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R	2020 ANNUAL REPORT	

LEAD • ER • SHIP

Over the past 16 months, we've never been more humbled or proud.

We are humbled by the level of compassion, dedication, and sacrifice our team has made to treat our Community, and we are proud of the incredible results we achieved together.

We've provided more than 25,000 COVID tests, treated over 550 inpatients and have given 30,000 vaccines. We've adapted, as a Health System and Community, to "Co-exist" with COVID.

We are resilient.

This resilience is evident as we continue to not only provide a high level of care to our patients, but also grow our services for our Community. Our newly renovated Packard Family Care Center will help bring new lives into the Community. In addition, our Orthopedic service line is welcoming new providers who will literally help our Community get back on its feet.

We're here for you. We're your Community Health System. We've been here in the past, and we'll continue to be here every day, working hard for a healthier future.

Together, we are stronger than ever!

Tim McKeve
President and CEO

Bonnie Wetter
Chair/Treasurer, Board of Trustees



ACKARD
AMILY
ARE CENTER



We are resilient.

RE•SIL•IENCE

BELOIT ORTHOPEDICS



A pandemic lull turns into a period of growth for Beloit Orthopedics.

The Orthopedics department at Beloit experienced an unfamiliar lull during the pandemic. One that didn't always sit well with its ambitious practitioners.

"Our department started the year off strong, but in a matter of weeks, everything stopped," Jamie Frantz, MD, says. "Elective surgeries were canceled, patients stopped coming into the office. Our team was wondering what we needed to do, which is uncommon for us."

Not only did the team's day-to-day work stop, but sports, a large source of patients, ground to a halt. We used this time as an opportunity for this highly motivated group.

"We took the downtime to reassess how we function as a department and how we function within the entire hospital," Dr. Frantz says. "We also thought about what we could do to make patients feel safer when they returned to our offices."

The team made a big comeback, even adding new practitioners, including Andrea Stitgen, MD, who joined the team in the thick of COVID.

"I was looking for a group that worked well together and an administration that supported their doctors. Beloit had that," Dr. Stitgen says.

From the newest team member to the most senior staff member, Beloit Orthopedics has no shortage of expertise.

"They all look to me for wisdom now," Kenneth Klein, MD, humors his new senior status. "But in all seriousness, I'm thrilled that our department continues to attract great new talent."



“Adversity in almost anything will make you better at what you do.”



Despite the challenge the pandemic created for the Orthopedics department, the resilient spirit the team developed during that time is holding strong.

“Adversity in almost anything will make you better at what you do,” Lee McFadden, MD, says. “We’ve gone from 10 miles per hour to 100 again, stronger than ever.”

RE•BIRTH

PACKARD FAMILY CARE CENTER



Many projects were at a standstill over the past 16 months, but renovations to the Packard Family Care Center wasn't one of them.

The postpartum and pediatric rooms feature additional space for family and visitors to meet and spend quality time with mother and child. A larger patient and staff education room will host birthing, breastfeeding and sibling classes for patients and community members. The space now includes handicap accessible bathrooms in every labor, postpartum and pediatric room to improve patient safety and comfort. The overall department benefits from easier access to supplies and emergency equipment for nurses serving in labor rooms and the nursery.

"By renovating the Family Care Center, we are investing in not only technology and state-of-the-art accommodations, but most importantly, the comfort and quality care for each individual patient we serve. They deserve it," Tim McKeveitt, President and CEO.



Shown left to right - Jim Packard, Jr., Nancy Packard, Jim Packard, Lori Packard-Dabson

It's been a welcome change for a labor and delivery team that couldn't slow down during the pandemic. Mothers still needed care and babies still needed to be born. In fact, because of the pandemic, the team was expected to take on more.

"Prior to COVID, patients could have two to three family members in the delivery room, but during the pandemic, they could only have one," Binn Jatta, MD, OB/GYN, says. *"Our doctors and nurses had to take on that supportive role. They didn't hesitate to get patients water or rub their feet, in addition to their regular work."*

Even as the labor and delivery team returns to a sort of normalcy, the renovations to the Packard Family Care Center bring a new level of calm to the birthing experience.

"Our team brings a level of comfort and calm in everything they do, and I feel the new atmosphere

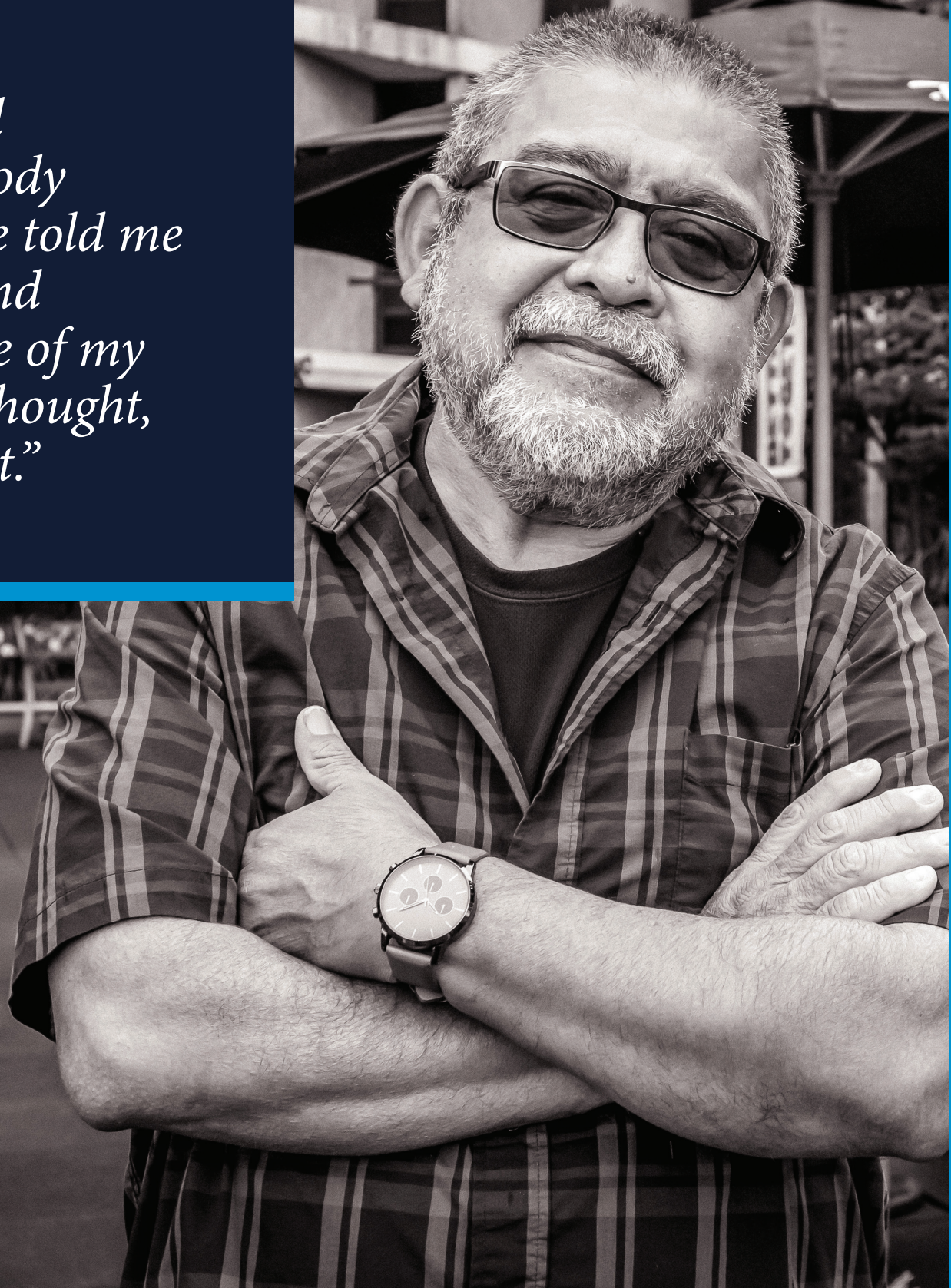
reflects that," Dr. Jatta says. *"I love that Beloit doesn't want to stay stagnant. As healthcare providers, we must stay abreast of new innovations, so I appreciate that the hospital does the same."*

With a state-of-the-art facility to support them, Dr. Jatta and her team can return to what they love doing most: Caring for moms and their babies.

"It's hard to describe," Dr. Jatta says about the feeling of delivering a baby. *"You've helped a mom, who is coming in with anxieties and expectations, bring a new life into this world. It's amazing."*



“I called everybody after he told me that, and because of my age, I thought, this is it.”



STRENGTH

CARLOS GUERRERO CONQUERS COVID

Carlos Guerrero has always been a level-headed hard worker, taking life's ups and downs in stride. Then COVID hit.

"I started feeling symptoms of COVID, so I came here to the hospital," Guerrero says. "I was very concerned because of my age."

Guerrero's symptoms escalated quickly, leading his doctor to suggest intubation.

"I called everybody after he told me that, and because of my age, I thought, this is it," Guerrero says.

That wasn't it. Guerrero was in the hospital for 22 days, but he overcame COVID with help from his skilled medical team. Unfortunately, his recovery wasn't always easy.

"I couldn't walk at first. I didn't want to get up, but the nurses made me get up and walk. They helped me start walking again," Guerrero says.

Guerrero credits his daily updates from his doctors and nurses with helping him recognize the progress he was making and that he would leave the hospital a COVID survivor.

"I'm happy to be around," Guerrero says. "I'm retired now, after 22 years at my last company, so I have more time to spend with family now."

Guerrero struggled with difficulty breathing for about a month after he left the hospital, but now he's feeling like himself again, with plenty of energy to keep up with his grandchildren.

"I'm really thankful my doctor and nurses pushed me to get better. If I could say one thing to them, it would be 'thank you.' I really appreciate what you did for me."

When we think about resilience over the last year, we can't help but think about the survivors of COVID. Carlos Guerrero is one of those survivors.

TEAM • WORK

VACCINES

The Beloit team comes together to deliver 25,000 COVID tests and 30,000 vaccines.

It was December 23 when Kari Ptacin, a registered nurse in the Cardiology department, got the call that COVID vaccines arrived, and she would be helping to administer them to the community.

"I was emotional that first day," Ptacin says. "We'd been anticipating this moment for so long."

Ptacin isn't certain, but she estimates she gave thousands of vaccines, and for her, it was a great moment in her career. Not to mention, everyone coming in to receive the vaccine was happy, creating a cheerful work environment.

"There was a core group of us working together to give vaccines, but everyone, from nurses to administrators to volunteers, came down to help in any way they could," Ptacin says.

One of her teammates, Doris Mulder, former Beloit Health System Vice President and Chief Nursing Officer, came out of retirement for the event. She found the experience to be similarly emotional.

"I remember an older lady, before I even gave her the shot, had tears rolling down her cheeks," Mulder says. "I said, 'I haven't even done anything yet; are you uncomfortable?' She said, 'My brother died last week because of COVID, and now that you're giving me the vaccine, I'm not going to.'"





*Another huge factor in that success?
The can-do attitude of an incredibly
skilled staff willing to jump in to
vaccinate their community.*

Jodine Fleming, a registered medical assistant, was hired to work at Beloit's Testing Center just before the pandemic. She spent one week training in Cardiology testing before jumping into COVID testing.

"We were seeing 80 to 100 people a day in the thick of things, but I never minded. These patients were coming in with symptoms, feeling nervous and needing help." Fleming says. "Helping patients is what brought me to this career in the first place."

Everyone agrees Beloit's COVID vaccine clinic and testing efforts were a huge undertaking that succeeded in large part due to the expert organization of the hospital and the positive attitudes of the patients.

Another huge factor in that success? The can-do attitude of an incredibly skilled staff willing to jump in to vaccinate their community.

FI•NAN•CIALS

2020 FINANCIAL OUTLOOK

Beloit Health System management is responsible for the integrity and objectivity of all financial information included in this Annual Report. The Health System's statements have been prepared in accordance with generally accepted accounting principles and include amounts that are based on the best estimates and judgments of management. Wipfli has audited the Health System's financial statements and has expressed its unmodified opinion.



Tim McKeve
President and CEO



Scott Leckey
Vice President, Finance

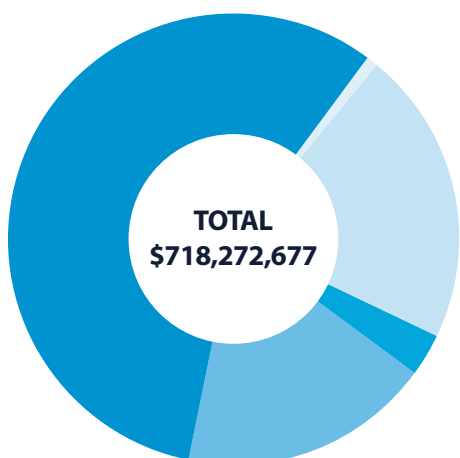
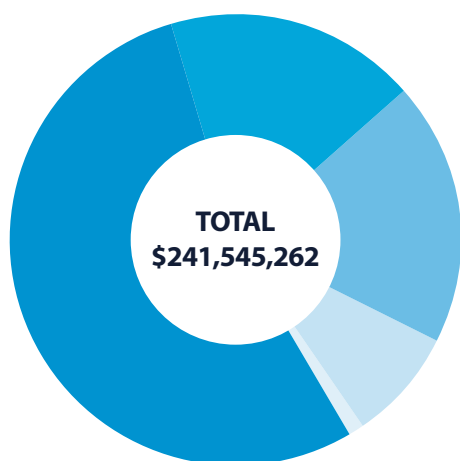
STATISTICS	2020
Inpatient Admissions	3,831
Patient Days	16,354
Average Length of Stay	4.3

OUTPATIENT PROCEDURES	2020
Beloit Hospital	710,116
NorthPointe	76,965
Emergency Room Visits	30,790
Laboratory Tests	643,279
Surgical Cases	3,425
NorthPointe ASTC Cases	1,167
Clinic Encounters	198,654
Occ Health and Wellness Visits	44,853
Volunteer Hours	4,963

PAYOR SOURCE	2020
Insurance	28%
Medicare	53%
Medical Assistance	17%
Other	2%
TOTAL	100%

REVENUE	Difference from 2019	2020
Patient Gross Revenue	0%	\$942,200,800
Other (Includes CARES Act)	119%	\$17,855,202
TOTAL GROSS REVENUE	1%	\$960,056,002
Amounts Not Reimbursed		\$717,763,627
NET REVENUE	-4%	\$242,292,375*

* - Decrease due to COVID



EXPENSES	2020
Salaries and Fringe Benefits	\$131,384,506
Supplies	\$44,152,806
Purchased Services	\$46,381,525
Building Costs	\$18,489,645
Insurance	\$1,136,780
TOTAL	\$241,545,262
Income From Operations	\$747,113
FUND BALANCE	\$152,323,673

UNCOMPENSATED SERVICES	2020
Medicare Losses	\$411,450,239
Free Community Services	\$509,050
Other Contractual Adjustments	\$151,878,716
Charity Care/Bad Debt	\$20,522,195
Medicaid Losses	\$133,912,477
TOTAL	\$718,272,677

Financial Outlook

Beloit Health System maintained its high A bond rating despite the COVID challenges. According to Fitch, Beloit Health System's rating is driven by its "Strong Market Position" and "Consistent Operating Profitability."



GRAT•I•TUDE

WE ARE BETTER TOGETHER



As we move Forward as a Health System and a Community, we want to thank all of our donors, volunteers, and Board members who continue to make it all possible.

Being Resilient is part of the DNA at Beloit Health System and our Community. We are here still providing the best care for the Community we love. We thank you for your steadfast belief that our Community deserves a strong Health System. Your support allows our physicians and teams to practice medicine the way it should be, providing individualized care for each patient in world-class facilities.

With your help, the Foundation raised over \$1.1 million that were distributed to the Health System in 2020. Here is a brief year in review:

- In April and May all Foundation business was brought to a halt due to COVID-19, however a direct mail campaign for COVID Support was mailed out with an amazing response of over \$14,000. Our total direct mail campaigns for 2020 raised over \$47,000
- In July, the 25th annual Pro-Am was held without Pro's and was focused on thanking the Community for their support. The Pro-Am raised \$57,543
- In November, Doves & Diamonds was held virtually and raised \$54,021
- Packard Family Care Center Total Raised by the end of 2020 was \$3,274,391
- In December, new Executive Director, Tami Kellerman, was hired to lead the Foundation, Marketing and Community Relations departments for Beloit Health System.

Join Us as we Celebrate a time to be Resilient and Better Together.

Tami Kellerman, MPA, CFRE
Executive Director, Foundation

Dennis Conerton
Chair, Foundation Board

THE OLYMPIAN SOCIETY

The Olympian Society derives its name from the tradition of outstanding medical care Beloit Health System began in its original location on Olympian Boulevard. That tradition carries forward into today. The word Olympian also denotes commitment and excellence in performance, which represents our healthcare mission to the community. The Olympian Society membership reflects donors' cumulative giving to the Beloit Health System Foundation.

Lifetime Olympian Society (\$100,000 or More)

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Anonymous	Mr. & Mrs. William Keefer	The John M. Perrigo Family
Beloit Corporation	Kerry	Regal
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Mrs. Frances Carter	Mr. & Mrs. E.J. McCleary	Volunteers in Partnership - Beloit Health System
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Fairbanks Morse Defense	Mel & Mary Palmer Charitable Trust	Warner Electric Foundation
First National Bank and Trust Co.	Mr. & Mrs. Harry C. Moore	
Hendricks Family Foundation	The Neese Family Foundation, Inc.	

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Gilbank Construction, Inc.	Dr. & Mrs. John J. Maher	Mr. & Mrs. Michael Rindler
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		Mr. & Mrs. John Wong

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Dr. & Mrs. Russell D. Albert	Mr. & Mrs. Rick Barder	Beloit Health System Nurses
Alcon	Dr. Richard N. Barney	Beloit Noon Lions Club
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Amicas	Mr. William Behling	Mr. & Mrs. John Bennett
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US Cellular	Mr. & Mrs. John C. Wetter	

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Thoughtful and generous gifts were given to Beloit Health System Foundation In Honor of the following individuals:

Jean Ayre	Wren Huffman
Regina Dunkin	Beloit Health System Nursing Staff
Leo Egbujiobi, MD	Rutger, Eli, Ruby and Baby E Smith
Devin & TJ Huffman	

IN MEMORY OF

Caring and generous gifts were given to Beloit Health System Foundation In Loving Memory of the following individuals:

Vonnie Adams	Charlotte Endthoff	Patricia Peck
Darlene Beadle	Helen A. Guetschow	Linda L. Vannucci
William A. Bolgrien	Mary Hartz	Patricia Wasserstrass
Francis N. Busch	Virginia Mabie	Larry Williams
Paul Dixon	Thomas E. Morgan	

LEAD • ER • SHIP 2021

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Samantha Engelhardt
Emergency Room
Megan Goggin
*Community Relations/
Marketing*
Deeanna Jacot
Call Center Manager
Johnnie Isabell
Hospitality Services
Trina Jackson
Hospice
Theresa Albrecht
Human Resources
Linnea Moist
*Clinical Manager MCC/
Intermediate/AJCC/
Special Care*
Melissa Johnson
*Clinical Manager MCC/
Intermediate/AJCC/
Special Care*
Jamie Smith
ITWorks/Cerner Manager
Linda Bank
*ITWorks/Cerner
Manager*
Michelle Dummer
Laboratory

Cherri Doud
Laboratory
Joy Curry
Nursing
Ruth Blouin
Nursing
Mary Cooper
Nursing
Deb Stephens
Nursing
Dail Shepherd
Nursing
Kayla Schumacher
*Manager of Patient And
Employee Experience*
Deborah Gustafson
Patient Financial Services
Kylie Goodrick
*Manager Of Business
Operations*
Deb Bauman
Medical Imaging/ PACS
Kristine Hadley
*Clinical Manager/Surgery,
GI, Ambulatory Surgery,
And Sterile Processing*

TRUSTEES PAST

Joanne C. Acomb *
John L. Babb, MD +
Richard Barney, MD
John Bennett
Scott Bierman
Clyde Boutelle
Greg Britton
Robert Burress *
Kenneth Chamberlain +
Faith Christiansen +
Robert Cox +
Delmar DeLong +
William DeLong +
John M. Eldred * +

Steven M. Eldred
Mark J. Finnegan +
Leland J. From, MD
Tom Gilbank
Leroy Gust
Peter H. Halverson *
Robert C. Harris+
Charles Hart *
Everett Haskell +
G. Curtis Lansbery *
Diane Hendricks
G. Thomas Jones, MD
Thomas M. Jones * +
Robert Joly

Kevin J. Keenan +
Kenneth Klein, MD
Walter R. Knight
Bertram B. Lans * +
Bruce Lans
Curt Lansbery
Mary Leindorf * +
Arthur B. Loft +
Paul Luety +
Gil Matthews, MD +
John A. McKay
Thomas McKie +
Edwin C. Mecklenburg * +
Clayton Meyer +

Joseph Moen +
John F. Morgan +
Jean Neese +
Robert Neese
Rita M. Nuciforo +
Lester Nystrom
Evelyn Odell
Janet K. Olson +
Gary E. Pierce * +
Arthur Potts, DDS +
Laurence A. Raymer +
John Redgrave
Michael E. Rindler
Mario Rojas, MD

Joseph Saladino +
Wayne Schmale +
Maurice Schuster +
Robert H. Solem * +
Ted T. Stevenson *
Adeline Strong +
Kendra Story
Robert E. Tilley * +
Richard Walsh Robert
Washburn +
Jack Warner
W.E. (Ed) Watson +
Dorothy Waxler +

+Indicates deceased * Indicates past Board Chairman

BELOIT HEALTH SYSTEM

MEDICAL PROFESSIONALS

Allergy

Ronald Ragotzy, MD

Anesthesiology

Mohammed Mohiuddin, MD
Hajera Taher, MD
Jimson Tse, MD, PhD
Steven Tung, MD

Cardiology/ Interventional Cardiology

Mohamed Chebaclou, MD
Haroon Chughtai, MD
Jennifer Dochee, MD
Leo Egbujiobi, MD

Cardiothoracic Surgery

Hilton Hudson II, MD

Dermatology/ Dermatological Services

Roger Kapoor, MD
Paul Segal, MD

Emergency Medicine

Michael Abernethy, MD
Michael Bellino, MD
Arthur Chiu, MD
Chetan Choksi, DO
Michael Coogan, MD
Abigail Dahlberg, MD
Andrew Dean, MD
Steven Diebold, MD
James Frey, MD
Benjamin Ho, MD
Joseph Hopkins, MD
Corlin Jewell, MD
Jason Lai, MD
James Morosco, DO
Richard Radak, MD
Liova Rivera-Garcia, MD
Michael Ward, MD
Shawn Wilson, MD

Endocrinology

Richard Weirich, MD

Facial Plastics

Zachary Zimmerman, MD

Family Medicine

Shamshad Anjum, MD
Marek Bentkowski, MD
Brittany Blomberg, DO
Jennifer Cho-Escalante, DO
Luan Elezi, MD
Maria Goetzen, MD
Kathleen Klespis-Wick, MD
Meredith Maxey, MD
Thuy Thi Nguyen, DO
Nishant Patel, MD
Tejesh Patel, MD
Stephen Rudisill, MD
Christel Tecarro, MD
Jack-Ky Wang, MD
Beth Yount, MD

Gastroenterology

Tsu-Hon Wang, MD
Steven Yang, MD
David Yoon, MD

General Surgery

Melissa Amberger, DO
Nissage Cadet, MD
Neel Karne, MD

Gynecology

Russell Albert, MD

Hospitalist

Heather Breen, MD
Hatem Dajani, MD
Barbara Higgins, MD
Thomas James, MD
John Kapoor, MD, PhD
Therese Lucietto-Sieradzki, MD
Shadi Marina, MD
Charli Mella, MD
Anisha Nandyala, MD
Roy Settergren, MD
Ashwin Uttam, DO

Infectious Disease/ Internal Medicine

Vijaya Somaraju, MD

Internal Medicine

Robert Lisek, MD
Cheryl Miller, MD
Pawel Olszewski, MD
Annabelle Tolentino, MD

Nephrology

Mashood Ahmad, MD
Joanna Niemiec, MD
Michael Robertson, MD
Charles Sweeney, MD

Neurology

Krzysztof Goetzen, MD
Javaid Iqbal, MD

Neurosurgery

Wendell Lake, MD
Gregory Trost, MD

Obstetrics and Gynecology

Binn Jatta, MD
Rory Miranda, MD
Cynthia Palabrica, MD
Glenn Tan, MD

Oncology

Walter Vogel, MD

Ophthalmology, Eye Surgery

Iain Decker, DO
Mario Rojas, MD
Alice Townshend, MD

Optometry

Alan Rehbein, OD
Cynthia Rehbein, OD

Orthopedic Surgery

Jamie Frantz, MD
Ajmal Matloob, MD
Lee McFadden, MD
Daniel Sellman, MD
Andrea Stitgen, MD

Otolaryngology (Ear, Nose and Throat)

William Hofmann, MD
Zachary Zimmerman, MD

Palliative Care/Hospice Care

Luan Elezi, MD

Pathology

Cris Myers, MD
Willis J. Rieker, MD
Lu Wang, MD

Pediatrics

Chitra Desai, MD
Leah Farley, MD
Abraham Rodriguez, MD

Plastic Surgery

Andrea Martin, MD
Landon Pryor, MD

Podiatry

Charles Kind, DPM
Robert Sage, DPM
James Whelan, DPM

Psychiatry

Maria-Maria Anleu, MD
Jennifer Bleak, MD
Yehia Khoga, MD

Pulmonology/Sleep Medicine

Joseph Kittah, MD

Radiation Oncology

Eric Xanthopoulos, MD

Radiology

Philip Budihardjo, DO
George Cherian, MD
Eric Goth, MD
Thomas Lisk, MD

Rheumatology

Dimitrios Fanopoulos, MD

Sports Medicine

Jamie Frantz, MD

Sports Medicine, Non-Surgical Orthopedics, Electrodiagnostic Medicine

Kenneth Klein, MD

Urology

Michael Donnelly, DO
Suzanne Gudeman, MD
Kevin Tomera, MD

Vascular Surgery

Nissage Cadet, MD

ADVANCED PRACTICE PROVIDERS

Anesthesiology

Beverly Joy LaMadrid, CRNA

Cardiology

Jenny Managbanag, NP

Lauren Mueth, PA-C

Cardiothoracic Surgery

Nicole Bindl, NP

Emergency Medicine

Mark Belligan, PA

Mary Ann Bertuso, PA

Jessica Callisto, PA

Kevin Erdman, PA

Bradley Johnson, PA

Kate Ketterhagen, PA

Kelly Lovejoy, PA

Alisha Maly, PA

Doris Vargas Milosavljevic, PA-C

Robert Nerad, PA

Paula Riebe, PA

Paul Sabel, PA-C

Stephanie Schoch, PA

Curt Seiler, PA

Family Medicine

Madelene Hamann, NP

Betsy Press, NP

General Surgery

Elizabeth Bailey, PA

Michael Korbol, PA

Hospitalist

Chad Schroeder, PA-C

Ruth Christiansen, NP

Internal Medicine

Terra Green, NP

Obstetrics and Gynecology

Kari Ziemba, NP

Orthopedic Surgery

Kristy Dygart, NP

Kristin Lietzau, PA

John Littlefield, PA

Otolaryngology (Ear, Nose and Throat)

Cynthia Philpott, NP

Palliative Care/Hospice Care

Trisha Field, NP

Psychiatry

Helen Link, NP

Pulmonology

Anne Marie Matelski, PA

CONSULTING SPECIALISTS

Cardiac Electrophysiology

Indrajit Choudhuri, M.D.

Mequon, Wisconsin

Anwer Dhala, M.D.

Aurora Cardiovascular Group,
Milwaukee, Wisconsin

Jasbir Sra, M.D.

Aurora Cardiovascular Group,
Milwaukee, Wisconsin

Jodi Zilinski, M.D.

Aurora Cardiovascular Group,
Milwaukee, Wisconsin

Oncology/Hematology

Daniel Mulkerin, M.D.

University of Wisconsin, Madison, Wisconsin

Ophthalmology

James Bell, M.D.

Dean Health Plan, Madison, Wisconsin

John Bussa, M.D.,

Mercy Health System, Janesville, Wisconsin

Kimberley Lovelace, M.D.

Mercy Health System, Janesville, Wisconsin

David Luellwitz, D.O.

Mercy Health System, Janesville, Wisconsin

Daniel Ofori, M.D.

Mercy Health System, Janesville, Wisconsin

Pediatric Cardiology

John Hokanson, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Kathleen Maginot, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Telestroke

Eric Adelman, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Edward Bradbury, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Marcus Chacon, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Jamie Elliott, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Bolanle Famakin, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Justin Sattin, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Erik Tarula, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

Natalie Wheeler, M.D.

University of Wisconsin Hospital and Clinics,
Madison, Wisconsin

