2025 Community Health Implementation Strategy and Plans

Adopted November 11, 2025

CHI Memorial
A member of CommonSpirit

CHI Memorial Hospital Chattanooga
CHI Memorial Hospital Hixson
CHI Memorial Hospital Georgia

Table of Contents

At-a-Glance Summary

Community Served 	Hamilton and Bradley Counties in Tennessee (TN) and Catoosa, Dade, and Walker Counties in Georgia (GA) are the primary focus of the CHNA due to the service area of CHI Memorial. Used as the study area, the five counties accounted for 80.5% of inpatient discharges from July 1, 2023 through July 30, 2024. The population of the five counties was 626,604 and increased 7.2% from 2010 to 2020. The community includes medically underserved, low-income, and minority populations who live in the geographic areas from which CHI Memorial draws its patients. All patients were used to determine the service area without regard to insurance coverage or eligibility for financial assistance under CHI Memorial's Financial Assistance Policy.
Significant Community Health Needs Being Addressed 	The significant community health needs the hospital is helping to address and that form the basis of this document were identified in the hospital's most recent Community Health Needs Assessment (CHNA). Needs the hospitals intend to address with strategies and programs are: • Access to affordable health insurance and healthcare/access to healthcare providers • Mental/behavioral health and resources • Food insecurity • Affordable, healthy housing • Transportation • Poverty/Low income • Chronic diseases • Prevention, education & health literacy • Substance use disorder
Strategies and Programs to Address Needs 	The hospitals intend to take actions and dedicate resources to address these needs, including **Access to affordable health insurance and healthcare/access to healthcare providers**: Increase access to healthcare services, including preventive, specialty, and emergency care in North Georgia and expanding primary care clinic footprints throughout the Market. Offer the pharmacy assistance program; health screenings; free cancer care vetted through case worker/social worker; medication copays Full time inpatient dietitian will be employed at Memorial - Georgia; mobile mammography and CT lung services to provide access to healthcare; Continue partnership with Catholic Charities of East TN and Welcome Home of Chattanooga for discharge and respite care; Community Health Clinic in Hixson

Financial Assistance program for patients; partnering with SHIP (state health insurance); Help patients use the free online Healthcare Pathfinder site to help patients find more affordable healthcare insurance; CHI Memorial received $1.3 Million in grants to enhance emergency services in North Georgia

Poverty/Low income: Financial Assistance and charity care for uninsured/underinsured/ low income patients upon discharge.

Chronic diseases: Participate in health fairs by providing education/prevention materials including health screenings. Full time inpatient dietitian will be employed at Memorial - Georgia; Expanding primary care clinic footprints throughout the Market.

Planned resources and collaborators to help address these needs, as well as anticipated impacts of the strategies and programs, are described in the "Strategies and Program Activities by Health Need" section of the document.

This document is publicly available online at the hospital's website. Written comments on this strategy and plan can be submitted to CHI Memorial, 2525 de Sales Ave, Chattanooga, TN 37404 or by e-mail Betsy.Kammerdiener@commonspirit.org or chimemorial.communications@commonspirit.org

Our Hospitals and the Community Served

About the Hospital

CHI Memorial Hospital Chattanooga, CHI Memorial Hospital Hixson, and CHI Memorial Hospital Georgia are members of CommonSpirit Health, one of the largest nonprofit health systems in the U.S., with more than 2,200 care sites in 24 states coast to coast, serving patients in big cities and small towns across America.

The new Memorial Hospital North Georgia will open January 11, 2026. It will have 64 inpatient beds including an intensive care unit (ICU), as well as a full-service emergency department with 24 beds, five operating rooms, two endoscopy suites, comprehensive imaging services, non-invasive cardiac imaging, and a laboratory. The new building will connect to the current CHI Memorial Parkway building creating a single campus geared toward establishing a central location for inpatient and outpatient services.

Facility Licensed	Licensed Beds	Address
CHI Memorial Hospital Chattanooga	357	2525 de Sales Ave, Chattanooga, TN 37404
CHI Memorial Hospital Hixson	74	2051 Hamill Rd, Hixson, TN 37343
CHI Memorial Hospital Georgia	179	100 Gross Crescent Circle, Ft Oglethorpe, GA 30742

CHI Memorial provides a wide array of healthcare resources for the community through the following service lines and programs:

- Acute Hospital Care
- Advanced Imaging
- Cardiac Care
- Emergency Care
- EMS Services
- Medical Specialties
- Neurosciences & Stroke Care
- Oncology Services
- Orthopedics & Spine Care
- Physical Therapy & Rehab Services
- Primary Care
- Sleep Medicine Services
- Surgical Services
- Wound Care

Our Mission

The hospital's dedication to assessing significant community health needs and helping to address them in conjunction with the community is in keeping with its mission. As CommonSpirit Health, we make the healing presence of God known in our world by improving the health of the people we serve, especially those who are vulnerable, while we advance social justice for all.

Financial Assistance for Medically Necessary Care

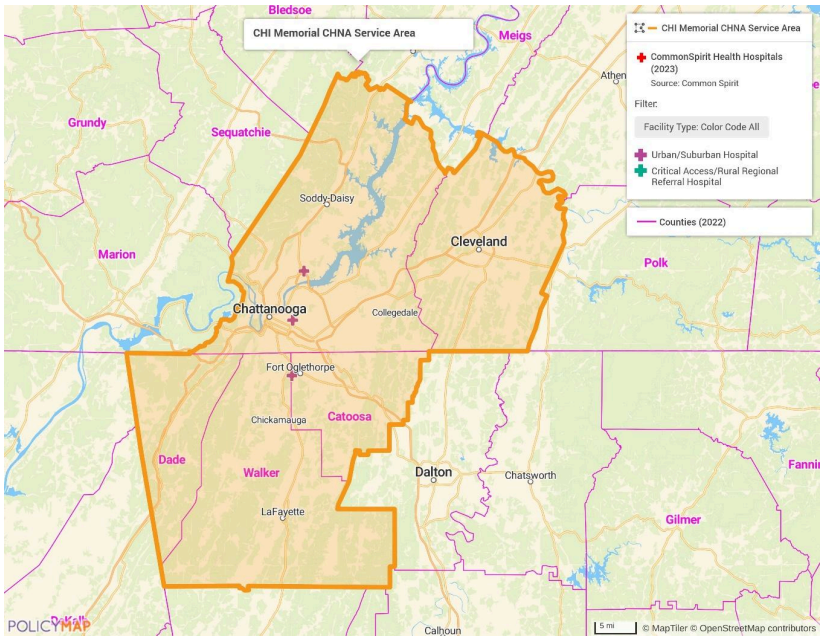
It is the policy of CommonSpirit Health to provide, without discrimination, emergency medical care and medically necessary care in CommonSpirit hospital facilities to all patients, without regard to a patient's financial ability to pay.

This hospital has a financial assistance policy that describes the assistance provided to patients for whom it would be a financial hardship to fully pay the expected out-of-pocket expenses for such care, and who meet the eligibility criteria for such assistance. The financial assistance policy, a plain language summary and related materials are available in multiple languages on the hospital's website.

Description of the Community Served

Hamilton and Bradley Counties in Tennessee (TN) and Catoosa, Dade, and Walker Counties in Georgia (GA) are the primary focus of the CHNA due to the service area of CHI Memorial. Used as the study area, the five counties accounted for 80.5% of inpatient discharges from July 1, 2023, through July 30, 2024. The community includes medically underserved, low-income, and minority populations who live in the geographic areas from which CHI Memorial draws its patients.

All patients were used to determine the service area without regard to insurance coverage or eligibility for financial assistance under CHI Memorial's Financial Assistance Policy.



ZIP Codes included in the service area:

37327, 30747, 30728, 37322, 30707, 37380, 30736, 37321, 37379, 37323, 30731, 30738, 37377, 30752, 37338, 35984, 37363, 37312, 37362, 30711, 30105, 37307, 37405, 35989, 35958, 30740, 30720, 37310, 37311, 37419, 30710, 37336, 37343, 37308, 37373, 30753, 37341, 37309, 37353, 30755, 37421, 37361, 35981, 30739, 30741, 37416, 37415, 30757, 37302, 30725, 30746, 37406, 30750, 35979, 37412, 37411, 37396, 37404, 37409, 30742, 37407, 37410, 37408, 37403, 37402, 37350, 37351, 30726, 37315, 37450.

The table below shows the demographic summary of Hamilton & Bradley Counties in TN and Catoosa, Dade and Walker Counties in GA compared to Tennessee, Georgia and the U.S. insert table

Core Demographic Summary

The tables below show the demographic summary of the 5-county study area compared to TN, GA and the U.S.

	Service Area	TN	GA	USA
Population	626,604	6,910,840	10,711,908	331,449,281
Pop. Change (2010-2020)	7.2%	8.9%	10.6%	7.4%
Percent of Population 65+	18.1%	16.7%	14.4%	16.8%
Percent of Population below 18	21.1%	22.0%	23.4%	22.1%
Percent of Population 18-64	60.8%	61.3%	62.2%	61.1%
Racial and Ethnic Make-up				
White	76.5%	72.2%	51.8%	61.6%
Black	11.9%	15.8%	31.0%	12.4%
Asian	1.7%	2.0%	4.5%	6.0%
Native American/Alaska Native	.5%	.4%	.5%	1.1%
Native Hawaiian/Pacific Islander	0.07%	0.06%	0.07%	0.2%
Two or More Races	6.5%	6.0%	6.9%	10.2%
Other Race	2.9%	3.6%	5.2%	8.4%
Hispanic Origin	6.4%	6.9%	10.5%	18.7%

	Bradley	Hamilton	Catoosa	Dade	Walker	TN	GA	USA
Median Age	40	40	41	43	42	39.2	37.6	39.0
Median Household Income	$60,692	$69,069	$68,896	$59,531	$52,276	$65,254	$61,035	$67, 521
Percent with Incomes Below the Federal Poverty Guideline	13.4%	12.3%	8.9%	6.5%	13.7%	14.0%	13.5%	12.5%
Percent of Asset Limited, Income Constrained, Employed (ALICE) HH	31%	26%	34%	42%	41%	30%	35%	29%
Population in Subsidized Housing	1.6%	3.6%	.8%	.09%	1.1%	2.8%	2.4%	2.7%
Population Receiving SNAP Benefits	12.6%	10.9%	10.8%	9.1%	11.8%	12.2%	13.0%	11.9%
Percent Unemployed – 2023	3.5%	3.2%	2.7%	2.6%	3.0%	3.3%	3.2%	3.5%
Percent Uninsured	10.9%	9.6%	10.9%	11.9%	13.4%	10.1%	12.9%	9.3%
Public Insurance (not Medicare)	37.2%	33.5%	33.9%	33.6%	39.3%	36.0%	31.8%	25.1%
Percent 25+ w/o a high school diploma	11.6%	8.9%	10.2%	11.6%	14.7%	10.4%	11.0%	10.6%
Limited English proficiency age 5+	3.7%	4.2%	1.5%	0.7%	0.7%	3.6%	5.7%	8.0%
Percent with a Disability	18.2%	14.7%	17.3%	16.2%	19.6%	15.3%	12.7%	13.4%

- The population of the five counties was 626,604 and increased 7.2% from 2010 to 2020, lower growth than TN, GA or the U.S. However, Bradley County grew 9.8% from 2010 to 2020. Dade and Walker's populations declined. Hamilton had the largest population at 366,207 and Dade had the smallest at 16,251.

- The 65+ population comprised 18.1% of the population, higher than TN, GA and the U.S. Dade and Walker had the highest percentage of 65+ population at 20.4% and 19.1% respectively.
- The population below the age of 18 comprised 21.1% of the service area, lower than TN, GA or the U.S. Catoosa had the highest percentage at 22.4% and Dade had the lowest at 19.6%.
- The five counties had a higher median age (averaging 41.2) than TN (39), GA (37.6), and the U.S. (39). The service area is older than the service areas being compared.
- Hamilton County had the highest median household income at $69,069 which was higher than TN ($65,254) and the U.S. ($67,521). Dade and Walker had the lowest incomes at $59,531 and $52,276 respectively which were lower than GA ($61,035).
- The rate of poverty in Walker County was 13.7% which was higher than GA (13.5%) and the U.S. (12.5%). The lowest rate of poverty was Dade County at 6.5%.
- The percentage of asset limited, income constrained, employed (ALICE) households was highest in Dade and Walker at 42% and 41%, respectively.
- The racial and ethnic make-up of the service area was 77% White, 12% Black, 6% Hispanic origin, 7% more than one race, 2% Asian/Pacific Islander, and 3% other. (These percentages total to over 100% because Hispanic is an ethnicity, not a race.) Hamilton County was the most diverse county whereas Catoosa, Dade and Walker were more homogeneous, predominantly White.

Community Assessment and Significant Needs

The health issues that form the basis of the hospital's community health implementation strategy and plan were identified in the most recent CHNA report, which was adopted in May, 2025. The CHNA report includes:

- description of the community assessed consistent with the hospital's service area;
- description of the assessment process and methods;
- data, information and findings, including significant community health needs;
- community resources potentially available to help address identified needs; and
- impacts of actions taken by the hospital since the preceding CHNA.

Additional details about the needs assessment can be found in the CHNA report, which is publicly available on the hospital's website or upon request from the hospital, using the contact information in the At-a-Glance Summary.

Significant Health Needs

The CHNA identified the significant needs in the table below, which also indicates which needs the hospital intends to address. Identified needs may include specific health conditions, behaviors or health care services, and also health-related social and community needs that have an impact on health and well-being.

Significant Health Need	Description	Intend to Address?
Access to affordable health insurance and healthcare/access to healthcare providers	Increase access to healthcare services, including preventive, specialty, and emergency care. Opening new hospital in North Georgia January 2026. Strategic plan to increase access to primary care providers throughout our footprint in the next three years. Exploring ambulatory care centers to enhance access to specialty care, urgent care and emergency care.	☑
Mental/behavioral health and resources	Improve mental and behavioral health outcomes for patients and staff.	☐
Food insecurity	Reduce food insecurity among vulnerable patient populations.	☐
Affordable, healthy housing	Address housing instability as a barrier to health.	☐
Transportation	Overcome patient transportation barriers to healthcare access.	☐
Poverty/Low income	Provide funding to address barriers to seeking or receiving health care (e.g. transportation, utilities, dental work, testing supplies, medication copays...etc.) Partnership with One Westside Project through the Chattanooga Housing Authority, City of Chattanooga, SAMHSA and additional partners.	☑
Chronic diseases	Enhance chronic disease management and reduce disease burden within the community. Support for medical respite care for the unhoused population. Address screening, nutrition, exercise and wellness behaviors.	☑

Significant Health Need	Description	Intend to Address?
	Provide mobile screenings to underserved populations.	
Prevention, education & health literacy	Health and wellness education. Improve understanding of health literacy and promote healthy behaviors.	☐
Substance use disorder	Reduce rates of substance use disorder.	☐

Significant Needs the Hospital Does Not Intend to Address

CHI Memorial acknowledges the importance of mental/behavioral health, food insecurity, affordable housing, transportation, prevention, education and health literacy and substance use disorder as top health needs identified by the community. Due to limited resources, we do not have the capacity to address this within the current implementation strategy cycle.

2025 Implementation Strategy and Plan

This section presents strategies and program activities the hospital intends to deliver, fund or collaborate with others to address significant community health needs over the next three years, including resources for and anticipated impacts of these activities.

Planned activities are consistent with current significant needs and the hospital's mission and capabilities. The hospital may amend the plan as circumstances warrant, such as changes in community needs or resources to address them.

Creating the Implementation Strategy

The hospital is dedicated to improving community health and delivering community benefits with the engagement of its staff, clinicians and board, and in collaboration with community partners.

The programs and initiatives described here were selected on the basis of the:

- existence of current programs with evidence of success
- availability of resources
- potential for collaborative relationships with community partners
- magnitude of impact to the community

Hospital and health system participants included:

- Arts Therapies & Well-Being
- CHI Memorial Medical Group
- Clinically Integrated Network
- Community Health Clinic
- Education
- Foundation
- Mission Integration
- Nutrition
- Oncology
- Strategy
- Quality

Community input or contributions to this implementation strategy included feedback provided during the CHNA process. As part of the CHNA Summit, participants brainstormed solutions to each identified need, including development of potential action items and goals.

The programs and initiatives described here were selected on the basis of the:

- existence of current programs with evidence of success
- availability of resources
- potential for collaborative relationships with community partners
- magnitude of impact to the community

Community Health Core Strategies

The hospital believes that program activities to help address significant community health needs should reflect a strategic use of resources. CommonSpirit Health has established three core strategies for community health improvement activities. These strategies help to ensure that program activities overall address strategic aims while meeting locally-identified needs.

- **Core Strategy 1**: Extend the care continuum by aligning and integrating clinical and community-based interventions.
- **Core Strategy 2**: Implement and sustain evidence-informed health improvement strategies and programs.
- **Core Strategy 3**: Strengthen community capacity to achieve equitable health and well-being.

Vital Conditions and the Well-Being Portfolio

Community health initiatives at CommonSpirit Health use the Vital Conditions framework and the Well-Being Portfolio[1] to help plan and communicate about strategies and programs.

Investments of time, resources, expertise and collaboration to improve health and well-being can take different approaches. And usually, no single approach can fully improve or resolve a given need on its own.

One way to think about any approach is that it may strengthen "vital conditions" or provide "urgent services," both of which are valuable to support thriving people and communities. A set of program activities may seek to do one or both. Taken together, vital conditions and urgent services compose a well-being portfolio.

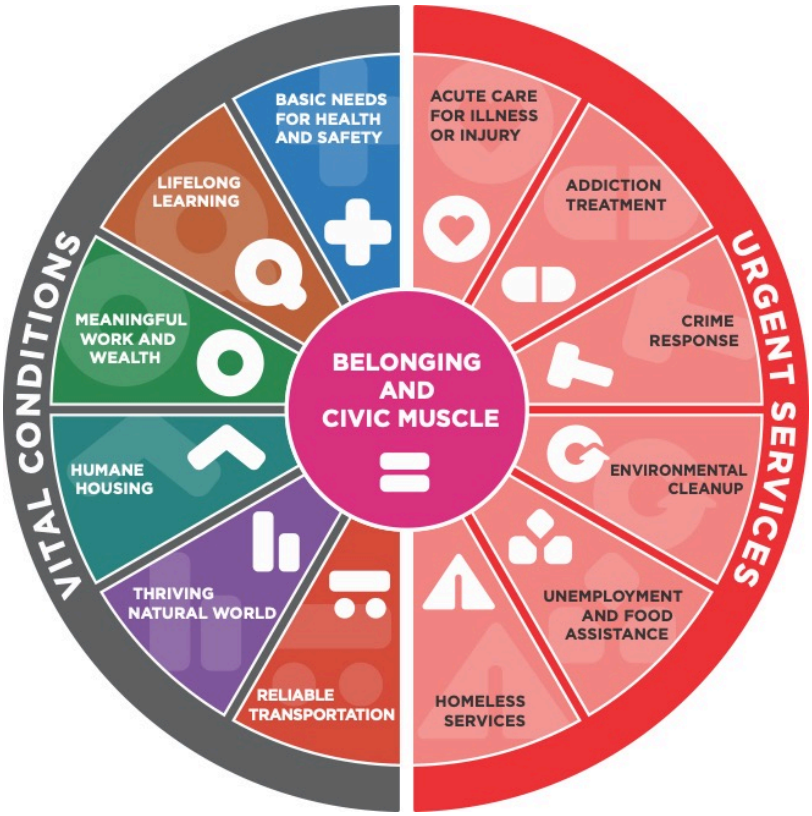
What are Vital Conditions?
These are characteristics of places and institutions that all people need all the time to be healthy and well. The vital conditions are related to social determinants or drivers of health, and they are inclusive of health care, multi-sector partnerships and the conditions of communities. They help create a community environment that supports health.

What are Urgent Services?
These are services that anyone under adversity may need temporarily to regain or restore health and well-being. Urgent services address the immediate needs of individuals and communities, say, during illness.

What is Belonging and Civic Muscle?
This is a sense of belonging and power to help shape the world. Belonging is feeling part of a community and valued for what you bring. Civic muscle is the power of people in a society to work across differences for a thriving future.

Well-Being Portfolio in this Strategy and Plan

The hospital's planned strategies and program activities that follow are each identified as aligning with one of the vital conditions or urgent services in this figure.



[1] The Vital Conditions framework and the Well-Being Portfolio were created by the Rippel Foundation, and are being used with permission. Visit https://rippel.org/vital-conditions/ to learn more.

This helps to identify the range of approaches taken to address community needs, and also acknowledges that the hospital is one community resource and stakeholder among many that are dedicated to and equipped for helping to address these needs and improve health.

Strategies and Program Activities by Health Need

Health Need:	Access to affordable health insurance and healthcare/access to healthcare providers				
Population(s) of Focus:	Uninsured|Underinsured| Income Constrained				
Strategy or Program	Summary Description	Strategic Alignment			
		Strategy 1: **Extend care continuum**	Strategy 2: **Evidence-informed**	Strategy 3: **Community capacity**	**Vital Condition (VC) or Urgent Service (US)**
Opening new hospital in North Georgia January 2026.	64 inpatient beds including an intensive care unit (ICU), as well as a full-service emergency department with 24 beds, five operating rooms, two endoscopy suites, comprehensive imaging services, non-invasive cardiac imaging, and a laboratory	☐	☐	☑	Urgent Services Acute Care for Illness or Injury
Hixson Community Clinic	• Provide care to underserved populations, including uninsured, underinsured, and unhoused individuals.	☐	☑	☐	Urgent Services Acute Care for Illness or Injury
Insurance Enrollment Assistance	• Provide ongoing counseling to assist patients in finding affordable insurance options.	☐	☐	☑	Vital Condition Basic Needs for Health and Safety
Financial Support	• Provide funding to address barriers to seeking or receiving health care (e.g.	☐	☐	☑	Vital Condition Basic Needs for Health and Safety

Health Need:	Access to affordable health insurance and healthcare/access to healthcare providers				
	transportation, utilities, dental work, testing supplies, medication copays, etc.). ● Maintain a basic indigent care fund for cancer patients.				
Planned Resources:	CHI Memorial will provide staffing (registered nurses, licensed practical nurses, social workers, medical assistants), philanthropic, outreach communications, internal education, and program management support for these initiatives. Social worker expertise				
Planned Collaborators:	CHI Memorial will partner with Tennessee State Health Insurance Assistance Program (TN SHIP), Chattanooga Housing Authority, and the City of Chattanooga Government to increase access to affordable healthcare and insurance. Additional partnerships include Catholic Charities of East Tennessee, Partnership for Families, Children and Adults, LaPaz, Volunteers in Medicine, The Sexual Assault Victim's Advocacy Center, Inc., AIM Center, Inc., The Sexual Assault Victim's Advocacy Center, Inc., YMCA of Metropolitan Chattanooga, The Bethlehem Center and many others.				

Anticipated Impacts (overall long-term goals)	Measure	Data Source
CHI Memorial's initiatives to address affordable access to care and insurance are expected to result in: higher number of patients enrolled in affordable health insurance plans, reduction of barriers that keep patients from seeking care, increased awareness of and referrals to resources available in the community, and a higher number of residents with access to appropriate and affordable care.	Number of acute care inpatients who qualify to be enrolled in affordable health insurance plans.	Hixson Community Clinic Case Management
Connecting eligible individuals to the hospital's Financial Assistance program and SHIP for health insurance enrollment.	Number/Percentage of acute care inpatients who qualify to be	Finance Team and Case Management

	enrolled in SHIP.	
Collaborate with Catholic Charities of East TN and Welcome Home of Chattanooga for seamless medical respite and discharge planning for unhoused patients.	Number/Percentage of acute care inpatients who qualify to utilize our partner resources.	Medical Respite partners

Health Need:	Poverty/Low income				
Population(s) of Focus:	Income constrained residents and patients below the federal poverty level				
Strategy or Program	Summary Description	Strategic Alignment			
		Strategy 1: **Extend care continuum**	Strategy 2: **Evidence-informed**	Strategy 3: **Community capacity**	**Vital Condition (VC) or Urgent Service (US)**
Financial Assistance Program	• Financial Assistance and charity care for uninsured, under insured and low income patients.	☑	☐	☐	Urgent Services Acute care for illness or injury
Planned Resources:	Charity Care program, Dispensary of Hope, Medication Replacement Program				
Planned Collaborators:	Project Access, Volunteers in Medicine, CEMPA, Homeless Healthcare Clinic				

Anticipated Impacts (overall long-term goals)	Measure	Data Source

Increase awareness of resources for patients who need financial assistance.	Number of patients who use the resources.	Charity Care Committee at the hospital

Health Need:	Chronic diseases				
Population(s) of Focus:	Residents and patients with a need for chronic disease management				
Strategy or Program	Summary Description	Strategic Alignment			
		Strategy 1: **Extend care continuum**	Strategy 2: **Evidence-informed**	Strategy 3: **Community capacity**	**Vital Condition (VC) or Urgent Service (US)**
Screening and Education	• Provide screenings and outreach with our mobile fleet: 2 for mammography and 2 for lung screening • Provide amyloid, expanded cardiac screenings, colorectal screenings. youth adolescent depression screenings • Partner with community	☑	☐	☐	Vital Condition Basic requirements for health and safety

Health Need:	Chronic diseases				
	agency to provide substance misuse screening ● Provide blood pressure and blood sugar screenings at community events/health fairs. ● Provide education to patients diagnosed with chronic diseases. ● Transition of care for patients who are discharged with help from the Advanced Practice Providers				
Neurosciences Service Line - Stroke Care	● Expand the neurosciences service line to provide more timely stroke care to a greater number of stroke patients. ● Increase community awareness of the signs and symptoms of a stroke through participation in community outreach events.	☑	☐	☑	Urgent Needs Acute and post-acute care for physical illness Vital Conditions Basic requirements for health and safety
Planned Resources:	CHI Memorial will provide staffing (nursing staff, CIN), outreach communications, philanthropic, and				

Health Need:	Chronic diseases
	program management support as well as the mobile coaches for these initiatives.
Planned Collaborators:	CHI Memorial will partner with the American Diabetes Association, EMS, local businesses, and community outreach event coordinators to address chronic diseases. Hamilton County Minority Health Fair, Summer Outreach Safety Festival/ City of Chatt. Office of Community Health, the Hunter Museum of American Art, Hamilton County Coalition and other community partners.

Anticipated Impacts (overall long-term goals)	Measure	Data Source
CHI Memorial's initiatives to address chronic disease are expected to result in: increased screening rates for cancer, high blood sugar and high blood pressure.	We will utilize data for tracking community referrals. Number of community screenings for all chronic diseases.	Community health workers/promoters