to join us in these ongoing efforts.

Rod Burkett
President
About the AALC

AALC Membership continues to remain strong and grow along with the SLP. Currently, 139 of 154 operating SL communities are members of the Coalition.

Our Crown, Paramount, Premier and Associate membership is also steady. We have 1 Crown member, 7 Paramount members, 9 Premier members and 26 Associate members. These businesses provide critical support to AALC both financially and in the specialized services they offer to our members.

Each fall, members gather for an annual meeting to receive updates on the supportive Living Program, learn about the Coalition’s activities, discuss relevant issues, elect Directors to the AALC Board, and celebrate the success of the Coalition and the SLP.

Members of AALC receive the following benefits:
- **Advocacy & Government Relations**
- **Training, Education, & Networking**
- **Public Relations & Promotion**

The Coalition’s Executive Director, Wayne Smallwood, has over 30 years of experience with Illinois' government in the Department of Healthcare & Family Services.

He is a recognized authority on the Supportive Living Program and works to bring SL communities together with the regulatory state agencies to ensure the program works for all. He works with the AALC Board of Directors to develop membership programs and benefits that support the SLP and advance the goals of the organization.

2019 marks Wayne's 14th year as AALC's Executive Director.
The Supportive Living Program

The State of Illinois’ Supportive Living Program (SLP) offers an alternative to nursing home care for elderly (aged 65 and older) and disabled citizens (aged 22-64) of Illinois.

The Illinois SLP emphasizes personal choice, dignity, privacy, and individuality, while promoting residents’ health and wellness. By combining apartment-style housing with personal care and other services, residents can live independently and are free to make decisions about their daily living and activities.

The Illinois Department of Healthcare and Family Services (HFS) has a Medicaid waiver that allows payment for services not routinely covered by Medicaid. These include personal care, homemaking, laundry, medication supervision, social activities, recreation, and 24-hour staff to meet residents’ scheduled and unscheduled needs.

In 2019, there were 154 communities, serving 12,745 people.

In all, there are currently SL communities operating in 73 counties in Illinois.

2019 Photo Contest
3rd Place: “Saddle Up”
Springfield Supportive Living
AFFORDABLE ASSISTED LIVING COALITION WELCOMES NEW GOVERNMENT RELATIONS DIRECTOR BEN LAZARE

The Affordable Assisted Living Coalition (AALC) is proud to announce the addition of Ben Lazare as the organization’s new Government Relations Director. Lazare will be responsible for guiding AALC’s legislative efforts during a very critical time for the state’s Supportive Living Program.

“Ben brings a wealth of experience and policy expertise with him. His past victories and ongoing relations will be a key factor in ensuring the success of Supportive Living in Illinois.” said Wayne Smallwood, Executive Director of the AALC. “We are excited to work with him in this role and eager for all he has to offer our members and the Supportive Living Program.”

Prior to joining AALC, Lazare worked for the Speaker of the Illinois House of Representatives for 10 years. He spent the first half of his employment for the Speaker as a personal assistant and the latter half as the lead staff member for all healthcare and human services issues. During his time as personal assistant to the longest-serving House Speaker in the United States, he created strong bonds and forged lasting relationships with Democratic leadership from both the House and Senate. Those connections, combined with his time spent as a healthcare and human services analyst, will be instrumental in his upcoming role with AALC.

In his position as lead staff member for healthcare and human services, Mr. Lazare drafted, analyzed, and negotiated all Medicaid and human services legislation in the House of Representatives and Senate. He collaborated with all legislative caucuses, the Governor’s Office, and special interest groups to create the Medicaid portion of Illinois’ budget, which is over $20 billion annually.

“While working with Wayne Smallwood and AALC, I became impressed by the dedication and determination Supportive Living communities demonstrate in providing compassionate services to their residents, they treat them like family members.” said Ben Lazare, Director of Government Relations for AALC. “In my new position with AALC, I look forward to helping them navigate the legislative process to further ensure that our SL communities are able to provide quality, reliable services.”

“Ben’s expert knowledge of the state budget and understanding of policy provides incredibly rare insight and significant opportunities for the AALC moving forward,” stated Smallwood.
Operation Relink is a huge success!

AALC Members:

WE DID IT!!!

Operation Relink is a huge success! This is an unbelievable accomplishment given the difficult financial situation Illinois is in.

It could not have been done without member involvement and the grassroots lobbying you did. Thank you!

It also could not have been done without the planning and dedication of the AALC lobbying team. Much credit goes to Ben Lazare, AALC Government Relations Director. Ben did a fantastic job of accomplishing what looked to be nearly impossible when we began.

A great deal of credit goes to the AALC lobbying team who worked tirelessly to get our message out to legislators and others: Heather Wier, Mona Martin and her team, Matt Werner, Bruce Simon, David Stricklin and his team

Special thanks to George Dinges, a Crown member and biggest supporter of AALC, who serves on the AALC Board of Directors, chaired the Legislative Workgroup and was a tremendous help in all aspects of Operation Relink.

Special thanks to Rick Banas from Gardant and his tireless efforts on our behalf.

The Illinois General Assembly voted to relink SL Medicaid rates to nursing home rates beginning July 1, 2019.
Here is the language that was voted on by the Illinois General Assembly:

"Subject to federal approval, the Medicaid rates for supportive living services on and after July 1, 2019 must be at least 54.3% of the average total nursing facility services per diem for the geographic areas defined by the Department while maintaining the rate differential for dementia care and must be updated whenever the total nursing facility service per diems are updated."

This is the biggest event in the history of the Supportive Living Program going back to 1999 when the first SL opened. It is even sweeter to enjoy when you realize it took a total team effort and is the result of all that participated in it!

A note of congratulations to the AALC Board of Directors who had the vision to put Operation Relink as the top priority for 2019. They made some hard decisions regarding our budget and it has paid off! Thanks to all Directors, especially our President, Rod Burkett, and Vice President, Jerry Finis.

Well done members of AALC!
2019 Board of Directors

Linda Baker, Knollwood Supportive Living
Jason Benedict, Eastgate Manor of Algonquin
Rod Burkett, Gardant Management Solutions
Allison Clements, Illinois Housing Council
Brian Cloch, Cloch Management
George Dinges, Development Services Group
Jerome Finis, Pathway Senior Living
Robert Gawronski, Senior Lifestyle Corporation
Ari Haas, AHA Advisors
Ben Hart, Heritage Operations Group
Steve Horve, Horve Construction, LLC
Steven Lavenda, Marcum
Cindy Rapp, Manor at Craig Farms (The)
Bruce Schiff, Rubin Brown LLP
Charles Sheets, Polsinelli
Wayne Smallwood, Affordable Assisted Living Coalition
Jeremy Yost, Yost Management

Karen Schmidt, Deer Path of Huntley
1st Place: Testimonial Contest

"When I moved here I was a young 57 year old. My children were afraid my brain would turn to mush. So I decided I better get involved in something. The first thing I found was the spelling competition and we got second place in state! After that a friend of mine and I started bingo. I am the caller every Tuesday night. Then I moved on to the trivia competition, did it for two years and got 5th and 2nd in State. I'm looking forward to Geography. So now I'm involved in the Resident Council as president! I've been president for two years here at Deer Path. My brain is not mush I am involved in a lot of activities and I thank you for keeping my brain active."
2019 Training & Education Opportunities

To build a strong and capable foundation of providers, AALC members receive access to educational programs relating directly to affordable assisted living projects.

Coalition members receive significant discounts in registration fees to make it more affordable to access continuing education.

Advancing Supportive Living Training

In 2019, AALC hosted, "Advancing Supportive Living Training", in June in Springfield, IL and Woodridge, IL.

Topics included:

- Care Coordination in the Supportive Living Setting
- Psychotropic Medications and Managing Behavioral Symptoms in Long-Term Care and Assisted Living
- Medicaid Update
- Successful Social Media Programs for Supportive Living Communities
- Recognizing and Responding to Bullying in Supportive Living Communities
- Reducing Risk by Effectively Managing Critical Events

Ellen Cirino, Victor Centre of Vernon Hills
2nd Place: Testimonial Contest

I have fished all my life, and thought I would never fish again after moving into a SLF. I was wrong, because at my SLF community they gave me the opportunity to do what I love. I am able to continue to live the way I did before, with some extra support from those around me.
Medicaid and Managed Care Billing Seminars

In 2019, AALC co-hosted, along with Leading Age Illinois and Illinois Health Care Association "Medicaid and Managed Care Billing Seminars", in July in Springfield, IL and in August in Woodridge, IL.

Topics included:

Most common billing errors related to rejections and denials and how to prevent them

Troubleshooting techniques for dealing with problem bills

How to deal with overpayments and underpayments from HFS and managed care

On-line resources at HFS and IAMHP and MCOs to help with billing for fee-for-service and managed care

Up-to-date list of contacts of whom to reach out to at HFS and the MCOs for help with problem bills/claims

Opportunity to ask questions of HFS and MCOs

Frank Gulotta, Heritage Woods of Rockford
3rd Place: Testimonial Contest

When Frank was young he was in a car accident, he was never able to walk again. He tried living independently in group homes that specialized in care for the handicapped, but he could not find happiness in those places, many of the others could not even speak and he was sad and lonely. His brother arranged for him to have an apartment at Heritage Woods, Frank worried he would still be lonely, but that wasn't the case at all. Frank was HAPPY! He felt part of a big family and was able to join in on all the activities offered! He said, "Before I would get lonely, but not anymore". Here he found purpose in life, he found companionship and a true home.
In 2019, AALC is hosting a two day conference, providing two valuable days of education and networking. The conference is a can't miss event for executive leaders, managers, and staff involved with any aspect of providing supportive living services.

Topics include:

Day 1 - Keynote / Deanna Murphy with Lisa Gregory  
“Leadership in the Human Economy”
1a “HIPAA Hazards for SL” Margaret Scavotto and  
“Cyber Risk: Are You Exposed” Anjali Camara
1b “Current Wellness-Based and Person-Centered Approaches in Affordable Assisted Living Memory Care” Melanie Perry
1c “ROI of Employee Engagement... Igniting Work Joy” DeAnna Murphy, Lisa Gregory

2a “Medicaid Managed Care Panel”  
Samantha Olds Frey, moderator + panelists
2b “Major Changes to Illinois Employment Laws: Mandatory Sexual Harassment Training, Recreational Marijuana Protections & Other NEW Workplace Mandates” Jeff Risch and  
“Is Your Community a Dope Joint?” Meredith Duncan
2c “Government Trends in Health Care Enforcement - Lessons Learned for Long-Term Care and Supportive Living” Dayna LaPlante, Polsinelli

3a “Survey Preparedness Panel”  
Kristi Nottelman, Stephen Harris, Amy Bretz, Joli Koch
3b “Stress Management” Jennifer Tobias
3c “Development Financing & Refinancing”  
Keith Broadnax, Senior Vice President, Business Development, Cinnaire
Mark Donovan, Senior Vice President, Commercial Lending, INB
Steve Kennedy, 232 Financing Professional for Supportive Living

4a “HFS Overview” - Mark McCurdy
4b “Fair Housing for Senior Housing: New Risks and Issues” Matt Murer
4c “Medicaid Rates, Pendings & Eligibility” Matt Werner (NO CE’s for this session)

Day 2 Keynote:  
HFS Director Theresa Eagleson
Each year, AALC hosts activities to celebrate the accomplishments of our seniors and individuals with disabilities within our Supportive Living communities.

We have a variety of fun activities planned from early February through June to help us celebrate our seniors and individuals with disabilities living within our Supportive Living communities.

Our 2019 theme, Never Stop Dancing A Colorful Life, highlighted that music is a universal language and it plays a huge part in key moments throughout our lives. In fact, just the sound of a familiar tune can help uncover lost memories from days gone by.

We had a fantastic Dance Video Competition as well as having our communities create wonderful posters showing the dance parties they hosted in their communities!
The 10th Annual Wii Bowling Tournament began with more than 80 teams from throughout Illinois competing in Regional Playoffs that resulted in four outstanding teams making it to the Final Four Championship games. It was no surprise seeing the Eden Strikers from Eden Supporting Living of North Aurora return as they have held the championship title for three years in a row. Also, not surprising was the return of the Bowling Brooks from Heritage Woods of Bolingbrook who were back again for another attempt at gaining the title. Last year they left in 2nd place. The big surprise, and a first since we began the Wii bowling tournament, is the fact that we had two teams from the Cambridge House of O’Fallon join us in the final four. The Guys & Dolls and the 4 of Us “spared” nothing as they fought to take home the championship title.

The final day of the competition, vying for the title of State Champion were the Bowling Brooks versus the 4 of Us. After finishing in second place last year, the Bowling Brooks were determined to take home the title and that’s just what they did. They knocked down a total of 1787 pins with Vonnie leading the way by scoring a 279 and 238. Other team members included Pete Kowalewski who bowled a 256 & 206, Mike Malina who bowled a 201 & 204 and Al Navarro with 213 pins. The 4 of Us took home second place and had several games over 200 as well. Linda Ellett scored a 259, Barbee Smith bowled consistently with a 214 & 213 and Cathy Jaeger knocked down 202 pins during the second game.

It was an exciting two days of great bowling and teams all showcased the camaraderie and competitive spirit that exists within the Supportive Living communities. We are already looking forward to next year’s games!

Congratulations to the Bowling Brooks on the victory and congratulations to all of the participants!
Taking place at the same time as the Wii Bowling tournament, was this year’s “Trivia Through the Decades” competition. We had a record 49 teams play regionally to determine which fifteen teams would be traveling to Springfield for the semifinal and championship games.

On day one, the following 15 teams were highly competitive trying for a spot in the Final Four.
“La Sinus", Plum Creek Supportive Living
"Wise Guys", Heritage Woods of Batavia
"Master Minds", The Montclare Senior Residences
"The Victory Centre of Galewood Trivia Team", Victory Centre of Galewood
"Quizzards", Heritage Woods of Dwight
"Beautiful Minds", Heritage Woods of Watseka
"League of Extraordinary Guessers", Deer Path of Huntley
"Red Hot Trivia Peppers", Heritage Woods of South Elgin
"So Sterling Smart", Heritage Woods of Sterling
"Charlie’s Angels", Cambridge House of Maryville
"The Bright Minds", Heritage Woods of Charleston
"The Skat Cats", Heritage Woods of Flora
“Smart Alecks", Mary Bryant Home, Springfield
“Know Eye Deer”, Springfield Supportive Living
“The Prairie Girls”, Grand Prairie of Macomb

After a hard-fought battle, with teams neck and neck throughout the entire afternoon, we were able to finally whittle the competition down to four teams who would play in the championship games. The top four trivia teams included:
“Smart Alecks", Mary Bryant Home
“La Sinus", Plum Creek Supportive Living
"League of Extraordinary Guessers", Deer Path of Huntley
"So Sterling Smart", Heritage Woods of Sterling

On the morning of the final competition, teams and spectators gathered to see who would come out on top. After 15 regular rounds plus 5 tie breaker questions, our winner became clear! Plum Creek's La Sinus was crowned the 2019 Trivia Through the Decades champs with The League of Extraordinary Guessers taking 2nd, So Sterling Smart taking home 3rd, and Smart Alecks coming in 4th place.
Eleanor Dumentat is 104 years old,  
She says, “I can’t believe it. I don’t feel old yet.”

She moved to Victory Centre of Bartlett on December 16, 2011.

Eleanor Dumentat was born on September 29, 1915 in Chicago Illinois on the South Side to Raymond and Bertha. Raymond was a carpenter and use to build houses. Bertha worked at a restaurant in Cicero next to Western Electric. Eleanor had 4 brothers; Bob, Babe, Leroy and William. Her brother Bob is still living. He lives in Piqua, Ohio.

Eleanor was married to Hanz Dumentat for 50 years. Hanz was born in Germany. Hanz and Eleanor have 3 children, 2 girls and 1 boy, Nancy, Marilyn and Ray. She has 9 grandchildren and 22 great-grandchildren and 1 great-great-granddaughter.

Eleanor met her husband when he came for lunch at her mother’s restaurant and she was serving them. After her husband had died, she had a boyfriend for 9 years before he died. “His daughter and my daughter have been the best of friends since 1st grade.”

Eleanor worked for Grant Hospital for 20 years in the business office. “I had a big job and I loved it.” She also had worked for Maytag for 9 years in Lake Geneva before transferring to Newton, Iowa.

Eleanor likes to do crossword puzzles during the day and likes to watch TV at night. She enjoys watching baseball and can’t wait for the new baseball season to start. Her favorite team is the Chicago Cubs. Eleanor use to love to cook and bake. She use to make all sorts of desserts and remembers how the kids would come inside, cut off a piece of cake, then go right back outside. She loved that.

Eleanor stated, “I love it here, I love my apartment, it has a long living room and it’s nice.” Although she is 104 years old, Eleanor says that she has had a great life. One thing she always wanted to do was take piano lessons when she was younger but her mother couldn’t afford it. Eleanor made sure she gave her daughter piano lessons and now her daughter is a professional piano player. But other than that, she has no regrets and hopes that everyone can say they’ve had a wonderful life like she has.
Darshane is a huge inspiration to all of us here at the Mary Bryant Home. She is completely Blind and hearing impaired. She is always so positive and doesn't let her disability get in the way of serving people in our community. She volunteers cleaning toys for children. She cleans toys at Concordia Lutheran School once a week and has been doing it for 10 years there, but has been volunteering cleaning toys in the community for 25 years. She also cleans toys for many staff members and their family.

She just celebrated her 50th Birthday and decided that she wanted to throw a pizza party for the kids at the Lutheran School. She brings the kids treats on Holidays and purchases books, flash cards, puzzles and other items for them as needed.

Darshane has lived at the Mary Bryant Home for 13 years and has always been a positive role model. We are happy to have her in our community and we fill that she would be a great fit for The Best of Abilities award.
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Heritage Woods of Watseka
Heritage Woods of Yorkville
Hickory Estates of Pana
Hickory Grove Apartments SLF
Jackson Park SLF
Jerseyville Estates
John M. Evans Supportive Living Facility
Joshua Arms of LSS of Illinois
Kensington of Galesburg
Knollwood Retirement Village
Knollwood St. Clair Retirement Community
Lacey Creek Supportive Retirement
Legacy Estates of Monmouth
Legacy Memory Support (part of Evergreen Place Decatur)
Magnolia Terrace
Manor at Craig Farm (The)
Manor at Mason Woods (The)
Manor at Salem Woods (The)
Maple Point
Mary Bryant Home for the Blind
Montclare Senior Residence at Lawndale
Moraine Court SLF
New City Supportive Living
Oak Hill SLF
Oak Wood Estates
Pinnacle Place
Plum Creek Rolling Meadows
Pointe at Kilpatrick (The)
Pointe at Morris (The)
Pointe at Pontiac (The)
Prairie Crossing
Prairie Green at Dixie Crossing
Prairie Green at Fay's Point
Prairie Living at Chautauqua
Prairie Winds of Urbana
Quincy Senior & Family Resource Center SL
River to River Community of Marion
River to River Supportive Living of Anna Robbins SL
Rockford Supportive Living
Springfield Supportive Living Center
St. Anthony of Lansing
St. Francis Woods
Stonebridge of Gurnee
Symphony Residences of Lincoln Park
Tabor Hills
Victory Centre of Bartlett
Victory Centre of Galewood
Victory Centre of Joliet
Victory Centre of Park Forest
Victory Centre of River Oaks
Victory Centre of River Woods
Victory Centre of Roseland
Victory Centre of Sierra Ridge
Victory Centre of South Chicago
Victory Centre of Vernon Hills
Villa Catherine
Village at Morse Farm
White Oaks at Heritage Woods of South Elgin
Woodridge Supportive Living of Galesburg
Woodridge Supportive Living Residence of Geneseo
2019 Crown Member
active as of 10/20/2019
Development Services Group

2019 Paramount Members
active as of 10/20/2019
Budslick Management
Gardant Management Solutions, Inc
Horve Construction, LLC
Lancaster Pollard
Medication Management Partners
Pathway to Living
Polsinelli, PC

2019 Premier Members
active as of 10/20/2019
Applegate & Thorne-Thomsen, P.C.
Arthur J. Gallgaher & Co.
Extended Living Pharmacy
Green Tree Pharmacy
Heart Technologies, Inc.
HPSI Purchasing Services, LLC
Marcum
Omnicare Pharmacies of Illinois
Senior Lifestyle Corporation
2019 Associate Members

active as of 11/07/2019

Alston Construction
AttunedCare
BMO Harris Bank
Caremerge
Cohn Reznick
Crystal Home Health
D.A. Davidson
Direct Supply Equipment
Gordon Food Service
HealthPRO Heritage
IlliniCare
Illinois National Bank
Joseph J. Duffy Construction Company
Laubacher Company (The)

Love Funding/Midland States Bank
Management Performance Associates
MB Financial Bank
National Equity Fund
Rubin Brown LLP
Senior Dental Care
Skender Construction
Sysco Foods
TROXELL
Valerie S. Kretchmer Associates
Weis Builders, Inc.
Worn Jerabek Wiltse Architects, P.C.
Worthy Insurance Group