Marin Community Clinics

Endowment Program Q & A

Q. What's the Status of Marin Community Clinics Today?

A. Marin Community Clinics has grown to become the medical and dental 'home' for over 38,000 people, more than 13% of Marin County's population. MCC's comprehensive primary care services are provided at locations in San Rafael, Novato and Larkspur. A large and impressive team of professionals makes ours one of the largest healthcare systems in Marin County.

The clinical staff includes board-certified physicians, nurse practitioners, osteopaths, physician assistants, dentists, psychiatrists, licensed clinical social workers and registered dietitians. Our health care providers are graduates of the finest schools and residency programs in the U.S. and many are multi-lingual. They each possess a passion that led them to choose to practice in a community-based healthcare setting.

Q. Who Utilizes the Clinics and Who Benefits?

A. The thousands of our patients come from every corner of Marin County and nearly every walk of life. 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). More than 12,000 patients are children.

Our services are an underpinning of the community's health. Because of Marin Community Clinics, 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. How is Marin Community Clinics Funded?

A. Marin Community Clinics is a Federally Qualified Health Center (FQHC), one of over1,300 nationwide. As such, we have access to a network of ongoing, public funding sources including Medi-Cal and Medicare insurance reimbursement. Patients are assisted in determining eligibility for a variety of insurance programs and those who remain uninsured, pay 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 Marin Community Clinics to offer a unique 'margin of excellence' to cover costs not reimbursed by public or private insurers.

Q. Why Build Marin Community Clinics' Endowment?

A. Following a period of significant expansion of services and fiscal stabilization, the Board of Directors recognized that the organization could no longer depend upon grants, government reimbursement and private donations alone. During the last recession government funds were unpredictably decreased, withheld, or interrupted due to changes in federal and state policies. In addition, there are some healthcare services that are never covered by government reimbursements.

Like many institutions of its size, we are building endowed assets to foster longer term economic security to ensure uninterrupted patient care of the highest quality.

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

A.

- Guarantee financial stability if fluctuations occur in governmental reimbursements, or any other public-sector revenue stream.
- Provide a funding source for expanded health services, new technology and other initiatives in the ever-improving world of healthcare in ways that will sustain the Clinics' margin of excellence.
- Serve as a buffer against unexpected changes in the overall insurance system, the Affordable Care Act, or private sector revenue sources.
- Establish reliable and available fiscal reserves in the event of a significant economic downturn.

Q. How Will the Endowment Be Managed and Overseen?

A. Marin Community Clinics has an endowment fund of over $1 million at Marin Community Foundation. After thorough due diligence, the Board determined that the Foundation provides a secure umbrella for its endowment. 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's investment returns routinely exceed 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' annual priorities are set with consideration of the healthcare landscape and the evolving needs of our patients. Funds are specifically applied in response to the need.

Q. How Can One Contribute?

A. Gifts to the Endowment are tax deductible, charitable donations. Sizable 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 the Development Department for more information.

Phone at 415-526-8527

Email at gifts@marinclinics.org

Mail at Marin Community Clinics
c/o Development Department
PO Box 5008
Novato, CA 94948

We look forward to answering any questions you may have.

Marin Community Clinics

Estate Gift Q & A

Q. I'm not a wealthy person so how can I afford to leave Marin Community Clinics a planned gift?

A. Nearly half of the legacy gifts left to charities in the U.S. are less than $25,000. Many of us underestimate the full, potential value of our estate once all of our assets are accounted for. Large numbers of legacy gifts add up, and when invested as part of a larger Endowment Fund or Board Reserve Fund, will compound substantially over time.

Do not let a dollar sign define your legacy. The awareness that someone has made a legacy commitment can inspire others to do so.

Q. We've always supported Marin Community Clinics' pediatric program. Can we specify that our planned gift be used for these services?

A. Every planned gift will be used as the donor directs. Some programs that are offered today may, with the passage of time, be altered or even replaced, so the Board of Directors maintains final discretion in the designation of gifts.

Q. Can I leave an inheritance to my kids and still benefit Marin Community Clinics?

A. Of course. There are many ways this can be arranged. One of the most common is to designate Marin Community Clinics as the residual beneficiary of your estate. After your wishes for your kids, grandkids and any other recipients are fulfilled, and any creditors are paid, the balance of your estate will pass to the Clinics.

Q. How do I know Marin Community Clinics will still be in business when the time comes to settle my estate?

A. The Clinics have treated Marin patients for over 45 years. Currently, over 31,000 patients are served each year and we are the third largest healthcare provider in Marin County.

Marin Community Clinics maintains a balanced budget, and a Board-Designated Reserve Fund. There is every indication that the Clinics can expect a long and successful role in sustaining the health of our neighbors.

Q. Can I make a commitment in my estate to benefit Marin Community Clinics which will be paid during my lifetime?

A. Yes, a gift to be paid out to the Clinics during one's lifetime can be created. Unlike annual gifts which are usually spent during the year in which they're received, proceeds from this form of life estate gift would be deposited either in the agency's Endowment Fund or Board-Designated Reserve to be used for future needs.

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Estate Gift Q & A

Q. I have some stocks that I want to give to Marin Community Clinics. How do I arrange for a gift of my stock?

A. It is important that you contact us so that we can assist you with transfer instructions. If you own securities in a brokerage account, we can help you set up an electronic transfer of the shares to our brokerage account. If you possess actual stock certificates, we can provide instructions for transfer.

Q. What are some examples of language to include Marin Community Clincis in my Estate Bequest?

A. Sample Bequest Language are generally either for a specific sum or for the residue, or a percentage of the residue, of the estate. The following are two examples.

- Residuary or Percentage Bequest: "I give, devise and bequeath to Marin Community Clinics, a non-profit corporation of the State of California, located at _____, 1) all the residue of my estate." 2) _____ % of the residue of my estate."
- Specific Amount Bequest: "I give, devise and bequeath to Marin Community Clinics, a non-profit corporation of the State of California, located at _____, the sum of $_____."

Q. Will my planned gift to Marin Community Clinics be publicly recognized?

A. Public recognition is given to all donors who have made a planned gift to Marin Community Clinics. We are happy to reflect the donor's wish for either recognition or anonymity.

Q. How can I be sure that my gift will benefit Marin Community Clinics' patients long after I have passed on?

A. Unless otherwise stipulated, planned gifts are deposited in our Board-Designated Reserve Fund which is invested for long term growth and may be used only as defined by Board policy. Fund distributions will be targeted based on the evolving needs of our patients.

Q. My question wasn't addressed. How can I get more information about planned giving?

A. For more information about planned giving, or any other form of giving, please contact our development team by:

Phone at 415-526-8527

Email at gifts@marinclinics.org

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c/o Development Department
PO Box 5008
Novato, CA 94948

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