



## **Marin Community Clinics**

### **Endowment Program Overview – 2014**

#### **Q: What's the Status of Marin Community Clinics Today?**

**A:** From humble beginnings in a church basement in 1972, Marin Community Clinics has grown to become the medical and dental 'home' for 34,000 people, more than 13% of Marin County. MCC's comprehensive primary care services are provided at the Clinic's four locations in San Rafael, Novato and Larkspur by an outstanding medical team of board certified physicians, dentists and healthcare professionals.

#### **Q: Who Utilizes the Clinics and Who Benefits?**

**A:** The thousands of MCC patients come from every corner of Marin County and nearly every walk of life. They come to the Clinics because for them, quality healthcare is virtually unavailable anywhere else even with the enactment of the Affordable Care Act. More than 87% earn 200% or less of the official Federal Poverty Level (200% of Federal Poverty Level is \$47,700 for a family of four). Most adults work, many in small businesses or are self-employed. More than 15,000 patients are children.

MCC's services are an underpinning of the *community's* health. Because of MCC, thousands are able to visit their chosen primary care provider rather than visiting emergency rooms at a greater cost. Also, routine dental care helps patients avoid costly and preventable dental emergencies. Thousands of children are immunized and attend school in a sound, healthy condition, ready to learn and thrive.

#### **Q: Who Serves the Clinics' Thousands of Patients?**

**A:** A large and impressive team of professionals makes MCC one of the largest healthcare systems in Marin County. The medical staff of more than fifty professionals includes board-certified physicians, nurse practitioners, optometrists, osteopaths and dieticians. The sixteen-member dental team includes dentists and hygienists. The Behavioral Health team includes psychiatrists, licensed clinical social workers and psychiatric nurse practitioners.

As well as our salaried medical and dental staff, we are fortunate to have several active and committed volunteer physicians and dentists representing specialty disciplines who provide consultations and direct patient services. Our clinical staffs are graduates of the finest schools and residency programs in the U.S. and are multi-lingual. They each possess a passion that leads them to choose to practice medicine and dentistry in a community-based healthcare setting.

**Q: Who Pays for All of This?**

**A:** Marin Community Clinics is a Federally Qualified Health Center (FQHC), one of 1,200 nationwide. As such, MCC has access to a network of ongoing, public funding sources including Medi-Cal and Medicare insurance reimbursement. MCC assists patients with determining eligibility for a variety of insurance programs. For the patients who remain uninsured, each pays a sliding scale fee based on income and family size, according to federal regulations. Grants and charitable gifts make up the budgetary difference and allow MCC to offer a unique 'margin of excellence' to cover costs not reimbursed by public or private insurers. For example, for several years during the recession, California's Medi-Cal ended most dental benefits for adults covered. Throughout that period of time, MCC was able to provide services to adults through non-government grant funding. Even though those benefits have now been reinstated, many procedures are not reimbursed yet we continue to provide those services to ensure quality patient care.

**Q: Why Build Marin Community Clinics' Endowment?**

**A:** Following a three-year period of significant expansion of services and fiscal stabilization, the MCC Board of Directors recognized that the organization could no longer depend upon grants, government reimbursement and private donations alone. The past 'fiscal roller coaster' resulted in government funds being unpredictably decreased, withheld, or interrupted due to changes in federal and state policy. In addition, there are medical and dental services that will never be covered through government reimbursements.

Like many institutions of its size, MCC intends to build endowed assets to provide those who rely on MCC with the longer term economic security required to ensure smooth, uninterrupted patient care of the highest quality. An endowment is a viable solution – a pool of funds that stays intact, is responsibly invested and generates revenues used to serve MCC's patients and, thereby, the entire community.

**Q: How Will Endowment Funds be Used to Help Patients and the Community?**

MCC's endowment will:

- Guarantee financial stability if unanticipated and unplanned-for fluctuations occur in governmental rates or reimbursement patterns, or any other public-sector revenue stream.
- Provide a funding source for expanded health services, new technology and other initiatives in the ever-improving worlds of medicine and dentistry in ways that will sustain the Clinics' high quality patient care and ensure MCC's continued "margin of excellence."
- Serve as a buffer against unexpected changes in the overall insurance system, implementation of the Affordable Care Act, or other private sector revenue sources.
- Establish reliable and available fiscal reserves in the event of a catastrophic natural or man-made disaster, or significant economic downturn.

**Q: How Will the Endowment Be Managed and Overseen?**

**A:** Marin Community Clinics currently has an endowment fund totaling \$1 million - thanks to several donors who have recognized the importance of MCC to our community - established at and managed by the Marin Community Foundation. After thorough due diligence and exploration of alternatives, the MCC Board determined that the Foundation provides a secure umbrella for its expanded endowment. MCC's funds are invested along with the Foundation's numerous other endowments and donor advised funds, providing its investment professionals with substantial assets to leverage stronger and more secure returns.

The Foundation provides MCC with regular performance reports so that yearly projections can be reliably made on revenues to be expected. Thereafter, the Foundation distributes these proceeds directly to MCC. In the last three years, the Foundation's investment returns have well exceeded the national average.

**Q: How Will Proceeds from the Endowment be Distributed?**

**A:** A set of policies established by Marin Community Clinics' Board governs the use and distribution of endowment proceeds. The Clinics' management works with trustees to determine each year's priorities given the ever changing nature of the healthcare landscape and the evolving needs of MCC's patients. Then, these funds are specifically applied in response to the need.

**Q: What is the Goal and Timeframe for Building the Endowment?**

**A:** The need in the community is now. MCC is seeking to achieve \$10 million in endowment commitments. Donors are being asked to consider investments to bring the endowment to the \$10 million level. Over time, this endowment will be augmented by Legacy Circle testamentary gifts committed to MCC.

**Q: How Can One Contribute?**

**A:** Gifts to MCC's endowment are tax deductible, charitable donations. More sizeable contributions can be structured as pledges, payable over a multi-year period. As an endowment, the fund's principal stands in perpetuity, generating resources that will provide and enhance programs needed by the Clinics to serve the healthcare needs of the Marin Community. Please contact Linda Tavaszi, CEO, at (415) 755-2582 or [ltavaszi@marinclinic.org](mailto:ltavaszi@marinclinic.org) for more information.