COMMUNITY MENTAL HEALTH FUND

Community Connections — November 2026

BFMA

Independence with Dignity: BFMA Financial Stewardship Helps Clients Achieve Both

Anxiety. Depression. Impulse control. When a person experiences these and other psychological stressors, their needs don't always stop with health care.

Mental illness can limit a person's ability to live independently, and health care agencies aren't equipped to help with whole-person needs like housing and food. That's where Budget & Financial Management Assistance (BFMA) comes in.

For 30 years, BFMA has offered low-cost financial stewardship for recipients of monthly Social Security and disability insurance payments. By helping people manage bill payments and long-term planning for Social Security Administration (SSA), landlords, physicians, and word of mouth. The process of BFMA becoming the client's representative payee requires multiple steps, including paperwork, physicians' evaluations and SSA approval.

Due to the rigorous approval process, the number of regional payees has dwindled, but Ham says Jackson County recognizes the important roll BFMA plays. "Nobody else does what we do," she says. She's grateful, too, for support from CMHF and the Reach Foundation, whose funding acknowledges BFMA's contribution to whole-person care in our community.

rent, food, and other essentials, BFMA enables people to live with the security of knowing their bills are paid.

"We don't fit a particular category," explains Executive Director Jennifer Ham, "but our clients would be reliant on other services if we didn't help them manage their budgets."

Client referrals come to BFMA from various sources — other agencies, the

That financial support, which supplements the modest client fees BFMA receives, ensures more people in our community live decent lives. Without BFMA, Ham says clients are vulnerable to creditors and scammers who capitalize on the stigma associated with mental illness.

With their payee ensuring timely payments and minimal creditor contact, BFMA clients can live with the dignity and respect they deserve.

How BFMA supports clients

CMHF Welcomes Carmen Foster

Carmen Foster, who joined CMHF in November as our Executive Assistant, is a dedicated professional with more than 30 years of experience supporting C-suite leaders in fast-paced corporate and healthcare environments.

Carmen has been the main support person in both hospitals and health care consulting environments, where she maintained senior leaders' global travel and calendars and implemented demographic data for physicians' practices and hospital assessments.



What's your favorite thing about your job?
Knowing that I work with extraordinary people who foster

Carmen was raised in Kansas City, Missouri, but moved to the St. Louis area (Florissant, MO) for 12 years, and then to Madison, Wisconsin, for an additional 11 years to further her career. Ties to family and friends brought her back to Kansas City.

Outside of the office, Carmen enjoys sewing, reading, games, and family. She's also an avid Chiefs fan.

teamwork, respect, accountability, adaptability, and are mission-driven

What book, show, or movie would you recommend?
Any book by James Patterson

What's a unique fact about you?
I only listen to music from the 60s, 70s, and 80s.

What are your pets' names?
Bella & Tanner



A Commitment to Wellness That Runs in the Family

Board of Trustees member Crystal Hart-Johnson grew up in a family that supported mental health.

Today, she sees hope in the waning stigma around treatment and the growing awareness of the need for services at every age.

Thanks to her social worker family members, Crystal Hart-Johnson was informed at an early age about societal priorities such as mental health care and social justice. Her own community involvement reflects that awareness.

As a current member of the Community Mental Health Fund, Allies for Racial Justice, and Crime Stoppers' Advisory boards, Hart-Johnson's volunteerism

connects her with Jackson County's efforts to reduce crime, break down racial barriers, and improve access to mental health care.

"People tend to think of physical trauma, but not necessarily mental trauma," Hart-Johnson says, "because physical trauma is visible and easier to recognize. Psychological trauma cannot always be seen, so its impact is easier to overlook or misunderstand. But it doesn't mean it is any less real."

As more people make the effort to recognize trauma that was once overlooked, she feels an obligation to communicate clearly with them. For the past year, she has been honored to serve on the CMHF Board because of its commitment to reducing stigma and making mental health care more widely available.

Hart-Johnson is especially excited about Value-Based Care funding, because it translates treatment progress into numbers that are easier for the public to understand. With the need for services growing and some hospitals closing — especially in rural areas — she believes clear data complements CMHF's other efforts to show accountability for the money it distributes among agency partners.

The CMHF Board takes multiple paths toward making mental health care more accessible, including acknowledging state and federal funding changes, simplifying funding requests, and translating therapeutic progress into easy-to-understand charts and graphs. Hart-Johnson believes that small gestures add up to big things, and the larger changes encourage her.

"The world is constantly evolving, and keeping pace requires us to stay informed, attentive, and open to change," she says. "When we help people connect with services, we're ensuring them a sense of normalcy in their lives."

From the smile on her face when she talks about those connections, it's easy to see that Hart-Johnson knows Jackson County lives are made better because of her volunteer work. And for her, that's enough to keep showing up.

Staff Snaps





On October 22, **Build Trybe** surprised us with a personalized wall hanging they created with words that Ready, Set, Thrive! attendees provided to describe mental health. Manager of Building Trades Alivia Nunez even delivered and hung the art.

CMHF is thrilled to have this beautiful memento from our 45th anniversary celebration. Thank you, **Cornerstones of Care**, for your ongoing partnership and for creating important programs like Build Trybe that connect young people to healthy living and lifetime skills.

Interested in being highlighted on CMHF's social media and in our newsletter? Reach out to smccall@jacksoncountycares.org.

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