

Finding a niche



JEF RIETSMAN/JOURNAL

Tim Carmichael, CFO and co-founder of GT Independence, said the Sturgis-based business has grown to the point that it now services clients in three states. Also pictured is his son, John, director of business development.

Unique business continues to grow

By Jef Rietsma
Journal Correspondent

The success of GT Independence has all the components of a quintessential feel-good story: A local family forms a company, the business fills a niche and it grows to a size its founders never imagined.

Certainly, the success of the Sturgis-based company could safely be called a feel-good story, but its

founders agree success means more than number of employees and the financial benefits it brings to the community.

John Carmichael, director of business development for GT Independence, said GT Independence exists to help people with limitations live a life of their choosing. A series of changes at the federal level under the Clinton administration helped shape what advocates for long-term care and people who

are disabled call the self-determination movement.

Carmichael said self-determination allows a person to hire his or her own help for a variety of tasks, including bathing, preparing meals, housekeeping, running errands and other tasks someone with a physical or mental impediment may not be able to perform on their own.

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"We've been in business since 2005, when we had five consumers," the 35-year-old Carmichael said. "To me, it's more important that we're able to help people live independently and be their own employer than it is that we now serve more than 5,500 people in three states."

Eye-opening experience

It wasn't by dumb luck that Carmichael's father, Tim, would go on to be a co-founder GT Independence. His impetus was Ben Carmichael, John's 37-year-old brother who was born developmentally disabled, the result of severe respiratory distress.

Against the odds, Ben survived his first two years and eventually reached adulthood. Today, Ben lives independently in a home of his own, with help from his family and the live-in support staff he and his roommates selected.

Dealing with the agencies and paperwork necessary to set up their son's living arrangement was an eye-opening experience for Tim and Bonnie Carmichael. John Carmichael said the personal experience his family had with Ben planted a seed that would eventually lead to the growth of GT Independence.

Its founding also included David Bair, a human-services professional who brought to the table 25 years of work dedicated to the mental-health field.

"We saw an opportunity to help other people in Michigan have a life like Ben's," Carmichael said. "The opportunity for Ben to serve as an employer and hire his

help has given him a quality of life that he wouldn't have had 40, 50 years ago, when institutionalization was the only option for people like Ben."

Extensive reach

GT Independence moved to its 17,000-square-foot, two-story facility on Broadus Street in 2010. It has nearly 150 employees and retains all customer service, accounting and administrative staff at its Sturgis office.

Carmichael said its local payroll in 2012 was \$3.4 million.

The reach of its services stretch across much of the state and now has markets in North Carolina and Wisconsin. In fact, a room at the Sturgis office features several customer assistants specific to Wisconsin clients, and is decorated with Green Bay Packers and Milwaukee Brewers memorabilia.

GT Independence also has a management agreement with the St. Joseph Community Co-op, a private, non-profit organization that trains people with mental or physical impediments to develop work skills.

Carmichael, who served as mayor of Sturgis from 2008 to 2011, laughed when asked how easy it is to describe what GT Independence does, since it is often mistaken for a branch of government or some sort of a financial institution.

In the complex world of Medicaid, GT Independence plays a critical role for people in need of services. Carmichael reiterated that self-determination gives those people the power to hire a person of their choice for essential services.

Service recipients work with a case manager who helps plan for needed support. Once services

are authorized, recipients hire staff who provide support and submit time sheets to GT Independence.

"We receive the bill for services, pay the employee and then we are reimbursed from Medicaid," Carmichael said.

Field-service representatives hired by GT Independence establish relationships with case workers employed under what would be the equivalent of St. Joseph County's Community Mental Health and Substance Abuse Services agency, Carmichael said.

Those relationships are helpful in establishing GT Independence as the company that serves as the go-between between the recipient of in-home services/personal care and Medicaid.

He called the business a fiscal intermediary that has grown by developing a positive rapport with the CMH-like agencies in other counties and states.

Having headquarters in Sturgis is important to Carmichael. He said GT Independence has outgrown each of its two previous locations and is nearing capacity at its current site.

"Sturgis is where Ben lives, it's where we started the business ... it is home and always will be," Carmichael said. "The fact we're able to have a positive economic impact here and in St. Joseph County is important to us."

GT Independence also oversees Michigan Agency With Choice, which has an office on North Monroe Street and a client list of more than 230 people.

Clients of Michigan Agency With Choice receive assistance with day-to-day planning in an effort to live independently.

It is overseen by Holly Carmichael, John's sister-in-law.