

Lori A. Weaver  
Commissioner

Henry D. Lipman  
Director

123 - 6/3/26

STATE OF NEW HAMPSHIRE  
DEPARTMENT OF HEALTH AND HUMAN SERVICES  
*DIVISION OF MEDICAID SERVICES*

129 PLEASANT STREET, CONCORD, NH 03301  
603-271-9422 1-800-852-3345 Ext. 9422  
Fax: 603-271-8431 TDD Access: 1-800-735-2964  
www.dhhs.nh.gov

April 30, 2026

Her Excellency, Governor Kelly A. Ayotte  
and the Honorable Council  
State House  
Concord, New Hampshire 03301

**REQUESTED ACTION**

Authorize the Department of Health and Human Services, Division of Medicaid Services, to enter into a **Sole Source** amendment to an existing agreement with Coordinated Transportation Solutions, Inc. (VC#216906), Trumbull, CT, taking into consideration the rural health transformation program's transportation initiative, and to continue to provide statewide non-emergency medical transportation for fewer than 1,200 Medicaid Fee-for-Service members, by increasing the price limitation by \$324,000 from \$2,880,335 to \$3,204,335 and by extending the completion date from June 30, 2026 to June 30, 2027, effective July 1, 2026, upon Governor and Council approval. 53% Federal Funds. 24% General Funds. 23% Other Funds (as defined in RSA 126-AA:3, I).

The original contract was approved by Governor and Council on March 23, 2022, item #11, amended on January 18, 2023, item #17A, amended on January 31, 2024, item #24, and most recently amended on June 4, 2025, item #118.

Funds are available in the following accounts for State Fiscal Year 2027, with the authority to adjust budget line items within the price limitation and encumbrances between state fiscal years through the Budget Office, if needed and justified.

**See attached fiscal details.**

**EXPLANATION**

This request is **Sole Source** because MOP 150 requires all amendments to agreements originally approved as sole source to be identified as sole source. The Department is maintaining the current contract for a one-year extension is cost-effective, as the current vendor operates the established NEMT fee-for-service infrastructure, provider network, and member support systems. The rural health transformation grant includes plans to create a statewide transportation solution that would extend beyond Medicaid. Given these operational realities and the short, defined timeframe needed to support rural health transformation planning, continuing with the current Contractor for this limited period is the most stable and responsible approach.

The purpose of this request is for the Contractor to continue providing services to approximately 1,200 Medicaid members in the State's Fee-for-Service program with access to non-emergency medical transportation for all Medicaid covered services. Eligibility for services are verified through the Department's Medicaid Management Information System.

Approximately 1,171 individuals will be served during State Fiscal Year 2027.

The Contractor is providing a statewide network of transportation providers that transport beneficiaries in various modes of transportation, which includes taxis, wheelchair vans, non-emergency ambulances, and vans. The Contractor ensures beneficiaries receive the most efficient mode of transportation based on their physical and/or cognitive impairments. The Contractor is maintaining a call center for beneficiaries to schedule rides. Additionally, the Contractor ensures all transportation providers complete training that includes cultural and linguistic sensitivity, defensive driving, driver code of conduct, situational behavioral training, first aid, and Cardiopulmonary Resuscitation training. The Contractor completes beneficiary satisfaction surveys and performs necessary corrective action. The Contractor responds to all grievances communicated in a timely manner unless it is Significant or Reportable, which is reported to the Department within twelve (12) and twenty-four (24) hours, respectively, and keeps the Department apprised throughout the grievance process. If there is an accident, the Department is notified within twenty-four (24) hours unless it results in an injury in which the Department is notified within twelve (12) hours. This Contractor also serves one of the Medicaid Managed Care Organization's membership.

The Department will continue to monitor services through:

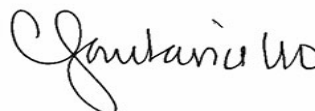
- Monthly meetings with the Contractor to address provider and member concerns;
- Regularly scheduled meetings with key stakeholders to collect feedback on program performance;
- Contractor required reporting on contract performance such as ride completion and call center wait times, inclusive of liquidated damages for failure to meet service level agreements; and
- Conducting routine claims audits.

Should the Governor and Council not authorize this request, Medicaid beneficiaries in the Fee-for-Service program who are dependent on the non-emergency transportation program may not have as reliable access to needed transportation to Medicaid-covered services.

Area served: Statewide.

Source of Federal Funds: Assistance Listing Number #93.778, FAIN #2605NH5MAP.

Respectfully submitted,



For:

Lori A. Weaver  
Commissioner

Department of Health and Human Services

Non-Emergency Medical Transportation (NEMT) Program for Fee-for-Service (EPS) Medicaid Beneficiaries (SS-2022-DMS-01-NEMT-01-A04)

<b>05-95-47-470010-23580000 HEALTH AND SOCIAL SERVICES, HEALTH AND HUMAN SVCS DEPT, DIVISION OF MEDICAID SERVICES, OFC OF MEDICAID SERVICES, NH GRANITE ADV HEALTH CARE TRUST FUND</b>						
State Fiscal Year	Class / Account	Class Title	Job Number	Current Budget	Increased (Decreased)	Revised Budget
2022	101/500729	Medicaid Payments to Providers	47004369	\$10,955	\$0	\$10,955
2023	101/500729	Medicaid Payments to Providers	47004369	\$85,598	\$0	\$85,598
2024	101/500729	Medicaid Payments to Providers	47004369	\$96,643	\$0	\$96,643
2025	101/500729	Medicaid Payments to Providers	47004369	\$106,603	\$0	\$106,603
2026	101/500729	Medicaid Payments to Providers	47004369	\$52,680	\$0	\$52,680
2027	101/500729	Medicaid Payments to Providers	47004369	\$0	\$18,346	\$18,346
			<i>Subtotal</i>	\$352,479	\$18,346	\$370,825

<b>05-95-47-470010-79480000 HEALTH AND SOCIAL SERVICES, HEALTH AND HUMAN SVCS DEPT, DIVISION OF MEDICAID SERVICES, OFC OF MEDICAID SERVICES, MEDICAID CARE MANAGEMENT</b>						
State Fiscal Year	Class / Account	Class Title	Job Number	Current Budget	Increased (Decreased) Amount	Revised Budget
2022	101/500729	Medicaid Payments to Providers	47004050	\$101,415	\$0	\$101,415
2023	101/500729	Medicaid Payments to Providers	47004050	\$783,662	\$0	\$783,662
2024	101/500729	Medicaid Payments to Providers	47004050	\$717,623	\$0	\$717,623
2025	101/500729	Medicaid Payments to Providers	47004050	\$582,764	\$0	\$582,764
2026	101/500729	Medicaid Payments to Providers	47004050	\$237,035	\$0	\$237,035
2027	101/500729	Medicaid Payments to Providers	47004050	\$0	\$282,120	\$282,120
			<i>Subtotal</i>	\$2,422,499	\$282,120	\$2,704,619

<b>05-95-47-470010-70510000 HEALTH AND SOCIAL SERVICES, HEALTH AND HUMAN SVCS DEPT, DIVISION OF MEDICAID SERVICES, OFC OF MEDICAID SERVICES, CHILD HEALTH INSURANCE PROGRAM</b>						
State Fiscal Year	Class / Account	Class Title	Job Number	Current Budget	Increased (Decreased) Amount	Revised Budget
2022	101/500729	Medicaid Payments to Providers	47004060	\$1,629	\$0	\$1,629
2023	101/500729	Medicaid Payments to Providers	47004060	\$17,903	\$0	\$17,903
2024	101/500729	Medicaid Payments to Providers	47004060	\$21,771	\$0	\$21,771
2025	101/500729	Medicaid Payments to Providers	47004060	\$21,321	\$0	\$21,321
2026	101/500729	Medicaid Payments to Providers	47004060	\$42,733	\$0	\$42,733
2027	101/500729	Medicaid Payments to Providers	47004060	\$0	\$23,534	\$23,534
			<i>Subtotal</i>	\$105,357	\$23,534	\$128,891

<b>Total</b>	<b>\$2,880,335</b>	<b>\$324,000</b>	<b>\$3,204,335</b>
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**STATE OF NEW HAMPSHIRE  
DEPARTMENT OF INFORMATION TECHNOLOGY**

27 Hazen Drive | Concord, NH | 03301  
Fax: (603) 271-1516 | TDD: (800) 753-2964  
[doit.nh.gov](http://doit.nh.gov)



Denis Goulet, *Commissioner*

May 4, 2026

Lori A. Weaver, Commissioner  
Department of Health and Human Services  
State of New Hampshire  
129 Pleasant Street  
Concord, NH 03301

Dear Commissioner Weaver:

This letter represents formal notification that the Department of Information Technology (DoIT) has approved your agency's request to enter into a contract amendment with Coordinated Transportation Solutions, Inc., as described below and referenced as DoIT No. 2022-114D.

The purpose of this request is to continue to provide statewide non-emergency medical transportation for Medicaid Fee-for-Service members.

The Total Price Limitation shall increase by \$324,000 for a New Total Price Limitation of \$3,204,335, effective upon Governor and Council approval through June 30, 2027.

A copy of this letter must accompany the Department of Health and Human Services' submission to the Governor and Executive Council for approval.

Sincerely,

A handwritten signature in black ink that reads "Denis Goulet". The signature is written in a cursive style with a long horizontal stroke at the end.

Denis Goulet

DG/jd  
DoIT #2022-114D

cc: Ken Gagne, IT Manager, DoIT

**State of New Hampshire  
Department of Health and Human Services  
Amendment #4**

This Amendment to the Non-Emergency Medical Transportation (NEMT) Program for Fee-for-Service (EPS) Medicaid Beneficiaries contract is by and between the State of New Hampshire, Department of Health and Human Services ("State" or "Department") and Coordinated Transportation Solutions, Inc. ("the Contractor").

WHEREAS, pursuant to an agreement (the "Contract") approved by the Governor and Executive Council on March 23, 2022 (Item #11), as amended on January 18, 2023 (Item #17A), as amended on January 31, 2024 (Item #24) and most recently amended on June 4, 2025 (Item #118), Contractor agreed to perform certain services based upon the terms and conditions specified in the Contract as amended and in consideration of certain sums specified; and

WHEREAS, pursuant to Form P-37, General Provisions, the Contract may be amended upon written agreement of the parties and approval from the Governor and Executive Council; and

NOW THEREFORE, in consideration of the foregoing and the mutual covenants and conditions contained in the Contract and set forth herein, the parties hereto agree to amend as follows:

1. Form P-37 General Provisions, Block 1.7., Completion Date, to read:  
June 30, 2027
2. Form P-37, General Provisions, Block 1.8., Price Limitation, to read:  
\$3,204,335
3. Modify Exhibit A - Revisions to Standard Provisions, by adding Subsection 1.3., to read:
  - 1.3 Paragraph 6, Compliance by Contractor with Laws and Regulations/Equal Employment Opportunity, Subparagraph 6.1., is amended as follows:
    - 6.1 In connection with the performance of the Services, the Contractor shall comply with all applicable statutes, laws, regulations, and orders of federal, state, county or municipal authorities which impose any obligation or duty upon the Contractor, including, but not limited to, RSA 151:21 Patients' Bill of Rights, civil rights and equal employment opportunity laws, and the Governor's order on Respect and Civility in the Workplace, Executive Order 2020-01. In addition, if this Agreement is funded in any part by monies of the United States, the Contractor shall comply with all federal executive orders, rules, regulations and statutes, and with any rules, regulations and guidelines as the State or the United States issue to implement these regulations. The Contractor shall also comply with all applicable intellectual property laws.
4. Modify Exhibit C, Payment Terms, by adding Section 1.1., to read:
  - 1.1. 55% Federal Funds from Medicaid Title XIX, Medical Assistance Program as awarded on 10/1/1015 by the US Department of Health and Human Services, Centers for Medicare and Medicaid Services. ALN 93.778, FAIN 2605NH5MAP.
  - 1.2. 22% General Funds
  - 1.3. 23% Other Funds (Medicaid Enhancement Tax and New Hampshire Granite Advantage Health Care Program Trust Fund).

All terms and conditions of the Contract and prior amendments not modified by this Amendment remain in full force and effect. This Amendment shall be effective July 1, 2026, upon Governor and Council approval.

IN WITNESS WHEREOF, the parties have set their hands as of the date written below,

State of New Hampshire  
Department of Health and Human Services

5/1/2026  
\_\_\_\_\_  
Date

DocuSigned by:  
*Henry Lipman*  
4B74F78C04B44B1...  
\_\_\_\_\_  
Name: Henry Lipman  
Title: Medicaid Director

Coordinated Transportation Solutions, Inc.

5/1/2026  
\_\_\_\_\_  
Date

Signed by:  
*Raj Nagpal*  
DC2FF80C46F4436...  
\_\_\_\_\_  
Name: Raj Nagpal  
Title: CFO/Acting CEO

The preceding Amendment, having been reviewed by this office, is approved as to form, substance, and execution.

OFFICE OF THE ATTORNEY GENERAL

DocuSigned by:  
*Robyn Guarino*  
748734844941460

5/1/2026  
Date

Name: Robyn Guarino  
Title: Attorney

I hereby certify that the foregoing Amendment was approved by the Governor and Executive Council of the State of New Hampshire at the Meeting on: \_\_\_\_\_ (date of meeting)

OFFICE OF THE SECRETARY OF STATE

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name:  
Title:

# State of New Hampshire

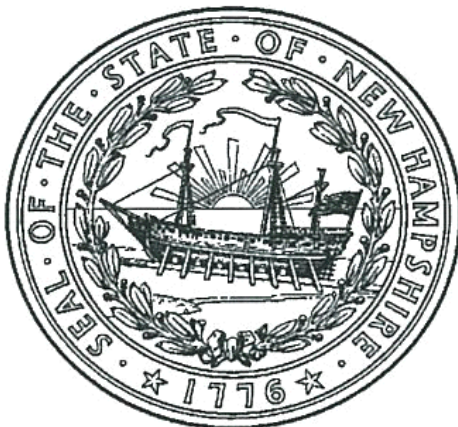
## Department of State

### CERTIFICATE

I, David M. Scanlan, Secretary of State of the State of New Hampshire, do hereby certify that COORDINATED TRANSPORTATION SOLUTIONS, INC. is a Connecticut Nonprofit Corporation registered to transact business in New Hampshire on August 02, 2005. I further certify that all fees and documents required by the Secretary of State's office have been received and is in good standing as far as this office is concerned.

Business ID: **542053**

Certificate Number: **0007914847**



IN TESTIMONY WHEREOF,  
I hereto set my hand and cause to be affixed  
the Seal of the State of New Hampshire,  
this 23rd day of April A.D. 2026.

A handwritten signature in black ink, appearing to read "D. Scanlan", is written over a faint circular outline.

David M. Scanlan  
Secretary of State

## CERTIFICATE OF VOTE/AUTHORITY

I, Steven Feist of Coordinated Transportation Solutions, Inc. do hereby certify that:

1. I am the Vice President and Chief Operations Officer of Coordinated Transportation Solutions, Inc.
2. That the President and Chief Financial Officer is hereby authorized on behalf of this company to enter into said contracts with the State, and to execute any and all documents, agreements, and other instruments, and any amendments, revisions, or modifications thereto, as he may deem necessary, desirable or appropriate, and Raj Nagpal is the duly elected President and Chief Financial Officer of this company.
3. I further certify that it is understood that the State of New Hampshire will rely on this certificate as evidence that the person listed above currently occupies the position indicated and that they have full authority to bind the company and that this authorization shall remain valid for thirty (30) days from the date of this certificate.



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Steven Feist  
Vice President and Chief Operations Officer  
Coordinated Transportation Solutions, Inc.

04/21/2026

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Date



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 4/21/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

Table with producer information (License # 1009544, Lawley Shoff Darby), insured information (Coordinated Transportation Solutions, Inc.), and insurer details (Underwriters at Lloyds London, Utica Mutual Insurance Company, Travelers Casualty & Surety Co).

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Main table listing coverages: Commercial General Liability, Automobile Liability, Umbrella Liab, Workers Compensation and Employers' Liability, Errors & Omissions, and Cyber Liability. Includes columns for policy number, dates, and limits.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) D&O/EPLI 7/24/25-7/24/26, Berkley Insurance Company, Pol ##F00523082015, Claims Made \$1,000,000/\$1,000,000. D&O Retention \$35,000/EPLI Retention \$50,000, Retro Date 7/25/2001. Sexual/Physical Misconduct incl in E&O-\$1,000,000/\$3,000,000-\$50,000 retention, Claims Made, Retro Date 7/25/01. E&O retro date 7/25/01 \$5,000,000/\$5,000,000 & 7/24/16 \$2,000,000/\$3,000,000 & 7/24/18 \$3,000,000/\$3,000,000. Cyber Liability Policy #108053492, 6/1/25-6/1/26, Travelers Casualty & Surety Co, \$5,000,000, \$25,000 ded. Excess Cyber 2nd layer Liability Policy #AB-6768574-01, 6/1/25-6/1/26, At-Bay Specialty Insurance Company, \$5,000,000, \$25,000 retention. Policy No. 3604-57-62, Chubb Insurance Group, 7/24/25-26 - \$25,000 Employee Dishonesty/\$1,000 deductible

CERTIFICATE HOLDER CANCELLATION

Table for certificate holder (State of NH Department of Health and Human Services) and cancellation details (Authorized Representative signature).

# NONPROFIT COVER SHEET

**A. Entity Name:** Coordinated Transportation Solutions, Inc.

**B. Entity’s Contact Information for Records Requests (e.g., resumes of key personnel; audited financial statements):**

Resumes – Gina DePina – [gdepina@ctstransit.com](mailto:gdepina@ctstransit.com)

Financials - Peter Myzithras – [pmyzithras@ctstransit.com](mailto:pmyzithras@ctstransit.com)

**C. List Board of Directors and Affiliations**

<u>Name (Identify any additional role(s) in Parentheses)</u>	<u>Affiliations</u>
E.g., John Doe (President)	
<b>Pamela Green (Chairperson)</b>	
<b>Julia Feldman (Vice Chairperson)</b>	
<b>Lincoln Liburd (Secretary)</b>	
<b>Henry Pittman (Treasurer)</b>	
<b>Beverly Ward (Board Member)</b>	
<b>Robert Trachtenberg (Board Member)</b>	
<b>Sabra Kershaw (Board Member)</b>	
<b>Raj Nagpal (Board Member)</b>	

**D. List Key Personnel** (Resumes must be available upon request to the person(s) listed in section B or may be attached):

<u>Name</u>	<u>Role</u>	<u>Annual Salary</u>	<u>Amount Paid From This Contract</u>
George Sousa	Director Of Account Management	\$ 135,000.00	\$ 6,750.00
Nashana Sims	Service Resolution Coordinator	\$ 43,132.13	\$ 4,313.21
Kay'la Cook	QA Associate	\$ 46,675.20	\$ 23,337.60
Raquelle Bryant	Provider Relations Team Lead	\$ 46,675.20	\$ 18,670.08
Sara O'Dougherty	Provider Relations Field Supervisor	\$ 75,739.60	\$ 11,360.94
Valerie Boyd	Provider Relations Coordinator	\$ 40,788.80	\$ 10,197.20
Arduini Natalya	Billing Specialist	\$ 48,360.00	\$ 12,090.00
Megan LeMere	Claims Processor	\$ 39,610.27	\$ 7,922.05
Marisella Garcia-Rivera	Contact Center Manager	\$ 75,000.00	\$ 7,500.00
Jenna McQuaig	Customer Service Representative 3	\$ 45,926.40	\$ 4,592.64
Shayline Cartagena	Customer Service Representative 1	\$ 40,560.00	\$ 4,056.00
Stephanie Dejesus	Customer Service Representative 2 - Spanish Speaking	\$ 42,993.60	\$ 4,299.36
Samara Smith DuPont	Customer Service Representative 2	\$ 41,604.58	\$ 4,160.46
Dadmohammad Rasool	Customer Service Representative 1	\$ 38,480.00	\$ 19,240.00

Sharon Melendez	Customer Service Representative 2 - Spanish Speaking	\$ 45,198.40	\$ 9,039.68
Christopher Ijeh	Customer Service Representative 1	\$ 41,371.20	\$ 2,068.56
Chaila Robinson	Customer Service Representative 1	\$ 41,371.20	\$ 8,274.24
Ines Rodriguez	Customer Service Representative 3	\$ 44,765.76	\$ 4,476.58
Maria Morla Zorrilla	Customer Service Representative 2 - Spanish Speaking	\$ 42,993.60	\$ 4,299.36

**DISCLOSURE OF LEGAL ACTIVITIES INVOLVING THE STATE OF NEW HAMPSHIRE OR ANOTHER GOVERNMENT ENTITY**

**E. Check one of the following:**

- The entity is **not currently or has not been** party to any legal proceeding involving the State of New Hampshire (or any agency or subdivision thereof) or any other state/federal government entity before any adjudicative body in any jurisdiction **OR**
- The entity is or has been party to one or more legal proceedings as set forth above. Identify the jurisdiction, court or other adjudicative body, case number, and briefly describe the nature of the proceeding (Attached extra sheet if necessary).

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**CHARITABLE TRUSTS UNIT COMPLIANCE CERTIFICATION**

**F. Check one of the following:**

- is registered and in good standing with the New Hampshire Department of Justice Charitable Trusts Unit (\*\* see note below) **or** has submitted a complete application for registration to the Charitable Trusts Unit and is awaiting a registration determination **OR**
- is not required to register with the Charitable Trusts Unit because it is neither tax-exempt under section 501(c)(3) of the Internal Revenue Code nor engages in charitable solicitations in the State of New Hampshire **CTS Comment: CTS is a 501(c)(3) nonprofit but we don't not engage in charitable solicitations in the State of New Hampshire and therefore is not required to register with the New Hampshire Charitable Trusts Unit. OR**
- is exempt from registration with the Charitable Trusts Unit because it is a federal or state government, agency, or subdivision or is a religious organization, an integrated auxiliary of a religious organization, or is a convention or association of churches.

\*\* Note: Attached screen shot from the DOJ Registered Charities List found at:

<https://mm.nh.gov/files/uploads/doj/remote-docs/registered-charities.pdf>

**FINANCIAL DISCLOSURES**

**G. Check one the following:**

- [ X ] The organization hired an outside firm to audit its financial statements or to prepare GAAP-compliant financial statements for its most recently completed fiscal year. If so, please ensure that the financial statements and audit results are available to be requested from the contact listed on Page 1 (audited financials may be attached) **OR**
- [ ] The above does not apply, but the organization filed an IRS Form 990 or Form 990-EZ for its most recently completed fiscal year. Please attach that IRS Form 990 or Form 990-EZ to the submission. (Form 990 Schedule B is not required) **OR**
- [ ] ***If neither of the above apply***, complete the Income Statement and Balance Sheet below with the following basic financial information from the organization’s most recently completed fiscal year:

**1. INCOME STATEMENT**

	<u>Revenue</u>		<u>Expenses</u>
<i>Grants</i>	\$	<i>Compensation of officers, directors, and key personnel</i>	\$
<i>Donations</i>	\$	<i>Other salaries &amp; wages</i>	\$
<i>Program Services Revenue</i>	\$	<i>Payroll taxes &amp; employee benefits</i>	\$
<i>Interest &amp; Dividends</i>	\$	<i>Occupancy, rent, utilities, and insurance</i>	\$
<i>All other Revenue</i>	\$	<i>Printing, publications, postage, office supplies, and IT</i>	\$
<u>Total Revenue</u>	\$	<i>All other expenses</i>	\$
		<u>Total Expenses</u>	\$

## 2. BALANCE SHEET

<u>Assets</u>		<u>Liabilities</u>	
<i>Cash &amp; Equivalents</i>	\$	<i>Accounts Payable</i>	\$
<i>Investments</i>	\$	<i>Loans Payable</i>	\$
<i>Real Estate (less any depreciation)</i>	\$	<i>All other liabilities</i>	\$
<i>Other Property &amp; Equipment (less any depreciation)</i>	\$	<u>Total Liabilities</u>	\$
<i>Pledges, grants, accounts receivable</i>	\$		
<i>All other assets</i>	\$		
<u>Total Assets</u>	\$		

**Other – Mission Statement**

Include a copy of your organization’s mission statement, preferably on official letterhead.



CONNECTING PEOPLE  
WITH CARE

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## MISSION

It is the mission of CTS to increase the availability of cost-effective and efficient transportation services to transportation disadvantaged individuals and communities.

## VALUES

CUSTOMER FOCUS  
INTEGRITY  
RESPECT

## VISION

With an empowered team of professionals, CTS adds value to the services provided to our customers and improves the lives of the people we serve.



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## VALUE PROPOSITION

CTS works collaboratively with you to customize a transportation program that achieves your goals for the people in your care. Our responsive, committed and accountable transportation team includes dedicated account managers, a member experience unit, and a local presence to Connect People to Care. We will do what we do best so that you can do what you do best.

**COORDINATED TRANSPORTATION  
SOLUTIONS, INC.**

**FINANCIAL STATEMENTS  
SEPTEMBER 30, 2025 AND 2024**

**TOGETHER WITH INDEPENDENT  
AUDITOR'S REPORT**



**MYSTIC  
ACCOUNTING  
GROUP, LLP**

CERTIFIED PUBLIC ACCOUNTANTS

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
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**MYSTIC  
ACCOUNTING  
GROUP, LLP**  
CERTIFIED PUBLIC ACCOUNTANTS

## **INDEPENDENT AUDITOR'S REPORT**

To the Board of Directors  
Coordinated Transportation Solutions, Inc.  
Trumbull, Connecticut

### **Opinion**

We have audited the accompanying financial statements of Coordinated Transportation Solutions, Inc. (a nonprofit organization), which comprise the statements of financial position as of September 30, 2025 and 2024, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Coordinated Transportation Solutions, Inc. as of September 30, 2025 and 2024, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Coordinated Transportation Solutions, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Coordinated Transportation Solutions, Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue the auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting in error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Coordinated Transportation Solutions, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about Coordinated Transportation Solutions, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

*Mystic Accounting Group, LLP*

Mystic, Connecticut  
January 7, 2026

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**STATEMENT OF FINANCIAL POSITION**  
**SEPTEMBER 30, 2025 AND 2024**

**ASSETS**

	<u>2025</u>	<u>2024</u>
<b><u>Current assets</u></b>		
Cash and cash equivalents	\$ 1,226,842	\$ 1,420,821
Cash - restricted	186,689	116,992
Accounts receivable, net	16,241,194	14,825,106
Other receivables	81,997	58,612
Prepaid expenses	889,822	711,837
Total current assets	<u>18,626,544</u>	<u>17,133,368</u>
<b><u>Property and equipment</u></b>		
Office furniture, fixtures, and equipment	197,544	271,173
Computer equipment	2,006,585	1,895,898
Leasehold improvements	137,697	188,665
Software	1,470,095	1,295,713
Total property and equipment	<u>3,811,921</u>	<u>3,651,449</u>
Less accumulated depreciation	<u>(3,316,043)</u>	<u>(3,101,148)</u>
Property and equipment, net	<u>495,878</u>	<u>550,301</u>
<b><u>Other assets</u></b>		
Right of use assets	1,077,600	2,089,945
Deferred software costs	64,812	104,478
Restricted cash - deferred compensation	39,500	39,500
Total other assets	<u>1,181,912</u>	<u>2,233,923</u>
Total assets	<u>\$ 20,304,334</u>	<u>\$ 19,917,592</u>

**LIABILITIES AND NET ASSETS**

<b><u>Current liabilities</u></b>		
Accounts payable and accrued expenses	\$ 9,976,776	\$ 9,378,772
Deferred revenue	53,910	51,837
Other current liabilities	12,671	17,068
Leases payable, current portion	241,054	375,146
Long-term debt, current portion	2,335,352	34,251
Total current liabilities	<u>12,619,763</u>	<u>9,857,074</u>
<b><u>Long-term liabilities</u></b>		
Deferred compensation payable	39,500	39,500
Leases payable, less current portion	847,750	1,960,741
Long-term debt, less current portion	550,529	584,527
Total long-term liabilities	<u>1,437,779</u>	<u>2,584,768</u>
Total liabilities	<u>14,057,542</u>	<u>12,441,842</u>
<b><u>Net assets</u></b>		
Net assets without donor restrictions	6,246,792	7,475,750
Total liabilities and net assets	<u>\$ 20,304,334</u>	<u>\$ 19,917,592</u>

See accompanying notes to the financial statements

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**STATEMENTS OF ACTIVITIES**  
**FOR THE YEARS ENDED SEPTEMBER 30, 2025 AND 2024**

	<u>2025</u>	<u>2024</u>
<b><u>Revenue</u></b>		
Transportation brokerage	\$ 152,869,592	\$ 151,865,450
Investment income	41,534	98,572
Other income	-	1,936
Total revenue	<u>152,911,126</u>	<u>151,965,958</u>
<b><u>Expenses</u></b>		
Program	149,888,096	148,311,883
General and administrative	4,374,342	4,311,787
Total expenses	<u>154,262,438</u>	<u>152,623,670</u>
<b><u>Other Revenue/(Expenses)</u></b>		
Gain/(loss) on disposal of assets	(30,740)	-
Gain on termination of lease	153,094	-
Contingency expense	-	(240,436)
Total other revenue/(expenses)	<u>122,354</u>	<u>(240,436)</u>
Change in net assets	(1,228,958)	(898,148)
Net assets without donor restrictions - beginning of year	<u>7,475,750</u>	<u>8,373,898</u>
Net assets without donor restrictions - end of year	<u>\$ 6,246,792</u>	<u>\$ 7,475,750</u>

See accompanying notes to the financial statements

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**STATEMENT OF FUNCTIONAL EXPENSES**  
**FOR THE YEAR ENDED SEPTEMBER 30, 2025**

	Program	General and Administrative	Total Expenses
Purchased transportation	\$ 131,336,835	\$ -	\$ 131,336,835
Salaries and wages	12,367,955	2,916,363	15,284,318
Employee benefits	1,203,873	283,873	1,487,746
Computer maintenance	952,539	224,608	1,177,147
Payroll taxes	912,403	215,102	1,127,505
Telephone expense	697,407	164,448	861,855
Occupancy	509,832	120,218	630,050
Depreciation and amortization	292,441	68,958	361,399
Legal fees	281,526	66,384	347,910
Insurance	199,244	46,982	246,226
Unemployment expense	156,919	37,001	193,920
Other professional services	142,944	33,706	176,650
Benefits 403B Match	140,240	33,068	173,308
Payroll service	97,600	23,014	120,614
Equipment rental	62,255	14,680	76,935
Dues and subscriptions	56,944	13,427	70,371
Interpreter services	49,397	11,648	61,045
Recruiting expenses	47,539	11,209	58,748
Internet	37,120	8,753	45,873
Computer consulting	35,931	8,472	44,403
Travel and entertainment	34,066	8,033	42,099
Accounting fees	33,532	7,907	41,439
Interest expense	29,394	6,931	36,325
Computer equipment	25,629	6,043	31,672
Postage	24,730	5,831	30,561
Property taxes	20,893	4,927	25,820
Employee recognition	20,854	4,917	25,771
Marketing	19,561	4,612	24,173
Staff training	19,342	4,561	23,903
Incentive compensation	18,207	4,293	22,500
Office supplies and expense	15,088	3,558	18,646
Credit loss expense	11,274	2,659	13,933
Bank charges	10,496	2,475	12,971
Facility maintenance	8,413	1,984	10,397
Meetings	4,223	996	5,219
Gifts	3,785	893	4,678
Conference expense	3,111	734	3,845
Performance bond fee	2,298	542	2,840
Advertising	1,942	458	2,400
Printing	314	74	388
Total	<u>\$ 149,888,096</u>	<u>\$ 4,374,342</u>	<u>\$ 154,262,438</u>

See accompanying notes to the financial statements

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**STATEMENT OF FUNCTIONAL EXPENSES**  
**FOR THE YEAR ENDED SEPTEMBER 30, 2024**

	Program	General and Administrative	Total Expenses
Purchased transportation	\$ 129,626,161	\$ -	\$ 129,626,161
Salaries and wages	12,637,441	2,917,199	15,554,640
Employee benefits	1,112,492	256,805	1,369,297
Payroll taxes	931,292	214,978	1,146,270
Computer maintenance	763,621	176,273	939,894
Telephone expense	651,159	150,312	801,471
Occupancy	623,270	143,874	767,144
Depreciation and amortization	330,749	76,349	407,098
Legal fees	204,168	47,130	251,298
Insurance	192,805	44,507	237,312
Benefits 403B Match	158,647	36,622	195,269
Recruiting expenses	108,293	24,998	133,291
Payroll service	103,504	23,892	127,396
Other professional services	95,799	22,114	117,913
Unemployment expense	68,141	15,729	83,870
Equipment rental	60,850	14,047	74,897
Temporary help	55,543	12,821	68,364
Interpreter services	53,397	12,326	65,723
Staff training	53,206	10,700	63,906
Dues and subscriptions	51,909	11,983	63,892
Travel and entertainment	49,066	11,326	60,392
Computer equipment	47,360	10,933	58,293
Internet	39,581	9,137	48,718
Accounting fees	31,624	7,300	38,924
Computer consulting	30,548	7,052	37,600
Postage	29,707	6,857	36,564
Employee recognition	28,571	6,595	35,166
Conference expense	26,750	6,175	32,925
Property taxes	24,624	5,684	30,308
Marketing	20,592	4,753	25,345
Interest expense	19,139	4,418	23,557
Office supplies and expense	17,596	4,061	21,657
Incentive compensation	16,353	3,775	20,128
Credit loss expense	11,320	2,613	13,933
Meetings	9,573	2,210	11,783
Performance bond fee	6,732	1,554	8,286
Bank charges	6,336	1,462	7,798
Facility maintenance	5,893	1,361	7,254
Gifts	3,972	917	4,889
Advertising	2,145	495	2,640
Other expense	975	225	1,200
Donations	691	159	850
Printing	288	66	354
Total	<u>\$ 148,311,883</u>	<u>\$ 4,311,787</u>	<u>\$ 152,623,670</u>

See accompanying notes to the financial statements

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**STATEMENTS OF CASH FLOWS**  
**FOR THE YEARS ENDED SEPTEMBER 30, 2025 AND 2024**

	<u>2025</u>	<u>2024</u>
<b><u>CASH FLOWS FROM OPERATING ACTIVITIES</u></b>		
Change in net assets	\$ (1,228,958)	\$ (898,148)
Amounts to reconcile change in net assets to net cash used in operating activities:		
Depreciation and amortization	361,399	407,098
Loss on disposition of property and equipment	30,740	-
Credit loss expense	13,933	13,933
Changes in:		
Cash - restricted	(69,697)	(90,323)
Accounts receivable, net	(1,430,021)	(2,101,764)
Other receivables	(23,385)	(57,323)
Prepaid expenses	(177,985)	105,831
Right of use assets	1,012,345	273,880
Deferred software cost	39,666	42,146
Restricted cash - deferred compensation	-	(8,747)
Accounts payable and accrued expenses	598,004	791,525
Deferred revenue	2,073	1,993
Other current liabilities	(4,397)	(7,520)
Deferred compensation payable	-	8,747
Leases payable	(1,247,083)	(330,718)
Net cash used in operating activities	<u>(2,123,366)</u>	<u>(1,849,390)</u>
<b><u>CASH FLOWS FROM INVESTING ACTIVITIES</u></b>		
Purchase of property and equipment	(337,715)	(314,360)
Net cash used in investing activities	<u>(337,715)</u>	<u>(314,360)</u>
<b><u>CASH FLOWS FROM FINANCING ACTIVITIES</u></b>		
Advances/(repayments) on long-term debt	2,267,102	(30,595)
Net cash provided by (used in) financing activities	<u>2,267,102</u>	<u>(30,595)</u>
Net decrease in cash	(193,979)	(2,194,345)
Cash, beginning balance	<u>1,420,821</u>	<u>\$ 3,615,166</u>
Cash, ending balance	<u>\$ 1,226,842</u>	<u>\$ 1,420,821</u>
<b>SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION</b>		
Amounts paid during the year for:		
Interest	<u>\$ 39,109</u>	<u>\$ 27,835</u>

See accompanying notes to the financial statements

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**SEPTEMBER 30, 2025 AND 2024**

**THE ORGANIZATION AND DESCRIPTION OF BUSINESS**

Coordinated Transportation Solutions, Inc. (the Organization) was organized as a Connecticut not-for-profit 501(c)(3) corporation in September 1997. The Organization was formed to enhance the mobility of transportation for disadvantaged individuals and communities by offering a package of services designed to promote coordination of service and partnerships between Government, not-for-profit agencies, and for-profit companies.

The Organization has maintained long-term relationships with both its business clients and transportation provider network. This has been achieved through its expertise in transportation coordination services and planning, brokerage operations, urban and rural transit operations, para-transit services, provider relations, trip utilization analysis, and customer service. The Organization coordinates transportation services in various segments including Non-Emergency Medical Transportation, Special Education Transportation, Veterans Transportation, Workers' Compensation Transportation, and ADA Para-transport. It currently delivers over one million trips annually to residents of Vermont, New Hampshire, Maine, Connecticut, Maryland, Pennsylvania, New York, New Jersey, and Rhode Island. The majority of the Organization's revenue was generated in New Hampshire, Massachusetts and Pennsylvania.

**NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Basis of Accounting**

The accompanying financial statements have been prepared using the accrual basis of accounting and accordingly reflect all significant receivables, payables, and other liabilities.

**Basis of Presentation**

Financial statement presentation follows the recommendations of the Financial Accounting Standards Board in its Accounting Standards Codification (ASC) 958-205, *Not-for-Profit Entities, Presentation of Financial Statements*, the Organization is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets and permanently restricted net assets.

**Reclassifications**

Certain reclassifications and adjustments have been made to the financial statements of the prior year in order to conform to the current year presentation. These reclassifications have no effect on previously reported net income or total net assets.

**Estimates**

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. Actual results could differ from those estimates.

**Net Asset Categories**

To ensure observance of limitations and restrictions placed on the use of resources available to the Organization, the accounts of the Organization are maintained in the following net asset categories:

*Net assets without donor restrictions* – Net assets that are not subject to donor-imposed stipulations but may be designated for specific purposes by the Board of Directors.

*Net assets with donor restrictions* – Net assets subject to donor-imposed stipulations that may or will be met either by the actions of the Organization and/or the passage of time, or which may be perpetual. When a restriction is satisfied, the associated amount is reclassified from net assets with donor restrictions to net assets without donor restrictions and is reported in the statement of activities as net assets released from restrictions. At September 30, 2025 and 2024, the Organization had no net assets with donor restrictions.

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**SEPTEMBER 30, 2025 AND 2024**

**NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Cash and Cash Equivalents**

The Organization considers all highly liquid instruments purchased with a maturity of three months or less to be cash equivalents.

**Accounts Receivable**

Pursuant to an analysis of open receivables at September 30, 2025 and 2024, the Organization has established an allowance for credit losses totaling \$44,355 and \$28,416, respectively.

The following is a table showing the changes in accounts receivable and the allowance for credit losses for the past three years:

	<u>2025</u>	<u>2024</u>	<u>2023</u>
Accounts receivables, beginning balance	\$ 14,825,106	\$ 12,737,275	\$ 8,663,967
Accounts receivables, ending balance	16,241,194	14,825,106	12,737,275
Allowance for credit losses, beginning balance	\$ 28,416	\$ 77,092	\$ 61,963
Allowance for credit losses, adjustments to	<u>15,939</u>	<u>(48,676)</u>	<u>15,129</u>
Allowance for credit losses, ending balance	<u>\$ 44,355</u>	<u>\$ 28,416</u>	<u>\$ 77,092</u>
Other receivables, beginning balance	\$ 58,612	\$ 1,289	\$ 16,335
Other receivables, ending balance	81,997	58,612	1,289

**Property and Equipment**

Property and equipment are recorded at cost. Depreciation is provided using the straight-line method over the estimated useful lives of the underlying asset. Those lives range from three to seven years.

**Leases**

Under *ASU No. 2016-02 "Leases (Topic 842)*, leases are classified as operating or finance leases at the lease commencement date. The Organization leases certain locations and equipment. The Organization records leases on the statements of financial position in the form of a lease liability for the present value of future minimum payments under lease terms and right-of-use asset equal to the lease liability adjusted for the items such as deferred or prepaid rent, lease incentives, and any impairment of the right-of-use asset. The discount rate used in determining the lease liability is based upon incremental borrowing rates the Organization could obtain for similar loans as of the date of commencement or renewal. The Organization does not record leases on the statements of financial position that are classified as short term (less than one year).

At lease inception, the Organization determines the lease term by considering the minimum lease term and all optional renewal periods that the Organization is reasonably certain to renew. The lease term is also used to calculate straight-line lease expense. The depreciable life of leasehold improvements is limited by the estimated lease term, including renewals if they are reasonably certain to be renewed. The Organization's leases do not contain residual value guarantees or material variable lease payments.

Operating lease expense consists of a single lease cost allocated over the remaining lease term on a straight-line basis, variable lease payments not included in the lease liability, and any impairment of the right-of-use asset. Rent expense and variable lease expense are included in occupancy and equipment expense on the Organization's statements of activities. The Organization has elected to treat property leases that include both lease and non-lease components as a single component and account for it as a lease.

**Expense Allocation**

The costs of providing various programs and other activities have been reported on a functional basis in the statements of activities and in the statements of functional expenses. Accordingly, certain costs have been allocated among the programs and supporting services benefited.

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**SEPTEMBER 30, 2025 AND 2024**

**NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Marketing and Advertising**

The Organization uses marketing and advertising to promote its programs among the audience it serves. These costs are expensed as incurred. During the year ended September 30, 2025 and 2024, the Organization incurred marketing and advertising costs of \$26,573 and \$27,985, respectively.

**Income Tax Status**

The Organization is exempt from federal income taxes pursuant to Section 501 (c)(3) of the Internal Revenue Code. In addition, the Organization qualifies for the charitable contribution deduction under Section 170 (b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(2). The State of Connecticut also recognizes the Organization's tax-exempt status, and therefore, there is no provision for income taxes in these financial statements.

The Organization did not recognize any liability for uncertain tax positions as defined by accounting principles generally accepted in the United States of America.

The Organization's tax return for the year ended September 30, 2025 is subject to examination by the IRS, generally for three years after it has been filed.

**Recent Accounting Pronouncements**

From time to time, new accounting pronouncements are issued by the Financial Accounting Standards Board (FASB) and are adopted by the Organization as of the specified effective dates. Unless otherwise discussed, such pronouncements will not have a significant impact on its financial position, results of operations or cash flows, or do not apply to its operations. The Organization did not adopt any material new FASB accounting standards during the fiscal year ended September 30, 2025.

**NOTE 2 – REVENUE RECOGNITION**

The Organization has multiple revenue streams that are accounted for as reciprocal exchange transactions, mainly arranging transportation services to disadvantaged individuals and communities. This revenue generally relates to contracts with customers for which the Organization's performance obligations are to provide a specific service. Revenue is recognized at the point in time that the Organization believes its performance obligations under the contract have been materially satisfied and they are entitled to consideration.

The contractual relationships with customers may involve a third-party payor such as governments and commercial insurance companies, and the transaction prices for the services are provided are dependent upon the terms negotiated with these third-party payors.

Transaction prices are based on standard charges for services provided to members, reduced by contractual adjustments provided to third-party payors, or for certain commercial insurance contracts, are based on the number of eligible members being covered by the commercial insurance company. Certain contracts with commercial insurance companies provide for retroactive audit and review of claims. Settlements with third-party payors for retroactive revenue adjustments due to audits, reviews and/or investigations are considered variable consideration and are included in the determination of the estimated transaction price for providing services. Said settlements are recognized in the periods in which the adjustments become known.

On the Organization's performance obligations related to contracts with a duration of less than one year, the Organization has elected to apply the optional exemption provided by FASB ASC 606-10-50-14(a), *Revenue from Contracts with Customers*, and, therefore, is not required to disclose the aggregate amount of transaction price allocated to performance obligations that are unsatisfied or partially unsatisfied at the end of a reporting period. There are no incremental costs of obtaining a contract and no significant financing components. On the Organization's performance obligations related to contracts with a duration of more than one year, the Organization recognizes revenue from the satisfaction of the performance obligation in accordance with paragraph 606-10-55-18.

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**SEPTEMBER 30, 2025 AND 2024**

**NOTE 3 – REVOLVING LINE OF CREDIT**

The Organization has a \$6,000,000 revolving line of credit available with a large commercial bank at September 30, 2025 and 2024 at a variable interest rate of 7.5%. Bank advances on the credit line are payable on demand. There were \$2,299,379 outstanding on the revolving line of credit at September 30, 2025 and no amounts outstanding on the revolving line of credit at September 30, 2024.

At September 30, 2025, the Organization was not in compliance with their revolving line of credit debt covenant. The Organization was in compliance with their current ratio but was not in compliance with their debt service coverage and debt-to-worth ratios. See *Note 11 Subsequent Events* for more information on the Organization's revolving line of credit.

**NOTE 4 – COMMITMENTS AND CONTINGENCIES**

The Organization is involved in various claims and legal actions arising in the ordinary course of business. Management is of the opinion that the ultimate outcome of these matters would not have a material adverse impact on the financial position of the Organization, its results of operations or cash flows.

**NOTE 5 – LEASES**

**Lessee Arrangements**

The Organization entered into an operating lease for 13,177 square feet of office space in Trumbull, Connecticut during August 2015. On April 1, 2017, the Organization increased the square footage being leased by approximately 3,100 square feet. The amended lease calls for monthly base rent payments that increase at certain intervals during the lease term, which term expires in November 2029. In addition to the base rent payments, the Organization is responsible for their proportionate share of the common allocable expenses of operating the facility.

In December 2019, the Organization entered into an operating lease for 13,757 square feet of office space in Shelton, Connecticut. The lease called for rental payments beginning on February 1, 2020 that would increase annually over the course of the lease term which was to end on January 31, 2030. In February 2025, the Organization negotiated an early termination of the Shelton lease, effective immediately. There were no related termination penalties or incentives. At the time of the lease termination, Shelton's right of use asset balance was \$804,791 and the related lease liability was \$957,885. The asset and liability were de-recognized, and the net difference of \$153,094 was taken into income as a gain on lease termination.

Right of use assets and lease liabilities and the associated financial statement presentation are as follows:

Statement of Financial Position Presentation:

	<b>September 30,</b>	
	<b>2025</b>	<b>2024</b>
Right of use assets:		
Operating leases - other assets	<u>\$ 1,077,600</u>	<u>\$ 2,089,945</u>
Lease liabilities - current liabilities	\$ 241,054	\$ 375,146
long-term liabilities	<u>847,750</u>	<u>1,960,741</u>
Total lease liabilities	<u>\$ 1,088,804</u>	<u>\$ 2,335,887</u>

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**SEPTEMBER 30, 2025 AND 2024**

**NOTE 5 – LEASES (Continued)**

Lease Expense Presentation:

	September 30,	
	2025	2024
Operating lease cost:		
Right of use asset amortization	\$ 207,554	\$ 273,881
Interest expense	79,867	126,547
Total lease cost	\$ 287,421	\$ 400,428

The Organization also has operating leases for various small office equipment which are not practical to be recognized on lease assets and lease liabilities. Management believes this does not have a material impact on the financial position of the Organization, its results of operations or cash flows.

**NOTE 6 – FINANCIAL INSTRUMENTS**

Financial instruments that potentially subject the Organization to concentration of credit risk consist principally of cash and accounts receivable. The Organization’s cash balances within each individual bank are insured by the Federal Depository Insurance Corporation (FDIC) up to \$250,000, and one cash sweep account received extended FDIC’s fully insurance coverage on excess balances at September 30, 2025. The Organization’s concentration of credit risk with respect to the accounts receivable is limited due to the large number of customers and their dispersion across geographic areas. At September 30, 2025 and 2024 the Organization had approximately \$1,068,000 and \$1,648,000 of cash in excess of insurance coverage on deposits.

**NOTE 7 – LONG-TERM DEBT**

At September 30, 2025 and 2024, long-term debt consisted of the following:

	2025	2024
SBA \$500,000 loan at 2.75%; was dated 5/1/20; interest is accrued monthly, however no payments are due until 10/6/2022. Thereafter, monthly payments of \$3,662 for interest only are due until 10/6/2023. then monthly payments of principal and interest are due until 5/1/2035.	\$ 437,860	\$ 468,778
SBA \$150,000 loan at 2.75%; was dated 8/1/20; interest is accrued monthly, however no payments are due until 1/1/2023. Thereafter, monthly payments of \$641 for interest only are due until 9/1/2025, then monthly payments of principal and interest are due until 8/1/2035.	148,642	150,000
Total	\$ 586,502	\$ 618,778
Due within one year	\$ 35,973	\$ 34,251
Due in more than one year	550,529	584,527
	\$ 586,502	\$ 618,778

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**SEPTEMBER 30, 2025 AND 2024**

**NOTE 7 – LONG-TERM DEBT (Continued)**

Future minimum payments under these notes are as follows:

Year ended September 30,		
2026	\$	35,973
2027		36,975
2028		38,004
2029		39,063
2030		40,151
Thereafter		396,336
	<u>\$</u>	<u>586,502</u>

**NOTE 8 – RETIREMENT PLANS**

The Organization authorized a deferred compensation program pursuant to section 457 of the Internal Revenue Code. Under the plan, select employees can contribute a portion of their compensation to the plan. Amounts held in the account are restricted for future benefit payments but are subject to creditor risk. At September 30, 2025 and 2024 there was \$39,500 and \$39,500 in the account which had unrealized gain/(loss) of \$0 and \$8,747 respectively, during the years.

The Organization also established a retirement plan in accordance with section 403(b) of the Internal Revenue Code. All employees are eligible to participate in elective salary deferrals upon becoming employed. However, employees must be of a minimum age of twenty-one to be eligible to receive employer matching contributions. During the years ended September 30, 2025 and 2024, the Organization made matching contributions of \$173,308 and \$195,269, respectively.

**NOTE 9 – CONCENTRATIONS**

During the years ended September 30, 2025 and 2024 approximately 68% and 64%, respectively, of the Organization's total transportation brokerage revenue was related to two contracts.

**NOTE 10 – LIQUIDITY AND AVAILABLE FOR GENERAL EXPENDITURE**

The following reflects the Organization's financial assets as of September 30, 2025 and 2024, reduced by amounts not available for general use within one year because of contractual or donor-imposed restrictions:

	<u>2025</u>	<u>2024</u>
<b>Financial assets:</b>		
Cash and cash equivalents	\$ 1,226,842	\$ 1,420,821
Accounts receivable, net	16,241,194	14,825,106
Other receivables	81,997	58,612
Restricted cash - unemployment trust	186,689	116,992
Restricted cash - deferred compensation	39,500	39,500
Financial assets, at year-end	<u>17,776,222</u>	<u>16,461,031</u>
Less: those unavailable for general expenditure within one year		
Restricted cash - unemployment trust	(186,689)	(116,992)
Restricted cash - deferred compensation	(39,500)	(39,500)
	<u>(226,189)</u>	<u>(156,492)</u>
Financial assets available for general expenditure within one year	<u>\$ 17,550,033</u>	<u>\$ 16,304,539</u>

**COORDINATED TRANSPORTATION SOLUTIONS, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**SEPTEMBER 30, 2025 AND 2024**

**NOTE 11 – SUBSEQUENT EVENTS**

Management has evaluated subsequent events through January 7, 2026, the date the financial statements were available to be issued. Subsequent to year end, the Organization's \$6,000,000 line of credit was decreased to \$3,000,000 with stipulations that advances shall not exceed \$3,000,000 or 75% of the Organization's accounts receivable that are not over 90 days past due.

## NASHANA MONIQUE SIMS

### Objective

To acquire a position in healthcare where I may use my years of experience and expertise to better serve my community.

### Education

Stone Academy, West Haven, CT

- Practical Nursing

Bullard Havens RVTS, Bridgeport, CT

- High School Diploma
- Honor Student

### Skills

- Over 5 years of healthcare experience.
- Good communication/phone skills
- Medical Terminology
- Ability to handle multitask situations
- Experience with Microsoft Word, Excel, Publisher, Access, PowerPoint, Outlook and Express

### Work Experience

November 2013-January 2018, *Assistant Manager*

Dollar General, Bridgeport CT

- Assist manager with manager duties such as opening and closing store.
- Scan in vendor products and put in cooler.
- Merchandising and organizing shelves.
- Provide excellent customer service while operating cash register.
- Receive truck and stock shelves.

March 2013-June 2014, *Copy and Print Associate*

Staples, Milford CT

- Assist customers with creating business cards, stamps, flyers, posters, brochures, address labels, postcards, greeting cards etc.
- In store UPS shipping, shredding and faxing services.
- Binding and lamination of documents for customers.
- Print customers documents saved from their media.

- Operate folding, cutting, stapling and hole-punching machine for customer documents.

February 2011-November 2012, *Temporary Health Information Coordinator*

St. Joseph's Manor, Trumbull CT

- Manage all medical records throughout the facility.
- Discharge medical records charts.
- Input ICD-9 coding into computer for each resident admitted.
- Scheduler appointments and transportation for residents.

January 2008-December 2009, *Homemaker/Companion*

CT In Home Assistance, Trumbull CT

- Clean client's bathroom, kitchen and main dining areas.
- Remind clients to take their medications.
- Run errands for clients. (grocery, bank)
- Drive clients to any appointments. (doctor)

February 2005-October 2007, *Cashier*

CVS Pharmacy, Bridgeport, CT

- Answer phones and maintain customer's needs.
- Check out products using cash register.
- Restock shelves with products from the stock room.
- Scan and send back damaged products.
- Take down and put up sale signs for the week.

March 2004-December 2004, *Residential Attendant*

St. Joseph's Manor, Trumbull CT

- Offer companionship to residents.
- Transport residents by wheelchair to assigned dining areas.
- Transport residents by wheelchair to appointments throughout the facility.
- Help prepare snacks for residents.
- Help deliver food trays to residents.

## **References**

Furnished Upon Request

## Kay'la Cook

### Experience

AUGUST 2021 - PRESENT

#### **Coordinated Transportation Solutions, Trumbull, CT** – *Contact Center Team Lead*

- Assists with training and evaluation of Call Center staff
- Actively engaged in the management of call queue delivery to ensure all SLA's are met for the day
- Monitor calls to ensure that due procedures and quality standards are strictly adhered to
- Occasionally takes calls to maintain an accurate understanding of position requirements and to assist on very high peak volume days
- Provides assistance to customer service representatives

January 2020 - August 2021

#### **Coordinated Transportation Solutions, Trumbull, CT** – *Customer Service Representative*

- First point of contact to members assisting with non-emergent transportation requests.
- Manages high volume inbound / outbound calls.
- Maintains acceptable level of quality assurance while meeting other performance metrics such as average handle time.

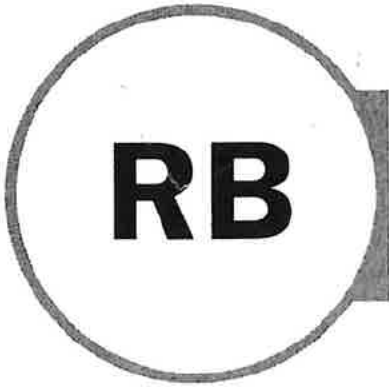
NOVEMBER 2017- JULY 2021

#### **Bass Pro Shops, Bridgeport CT** – *Host / Customer Service Representative*

- First point of contact for customers entering the facility; Greet and direct customers to the correct department.
- Answered general question from customers via phone
- Assisted with booking reservations / private parties.
- Accommodates guest needs during their visit.

### Education

August 2017 - May 2020 Housatonic Community College, Bridgeport CT - *Business Administration*



Raquelle Bryant

## OBJECTIVE

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Friendly and enthusiastic Assistant. Able to learn new tasks quickly and proficient in growing key customer relationships. Represent establishment with a friendly, professional demeanor at all times.

## SKILLS

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Customer and Personal Service.  
Verbal Communication.  
Complex Problem Solving.  
Data Entry.  
Judgment and Decision Making.  
Computers and Electronics.  
Education and Training.  
Instructing.  
Microsoft Proficiency.

## EXPERIENCE

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### PHARMACY TECHNICIAN • STOP & SHOP PHARMACY • OCTOBER 2016 – SEPTEMBER 2017

Assist the pharmacist in preparing and giving out prescription medication. Help type and label prescriptions and take payments.

### FRONT DESK RECEPTIONIST • CCCYMCA • AUGUST 2016 – PRESENT

Responsible for creating a positive welcoming environment. Present a professional image to all employees, members, and the public. Assist administration in their daily duties while following proper procedures for all business transactions.

### CUSTOMER SERVICE CONSULTANT • LQ DIGITAL • SEPTEMBER 2017 – PRESENT

Responsible for making outbound calls and receiving inbound calls verifying consumer information and determining eligibility by comparing the consumers information to the clients requirements. Successfully read scripts and all consent statements. Informing consumers of the following procedures, answering questions, and providing information. Maintain and improve quality results by adhering to standards and guidelines.

## EDUCATION

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HIGH SCHOOL DIPLOMA • JUNE 2012 • STRATFORD HIGH SCHOOL  
General studies. Focused on criminal justice and forensics.

Sara O'Dougherty

**Qualifications Summary:** Customer oriented professional with supervisory and/or Team Leader experience. Strong administrative and organizational skills to plan, manage, and execute day-to-day office operations. Experience in payroll preparation, billing, and knowledge of DOT regulations. Demonstrated ability to listen, communicate (written and verbal) with all levels of staff, vendors, and clients. Good decision-making skills and the ability to function well under stress while working in a fast-paced environment.

**Education:**

Granite State College-Concord, NH

June 2011

*Bachelor's Degree - Business Management*

- GPA 3.69

**Employment:**

Granite State Independent Living – Concord, NH

August 2015 – Present

*Transportation Manager*

- Coordinate the transportation needs of GSIL consumer, broker clients as well as those within the public seeking (mainly) wheelchair accessible transportation.
- Ensure that several company, funding agencies and governmental reports (that document the variety of services we provide each month) are generated.
- Oversee the maintenance of company vehicles to ensure the highest level of safety and efficiency.
- Oversee and actively participate as a State Certified School Bus Driver Trainer the training of all drivers including those with a school bus certificate
  - Maintain all driver qualification files
- Participate in: NH Transportation Assistance Program, NH State Coordinating Council for Community Transportation & Region 3-NHRCC

Student Transportation of America - Bradford, NH

July 2013 – March 2015

*Training Supervisor*

*State Certified Driver/ School Bus Driver Trainer*

- Prepare & maintain driver/monitor files of staff of 60+ including all documents for their required background checks & clearances, school bus, first aid & CPR certifications, physicals & licensing for state & company records

- Prepare & submit all weekly, monthly & annual reports of this training to pupil transportation with the state of NH as well as direct report supervisor with company

School Bus Driver - STA

Oct. 2010 – March 2015

- Provide safe, reliable transportation to school age children to & from school
- Prepare daily & weekly reports & paperwork necessary to document this task such as pre/post trip reports, mileage logs & student counts

Krystal's Restaurant - Aiken, SC

July 2008 - July 2009

Shift Manager

- Assisted General Mgr with the shift operations
- Supervised crew of between 5-10 during the breakfast and lunch shifts
- Assigned specific tasks during shifts to optimize customer service. At end of the shift, I counted the drawers for the shift and prepared the deposits
- Processed shift inventory: ordered supplies based on need

Laidlaw Education Services – Peterborough, NH

June 2000 – April 2007

Branch Manager

- Successfully coordinated the day-to-day operations for the safe transportation of roughly 10,000 students for 4 separate school districts simultaneously
- This included assigning bus routes to drivers, reviewing the daily maintenance schedule to ensure that there are plenty of safe buses for each run, and help with training new and veteran drivers to keep in compliance with DOT standards.
- Processed weekly payroll for branch staff
- Processed branch invoices for billing
- Successfully maintained a monthly budget
- Oversaw maintenance of over 100 staff and vehicle files for DOT and company criteria
- Processed the necessary documentation of branch operations for company, including daily, weekly, monthly and annual reports
- Directed the recruitment of over 100 branch positions
- Trained, supervised and evaluated staff, coached improvements; resulted in multilateral staff achievement of work objectives
- Successfully refined and implemented new projects
- Maintained a very high level of customer satisfaction

Laidlaw Education Services (other positions)

Driver Trainer – State Certified

March 1997 – Present

**School Bus Driver**

Nov. 1996 – March 1997

**Relevant Experience & Accomplishments:**

- Organized church fundraiser -  
8 separate venues featuring different performances
- Girl Scout Troop Leader
- Little League Softball Coach
- Honored as Branch Manager of the year for 2005 by Company District Managers
- Dean's list with Granite State College

### **Sales and Marketing Assistance Manager**

ODV Medical Equipment Inc - Ekaterinburg, RU

1997 to 2002

Developed product strategies, marketing materials, sales tools and advertisement. Managed operating budgets and sales goals. Set up and opened 3 new stores, generated business increase of 30% in 3 months. Developed internal reporting formats systems for profitability analysis, planning and forecasting. Promoted products at International Trade Shows.

### Education

#### **Banking**

New England College of Finance

2018

#### **Bachelor's Degree in International Economics**

Urals State University of Economics

1997

### Skills

Bank Teller, Cash Handling, Customer Service, Credit Union, Cashier Customer Service

### Additional Information

More than 12 years' professional career experience in client-driven organization demanding strong organizational, problem solving and management skills. Proven success in customer service, sales and financial support, managing operational branch activities. Skilled at building rapport with license sales professionals, support staff, and valued customers. Quick learner, adapting to new protocols and changing environments. Bilingual Russian. Willing to travel for business. Strengths:

Customer service and Client retention  
Financial Analysis and Reporting  
Branch Operational Management  
Staff Development and Training  
Sales and Business development  
Branch Technology and Systems

# Valerie Boyd

Creative and goal-oriented professional in diverse office environments. Expert in preparing correspondence, revising documents, training/development, and maintaining customer loyalty. Capacity to meet deadlines, ensure accuracy, resolve persistent problems, and conceive efficiency improvements. Strong leadership and motivational skills; proven ability to quickly build rapport, establish trust, and motivate people of all levels. Able to handle multiple projects and meet deadlines under pressure. Proficient in Microsoft Word, Excel, PowerPoint, Teams, and Publisher

## Areas of Expertise

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Client Relations</li> <li>• Customer Service</li> <li>• Strategic Planning</li> <li>• Interdepartmental Communications</li> </ul> | <ul style="list-style-type: none"> <li>• Bilingual</li> <li>• Company Liaison</li> <li>• Administrative Support</li> <li>• Team Leadership</li> <li>• Process Improvement</li> </ul> | <ul style="list-style-type: none"> <li>• Communication</li> <li>• Organization</li> <li>• Multitasking</li> <li>• Coaching and Development</li> <li>• Problem Solving</li> </ul> |
|--|--|--|

## SKILLS

- |   |                      |
|---|----------------------|
| <p><b>Customer Service Representative - LQ Digital, Shelton, CT</b></p> <ul style="list-style-type: none"> <li>• Organize notes and assign them with proper protocol.</li> <li>• Empathize with customers and have patience.</li> <li>• Problem-solving and Flexibility</li> <li>• Make and take customer phone calls</li> <li>• Record information on the consumer conversation using the system</li> <li>• Work with multiples clients and campaigns</li> <li>• Provide quality customer service</li> </ul> | <p>2020-Present</p>  |
| <p><b>Cashier – Wholefoods Market, Fairfield, CT</b></p> <ul style="list-style-type: none"> <li>• Assist customers with finding products.</li> <li>• Inform them of weekly deals for Prime members</li> <li>• Process sales transactions</li> <li>• Accept payments</li> <li>• Calculate the cost of products or services</li> <li>• Greet customers when they enter the establishment</li> </ul>   | <p>2019- Present</p> |
| <p><b>Customer Loyalty Specialist/Account Manager, Aptive Pest Control, Norwalk, CT</b></p> <ul style="list-style-type: none"> <li>• Answered customer inquiries</li> <li>• Replied to customer emails</li> <li>• Managed payments and customer accounts</li> <li>• Scheduled or canceled customer services</li> </ul>  | <p>2018-2019</p>     |
| <p><b>Assistant Manager/Team Lead, Madrag 10 Spot, Bridgeport, CT</b></p>   | <p>2017-2018</p>     |

# Natalie Arduini

## **Float Teller**

Newtown Savings Bank - Trumbull, CT —  
2016 to 2019

Providing outstanding customer experience and support through creating welcoming environment, building relationships and understanding customers financial needs.

- Working close with Manager and Assistant Manager in improving customer service satisfaction and increasing deposit growth, achieving #1 the branch of 2017 award.

## **Senior Customer Service Associate**

Peoples Unites Bank - Monroe, CT  
2003 to 2016

Provided superior customer experience by engaging and educating customers, discovered needs and opportunities, delivered problem solutions and referred to business partners for product sales.

### Customer Service Highlights:

- Provided highly personalized service that built and strengthened customers' relationship; improved customer satisfaction ranking from #5 to #1 among 3 branches.
- Implemented direct-mail follow-up program for new customers; data reflected a 35% increase in repeat customers.
- Worked closely with Customer Manager to engage and educate customers using advanced technology; accomplished 65% in conversion to online banking.
- Successfully converted key business customers from primary competitor; effort generated 30% increase in new accounts and business services.

### Finance and Sales Highlights:

- Utilized advanced customer relationship technics and network skills to engage prospects and customers deposits, lending and relationship growth; exceeded referral goals by 15%.
- Delivered 25% sales growth through cross-selling within highly potential investment customers.
- Worked close with Financial Manager in loan sourcing, including Home Equity loans and Mortgage lending; achieved quota for 9 consecutive months.

### Operational Management Highlights:

- Additionally took responsibilities on servicing all operational activities including staffing, cash levels, supplies, inventory, balancing in compliance with Bank policies and procedures.
- Delivered understanding of bank products, services and operational processes to new staff.
- Monitored staff differences, cash items and appropriate reports; resulting excellent Audit 3Q in a row.

### **Sales and Marketing Assistance Manager**

ODV Medical Equipment Inc - Ekaterinburg, RU  
1997 to 2002

Developed product strategies, marketing materials, sales tools and advertisement. Managed operating budgets and sales goals. Set up and opened 3 new stores, generated business increase of 30% in 3 months. Developed internal reporting formats systems for profitability analysis, planning and forecasting. Promoted products at International Trade Shows.

### Education

#### **Banking**

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2018

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1997

### Skills

Bank Teller, Cash Handling, Customer Service, Credit Union, Cashier Customer Service

### Additional Information

More than 12 years' professional career experience in client-driven organization demanding strong organizational, problem solving and management skills. Proven success in customer service, sales and financial support, managing operational branch activities. Skilled at building rapport with license sales professionals, support staff, and valued customers. Quick learner, adapting to new protocols and changing environments. Bilingual Russian. Willing to travel for business. Strengths:

Customer service and Client retention  
Financial Analysis and Reporting  
Branch Operational Management  
Staff Development and Training  
Sales and Business development  
Branch Technology and Systems

# MEGAN LEMERE

## PROFILE

- Received the Bus Safety Award on multiple occasions (awarded every 3 years of service, accident and incident free with Durham School Services)
- Was active in the Annual Durham School Services "Stuff A Bus" food drive for The Milford Senior Center as well as Toys For Tots
- Helped train drivers use the ZONAR system

## EDUCATION

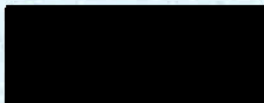
**Jonathan Law High School**  
Milford, CT 1984-1988

## REFERENCES

Neil Martino



Jill Carafa



Jamie Wright



## WORK EXPERIENCE

### School Bus Driver

Durham School Services 2011 - 2023  
Milford, CT

- Transported up to 90 high school, middle and elementary aged students across designated bus routes
- Performed routine vehicle safety inspections before and after every trip
- Logged and reported incidents involving behavioral or safety violations by the students
- Checked operating systems daily (brakes, horn, wipers, lights, stop srms, emergency flasher and door opening devices)
- Attended monthly safety meetings
- Implemented emergency/accident plan (first aid, evacuation and 911 notification)

### School Bus Driver

First Student 2007 - 2011  
Shelton, CT and Monroe, CT

- Transported up to 90 high school, middle and elementary aged students across designated bus routes
- Performed routine vehicle safety inspections before and after every trip
- Logged and reported incidents involving behavioral or safety violations by the students
- Checked operating systems daily (brakes, horn, wipers, lights, stop srms, emergency flasher and door opening devices)
- Attended monthly safety meetings
- Implemented emergency/accident plan (first aid, evacuation and 911 notification)

### Senior Customer Service Representative/Licensed Insurance Agent

Schmitt Sussman Enterprises/PFP 1999 - 2007  
Orange, CT

- Provided customer service to our credit union members in regards to Life, Critical Illness and Disability insurance coverage
- Fielded inbound calls, filing claims, de-escalating irate member issues and closing call with an up-sell
- Resolving issues with payroll deduction
- supporting field representatives and administration requests

### Customer Service Representative

PopShots Greeting Cards 1995 - 1999  
Fairfield, CT

- Taking orders over the phone from store owners/managers for our products
- Fielding calls from consumers on where to find our greeting cards
- Open and maintain customer accounts
- Maintaining membership to our Collectors Club
- Representing the company in our booth at the yearly National Stationery Convention at the Javits Center in New York City

# MARISELLA GARICA- RIVERA

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## WORK HISTORY

08/2002 to Current **Teachers Aide**

**ST. Anns Academy** – 521 Brewster street

- Communicated regularly with parents about daily activities and behaviors.
- Promoted good behavior by using the positive reinforcement method.
- Supported multiple classroom teachers in implementing a developmentally appropriate curriculum for a group of many preschoolers.

08/1998 to 06/2002 **Food Preparation Specialist**

**Madison School** – 376 Wayne Street

Prepared Nutritional supplements for children.

Assisted Monitoring Children Behavior while in the lunch room.

01/2000 to 06/2002 **Pharmacy Technician**

**Walgreens Pharmacy** – 2225 Main street

- Properly filled and dispensed an average of 450 prescriptions per day.
- Effectively resolved insurance rejections and other billing issues.
- Managed approximately 600 dollars in cash and credit card sales daily.
- Assisted other pharmacy staff with drug inventory, purchasing, and receiving.
- Greeted customers entering the store to ascertain what each customer wanted or needed.
- Cashier/ Customer service

08/1998 **Cashier/Server**

**Dunkin Doughnuts** – Multiple Locations

- Verified that prepared food met all standards for quality and quantity.
  - Consistently provided friendly guest service and heartfelt hospitality.
  - Operated the drive-through window and sales register quickly and efficiently.
- 

## **EDUCATION**

CERTIFICATES

**Associate of Arts: Early Childhood Development**

***Housatonic Community College - 900 Lafayette Blvd. Bridgeport, CT.***

**High School Diploma:**

***Central High School Adult Education - 1 Lincoln Blvd. Bridgeport, CT***

## Jenna Mcquaig

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### Professional Summary

Experienced in working as a Cashier and Customer Service fields for 5 years. Expertly displays responsibility and trustworthiness while upholding company policy. Excels in time management and ensuring that deadlines are met. Ability to multitask in a fast-paced environment with a high degree of accuracy. Highly motivated team player dedicated to customer satisfaction. Ability to work independently with little supervision.

### Professional History

Walmart; Milford, CT

12/2013-05/2018

#### ***Cashier/Dept. Manager of Pick Up Today***

- ❖ Greeted customers on the sales floor and once they entered the cash out lanes.
- ❖ Processed monetary, gift cards, debit and credit cards transactions successfully.
- ❖ Answered customer's questions and/or concerns about products.
- ❖ Promoted to Department Manager of Pick Up Today in 2015.
- ❖ Checked and read reports for the department, checked and called customers regarding their comments and concerns for Pick Up.
- ❖ Checked with FedEx and UPS in receiving departments.
- ❖ Made sure orders were corresponding to bar codes for each department for a seamless check out.
- ❖ Continuously checked with online Pick Up orders, went out to sales floor to select necessary items and prepared for pick up.
- ❖ Covered other departments as needed.

Stop & Shop; Stratford, CT

01/2007-01/2010

#### ***Cashier***

- ❖ Checked out customers as they entered the lane and bagged items appropriately.
- ❖ Handled cash and credit card transactions.
- ❖ During overnight shifts, processed returns and cleaned cash registers.
- ❖ Assisted customers and monitored Self-Checkout when assigned.

### Education

***High School Diploma***

Stratford High School

Stratford, CT

***General Course***

Housatonic Community College

Bridgeport, CT

***Retail and Customer Service Certificate***

Goodwill of Western & Northern

Bridgeport, CT

# Shayline Cartagena

## EXPERIENCE

### **Modivcare , North Haven, CT — Customer Service Representative**

November 2022- February 2024

- Set up client appointments
- Handled reservations
- Resolved customer issues

### **Popeye's , North Haven—Cashier**

May 2019 - May 2021

- Handed cash and credit transactions
- Counted cash drawers
- Cash handling
- Greet customers

## SKILLS

- Cash handling
- Customer support
- Typing
- Cashier .
- Computer Skills

### **Languages**

- English
- Spanish

## EDUCATION

### **Eli Whitney Technical High School ,100 Fairview Ave , Hamden , CT 06519 — diploma**

August 2016 - June 2020

# Stephanie De Jesus

## Key Qualifications

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- Skilled in driving sales along with using multiple sales techniques.
- Excellent customer service skills.
- Experienced with employee training and development.
- Strong multitasking abilities and project coordinating skills.
- Proficient in Microsoft Office, Microsoft Excel, Adobe Acrobat Pro, MAC OS X, Windows, Social Media

## Work Experience

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### Service Receptionist

September 2021-Present

Hamden Chevrolet

- Answering inbound service calls and greeting customer upon arrival
- Scheduling and confirming service appointments
- Processing invoices and payment requests into CDK
- Balance cash/credit/checks daily
- Ensuring transactions comply with financial policies and procedures for accurate payment processing
- Scanning and filing repair orders

### Receptionist

April 2018-June 2020

Paragon Acura

- Maintained receptionist area, including greeting visitors and responding to telephone
- Daily Inventory update using Elead software and Rapid Recon
- Certified vehicles on Interactive Network using CDK software system to find Repair Order numbers , stock numbers, mileage, and pricing
- Used ELEAD software to manage dealership Guest log

### Delivery Coordinator

June 2015-April 2017

Paragon Honda

- Maintained a strong knowledge base of all vehicle makes and models, with ability to present features and deliver accessories to customers.
- Compared VIN numbers of vehicles being delivered against appropriate paperwork and examines the vehicle for "ready to deliver" condition to include and document any damages, and missing items.
- Educated customers by explaining simple procedures and features of the vehicle; assists with pairing phones; training garage door openers; reviewing navigation and key fobs.
- Introduced customers to service department staff to emphasize the quality and efficiency of service repairs and maintenance available in the dealership. Assisted with scheduling of first service appointments.
- Followed up on all post deliveries, "we-owes", and special requests to be sure that all customer expectations are met.

## Education

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Christ The King Regional High  
High School Diploma

2007-2010

Checking children into the party.  
Lead the children as a group to each activity.  
Served lunch and other meals to the children.  
Cleaned the party room and kept it restock with supplies.

## Education

### **Sales Force**

Brien McMahon High School  
June 2000

## Skills

- Call Center
- Customer Service
- CSR
- Leadership
- Conflict management
- Negotiation
- Account management
- Customer service
- Cash handling
- Teaching
- Shift management
- Bookkeeping
- Front desk

## Additional Information

I have acted as reception for the office, greeting clients and visitors.  
I am also event planner, and decorator.

# Samara L Smith DuPont

## summary

Self-motivated and resourceful customer service representative.

## skills

Organized, Typing skills, Cash register experience, Ambitious, Team player, Detail oriented, Medical terminology, Customer service skills

## experience

### Customer Service Representative

Modivcare • North Haven, CT

12/2019 - 01/2022

Scheduling non-emergency medical transportation, customer service

### Cashier/Customer Service

Burlington • Orange, CT

08/2017 - 08/2018

Answer store phone and offer assistance accordingly, provided excellent customer service, checked out patrons in a timely manner, completed returns and exchanges.

### Caregiver

Elderly Caregiver • Philadelphia, Pa

08/1995 - 08/2017

Assisted with bathing, prepared meals, administered meds, ran errands, accompanied on appointments, managed finances

### Medical Assistant

Mahemont University Hospital • Philadelphia, PA

09/1991 - 09/1993

Tri-aging, administering injections, GYN exam prep, informing Dr's of abnormal lab results

## education

### Pharmacy Technician

Gateway Community College • New Haven, CT

11/2019

Certificate

### Applied Science: Culture, Science, and Technology

Community College of Philadelphia • Philadelphia, Pa

05/2017

Associate's Degree

### Medical Assistant

Craft Institute • Philadelphia, Pa

## Dadmohammad Rasoole

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### EDUCATION

**Gateway Community College, New Haven CT**

*Associate of Science Degree, General Studies*

Certificate – Medical Administrative Assistant

A.S. Medical Administrative Assistant, **Related Courses:** Medical Coding I, Medical Admin. Procedures, Medical Terminology, Electronic Health Records

**Internship-** Cornell Hill Scott Health Center, *Patient Registrar-* (Centricity)

### SKILLS

Tri-lingual: English, Persian, Pashto, Microsoft Word, Outlook, PowerPoint, Centricity;

LogistiCad, Survox

### WORK HISTORY

**Quinnipiac University, Hamden, CT**

**July 2023 - Present**

*Interviewer*

- Complete 300 outgoing calls, to collect survey information.
- Input callers survey answers in database system (Survox).
- Create and correspond with team for any updates (Microsoft Outlook)

**Stony Creek, North Branford, CT**

**Oct. 2022 – Jan 2023**

*Customer Service Representative via Ultimate Staffing (Temporary, Full Time)*

- Answered 50 calls daily and directed customers calls to the proper department and provided customers product information.
- Provided customers feedback with the status of their order and elevated complaints or concerns to management as needed.
- Generated purchase orders and processed payments for 25 customers daily.

**LogistiCare, North Haven, CT**

**Jan.2020 – June 2021**

*Customer Service Representative (Full Time) (01/2021 – 06/2021)*

*Customer Service Representative via Aerotek (Temporary, Full Time) (01/2020 – 12/2020)*

- Received 75 incoming calls per day from patients to collect patients' information from insurance ID, and provide details on their points of departure and arrival.
- Used LogistiCad software to schedule transportation reservations for patients to be brought to and from non-emergency medical appointments (LogistiCad)
- Rescheduled and provided cancellation for transportation reservations (LogistiCad).

**Mission Essential Personnel, Kabul, Afghanistan**

**Nov. 2008 – July 2014**

*Interpreter and Translator (Full Time)*

- Interpreted and translated official and secured documentation for pharmacy mentor.
- Translated and interpreted for 10 U.S.A, Army clinical pharmacists during evaluation of patient's medications in the ICU (Intensive Care Unit).
- Provided services as an Interpreter to the NATO Training Mission and U.S.A Medical Embedded Training Team (METT).

# Christopher Ijeh

Organized and motivated employee eager to apply time management and organizational skills in various environments. Seeking opportunities to expand skills while facilitating company growth.

## Work Experience

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### **Marketing Coordinator**

LeadQual LLC - Newtown, CT  
May 2015 to June 2016

Remained calm, stayed professional and provided exceptional service on calls, even when interacting with difficult individuals.

Processed payments over phone and set up recurring drafts.

Notified customers of delinquent accounts with attempt to collect outstanding amounts.

Reviewed accounts to determine payment plan compliance.

Arranged for debt repayment and established repayment schedule based on customer finances.

### **Appeals Coordinator**

United Healthcare - Monroe, CT  
August 2004 to November 2014

Identified reasons behind denied claims and worked closely with insurance carriers to promote resolutions.

Monitored reports to identify claims issues and worked with adjusters to resolve problems.

Processed claims for payment or forwarded to appropriate personnel for further investigation

Modified and updated existing policies and claims to reflect change in beneficiary, amount of coverage or type of insurance.

Transcribed data to worksheets and entered data into computer to prepare documents and adjust accounts.

### **Data Entry Clerk**

Metlife Westport - CT  
August 2001 to May 2004

Input client information into spreadsheets and company database to provide leaders with quick access to essential client data.

Identified and corrected data entry errors to prevent duplication across systems.

Maintained database by entering new and updated customer and account information.

Input new data to test customer and account system changes and upgrades.

Exceeded quality goals to support team productivity.

Reviewed and updated account information in company computer system.

### **Marketing Response Expert**

Lead Qual Digital - Shelton, CT

Customer Aquisition, helping brands through winning more profitable customers digitally. Providing digital media services to aquire customers for various clients.

Essential part of the team of experts in cross-channel sales acceleration, from and generation to customer aquisition. Covering the entire marketing funnel. Resolving an avergage of 300 inbound/outbound internet and phone leads consisting of mortgage, real estate, banking and health insurance companies and institutions.

Accountable for maintaining a 95 percent and above average quality level while responsible for helping brands excel in todays market. Taking pride in the relentless pursuit of helping clients achieve their goals

## Education

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### **Some College in Business Administration/Marketing**

University of Connecticut Storrs - Storrs, CT

## Skills

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- Sales
- Email Marketing
- Marketing
- Organizational skills
- Digital Marketing
- Data entry
- Accounting
- Time management

## Chaila Robinson

Responsible organized team player with strong interpersonal skills with the ability to work well with others. Has the proven ability to meet established goals and deadlines on both an individual and group basis.

Authorized to work in the US for any employer

### Work Experience

#### **Property Manger**

191Works LLC - Westport, CT  
January 2019 to Present

I manage commercial property, I'm responsible for collecting rent, showing open office space. I also lease offices and negotiate rent. I am also responsible for all onsite things as well as book keeping for the business.

#### **Senior Contact Center Representative**

Darien Rowayton Bank - Darien, CT  
July 2014 to August 2018

Contact Center  
Answered phones  
Managed new customer accounts  
Processed transfer between checking accounts  
Out bound calls  
Training staff for phones and Systems  
Supervisor roll in handling customer complaints or issues

I also took on lead customer service roll in the residential mortgage department.

#### **Response Center Associate**

Save the Children - Westport, CT  
August 2008 to November 2013

Answered the phones  
Assisted Donors and Sponsors with managing their accounts  
Maintained Files  
Processed donations via check, Credit Card  
Made calls to update accounts and follow up on voicemails  
Reporting

#### **Call Center Associate through Manpower**

RBS - Bridgeport, CT  
January 2008 to April 2008

Temporary to Permanent position in the credit card call center department.  
Answer and respond to customer calls providing professional customer service at all times.  
Take ownership of each call to facilitate accurate service and problem resolution.  
Handling member complaints and researching discrepancies.  
Monitoring daily account activity for excessive or unusual transactions to prevent fraud, and cross-selling other products and services to benefit the member.

### **Head Cashier**

Home Depot - Bridgeport, CT  
January 2006 to September 2007

Maintained control over the cash drawer for the duration of an eight hour shift.  
Balance and send a till to the vault at the end of my shift.  
Complete necessary paperwork in order to sell specific items offered by the company.  
Maintain accurate knowledge of the products that require additional paperwork before a sell can be permitted.  
Provide each customer with valuable information about warranties and credit card promotions offered by the company.  
Performed quick transactions consisting of cash, personal/business/traveler's checks, and credit/debit/gift cards.  
Answering phones and directing calls to designated departments.  
Supervised the Home Service department, providing customers with appointments for installations to their homes.

### **Pre-School Teacher**

Son Shine Christian day School - Norwalk, CT  
April 2005 to October 2005

Greeted parents while signing in & out with their children.  
Prepared breakfast and lunch for children.  
Taught daily lessons of alphabet, numbers, shapes, and colors.  
Developed and organized a daily system for children to follow in an effort to potty train them.  
Successfully completed required training in order to become certified in CPR.

### **Shift Manager**

AMF Rip Van Winkle Lanes - Norwalk, CT  
August 2001 to April 2005

Responsible for opening and closing the establishment when requested.  
Managed a staff that consisted of 7-10 people per shift.  
Organized, booked, and hosted birthday, holiday, and corporate events.  
Distributed tills to all the registers on the front end ensuring monies in the cash drawers are at proper levels at all times.  
Balanced safe at the end of each shift.  
Responsible for making daily deposits to local bank.

### **Head Party Hostess**

My Three Sons - Norwalk, CT  
August 1996 to September 2001

Trained new employees as party hostesses as well as at the snack bar and redemption counter.  
Booked and ran parties for 10-25 children at a time consisting of:

# INES RODRIGUEZ

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## Professional Summary

Service-oriented customer services representative with 7 + year back ground in medical health plan and fast food resturant industry. Core competencies include attention to communication, building collaborative relationships and interpersonal awareness as well as excellent communication and time management skills. Handles tasks with accuracy and efficiency.

## Skills

- Bilingual
- Customer and Personal Services
- Active Listening
- Complex Problem Solving
- Coordination
- Judgment and Decision Making
- Active Learning
- Telecommunications

## Work History

**General Manager**, 12/1999 to 06/2007

**Mcdonalds** – Milford , CT

Mcdonald's is responsible to provide fast, accurate and friendly services to clients.

- Evaluate the performance of vendors, contract employees, or other service providers to ensure quality and cost-efficiency.
- Explain goals, policies, or procedures to staff members.
- Plan and implement sales promotions or other marketing strategies and activities for operations.
- Identify skill development needs for staff. • Interview and hire new employees.

**Bartender**, 07/2006 to 09/2012

**Club Vandome** – New Haven , CT

Club Vandome constantly strive to bring new and exciting promotions for our customers.

- Collect money for drinks served.
- Check identification of customers to verify age requirements for purchase of alcohol.
- Clean glasses, utensils, and bar equipment.
- Balance cash receipts.
- Attempt to limit problems and liability related to customers' excessive drinking by taking steps such as persuading customers to stop drinking, or ordering taxis or other transportation for intoxicated patrons.

- Stock bar with beer, wine, liquor, and related supplies such as ice, glassware, napkins, or straws.

**Customer Service Representative, 11/2010 to Current**

**Community Health Network OF Ct – Wallingford , CT**

Our company is contract by the Department of Social Services to managed the benefits for the state of Ct Medicaid. We are responsible of reviewing insurance policies to Medicaid clients and medical providers.

- Review insurance policy to determine coverage.
- Take inbound and make outbound calls to clients.
- Assist with finding medical provider and also provider appointment assistant.

**Customer Service Representative, 09/2013 to Current**

**Coordinated Transportation Solutions – Trumbull , CT**

Our company arrange non emergency medical transportation for Medicaid and Medicare recepients. We are responsible to arrange medical transportation to and from doctors appointments.

**Education**

**High School Diploma: 2003**

**New Haven Adult Ed - New Haven Ct**

## **Maria Morla**

### **Objective**

Analytical and precise individual looking for a position as a Customer Service Representative.

### **Skills & Abilities**

Leadership

Responsible

Organized

Electronic Records

Assignment of proper diagnostic codes

Clinical review of records

Case Management

HIPAA Compliance

Medical Terminology

Customer Service Delivery

### **Experience**

Prior Authorization and Record Request Specialist| Performance Physical Therapy| Westport, CT| 05/2016-06/2017

Customer Service

Handles the Verification for Insurance Benefits for Customers

Regularly Call Insurance to Follow up

Contacts Customer when Needing to Obtain Information  
Import Data into Management System  
Make Copies and Scans of Documents and File Paper Work  
Task as Assigned

**Housekeeper| Temco Service Industries| Stratford, CT| 08/2010-06/2013**

Maintain clean and sanitized environment  
Customer Service  
Task as Assigned

**Pharmacy Technician| Stop & Shop| Stamford, CT| 11/2007-12/2008**

Customer Service  
Filling Prescriptions  
Handling all Monetary Transactions  
Inventory Shipping and Receiving  
Some Clerical Duties  
Task as Assigned

**Sales Associate| The Children's Place| Stamford, CT| 05/2006-08/2007**

Customer Service  
Maintain clean and safe environment  
Handling all monetary transactions  
Task as Assigned

**Education**

**Training Direct| Bridgeport, Ct| Certified Medical Biller & Coder| March 2015**

Proficient in ICD9, CPT, HCPCS Coding, as well as HIPAA Compliance  
Proficient Medical Terminology and Anatomy  
Claims Processing (EDI/Manual Transmission), Precertification's  
Accounts Receivable/Payable using Practice Manager (Medi iSOFT)  
Knowledgeable regarding Private, Medicare, Medicaid, Tricare, Workers Compensation insurance policies

Contacts Customer when Needing to Obtain Information  
Import Data into Management System  
Make Copies and Scans of Documents and File Paper Work  
Task as Assigned

Housekeeper| Temco Service Industries| Stratford, CT| 08/2010-06/2013

Maintain clean and sanitized environment  
Customer Service  
Task as Assigned

Pharmacy Technician| Stop & Shop| Stamford, CT| 11/2007-12/2008

Customer Service  
Filling Prescriptions  
Handling all Monetary Transactions  
Inventory Shipping and Receiving  
Some Clerical Duties  
Task as Assigned

Sales Associate| The Children's Place| Stamford, CT| 05/2006-08/2007

Customer Service  
Maintain clean and safe environment  
Handling all monetary transactions  
Task as Assigned

## **Education**

Training Direct| Bridgeport, Ct| Certified Medical Biller & Coder| March 2015

Proficient in ICD9, CPT, HCPCS Coding, as well as HIPAA Compliance  
Proficient Medical Terminology and Anatomy  
Claims Processing (EDI/Manual Transmission), Precertification's  
Accounts Receivable/Payable using Practice Manager (Medi iSOFT)  
Knowledgeable regarding Private, Medicare, Medicaid, Tricare, Workers Compensation insurance policies

Microsoft office suite 2013

Housatonic Community College| Bridgeport, CT| General Studies | 2014

# GEORGE SOUSA

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## OPERATIONS & LOGISTICS LEADER

### SPECIALIST IN TRANSFORMING COMPLEX TRANSPORTATION OPERATIONS INTO STREAMLINED SYSTEMS

Operations executive with 15+ years leading transportation and healthcare mobility services, including over a decade in Non-Emergency Medical Transportation (NEMT). Experienced in scaling multi-market operations, managing large teams, and delivering measurable improvements in cost, compliance, and service. Known for building high-performing teams, optimizing vendor networks, and leveraging data to create sustainable, scalable processes. Skilled at leading cross-functional collaboration, aligning operations with client needs, and adapting strategies to new industries including logistics, supply chain, and healthcare benefit management. *Ready to step into a senior operations role where expertise in transportation, leadership, and process improvement can drive long-term success.*

#### Core Competencies:

Leadership | Strategic Planning | Operations Leadership & Strategy | Multi-Market Management | Vendor Development  
Non-Emergency Medical Transportation (NEMT) | Logistics & Supply Chain Operations | Contract Management  
KPI Development & Performance Tracking | Process Improvement | P&L Management | Data-Driven Decision Making  
Driver Recruitment & Retention | Cross-Functional Collaboration | Client Relations & Healthcare Partnerships  
Organizational Development | Change Management | Service Level Agreement (SLA) Attainment  
Team Leadership & Staff Development

## PROFESSIONAL EXPERIENCE

Coordinated Transportation Solutions, Trumbull, CT

March 2026 –

### Director, Client Management & Contract Implementations

Lead a team dedicated to the successful transition and long-term success of new and existing clients. Serve as the primary liaison between executive-level clients and internal departments to ensure seamless, on time, and compliant implementations.

- Own the retention and expansion strategy for client accounts, driving additional revenue opportunities and all renewals
- Build and maintain strong client relationships at the C-suite and senior stakeholders' levels and serve as a client advocate to solve problems and offer solutions.
- Act as liaison and subject matter expert between CTS and clients
- Actively identify and mitigate risks associated with contract terms, performance obligations, and implementation bottlenecks

Access2Care, Tampa, FL

2022 – 5/2025

### Regional Director of Operations

Oversaw day-to-day operations across 22 markets, managing performance of 13 Medicare and Medicaid contracts with accountability for service quality and financial results. Fiscal responsibility P&L of \$193Mil.

- Grew driver and provider network capacity to meet fluctuating demand while ensuring credentialing, compliance, and service excellence.
- Developed and tracked KPIs to improve on-time performance, reduce costs, and strengthen contract delivery.
- Implemented process improvements that turned around a struggling \$91M Medicaid contract within 90 days.
- Partnered with product and technology teams to refine SOPs, reporting structures, and operational workflows.
- Led and mentored market-level managers, fostering engagement, accountability, and continuous improvement.

**Kaizen Health**, Chicago, IL

2020 – 2022

**Senior Manager, Transportation**

Directed NEMT and courier operations for a healthcare logistics platform, supporting patients, providers, and health plan clients.

- Expanded transportation provider network by 225% to meet growing service demand.
- Collaborated with product and engineering teams to enhance platform features and reporting tools for clients and drivers.
- Delivered analytics and performance reporting to measure SLA compliance, operational efficiency, and customer outcomes.
- Built strong partnerships with network providers to ensure driver retention, engagement, and consistent service levels.

**ModivCare (LogistiCare Solutions)**, Cranston, RI

2014 – 2020

**Senior Director of Operations**

Managed NEMT operations for Medicaid contracts across five Northeast markets, achieving 100% SLA compliance throughout contract lifecycle.

- Recruited, credentialed, and retained provider networks, increasing transportation supply by 250%.
- Designed and launched a rideshare-based model that reduced costs by 50% in less than a year.
- Transitioned a single-market operation into a multi-state operations center, maintaining customer service quality while retaining 99% of staff.
- Drove process standardization, reporting improvements, and collaboration with client stakeholders.

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## ADDITIONAL PROFESSIONAL EXPERIENCE

**Livery Specialists, Owner**

Owner of eleven years of ground transportation company consisting of 30 employees and 17 vehicles providing services to funeral and executive transportation sectors throughout southeastern MA and RI

## EDUCATION & CERTIFICATIONS

BS, Business Management, Bridgewater State University, Bridgewater, MA  
Certified in Supply Chain Logistics, Rutgers University, New Brunswick, NJ

## BOARDS & COMMUNITY

**Chair of the Board**, Fall River Chamber of Commerce & Industry (2009) and Fall River Celebrates America Festival; spearheaded corporate campaigns for SouthCoast Hospitals Group and YMCA.

Recognized with the John S. Brayton **Outstanding Citizen Award**, Fall River Chamber **Volunteer of the Year**, and **Chairman's Award** for exemplary civic leadership and community impact.