



# Mascoma Community Health Center

**Right Care. Right Costs. Right *Here*.**

COVID-19 Challenges & Needs for Survival

**September 29, 2020**

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## Who Is Mascoma Community Health Center

### **Vision Statement**

Mascoma Community Health Center promotes health in our communities through our health center, that draws local resources together to provide personal, affordable, accessible, quality care.

### **Mission Statement**

Mascoma Community Healthcare, Inc. is a 501(c) (3) non-profit organization dedicated to:

- Operating a health center that will be designed, managed, and supported by the communities it represents
- Serve the health needs of the Mascoma Valley which includes Canaan, Dorchester, Enfield, Grafton, Orange and beyond
- Provide affordable healthcare regardless of insurance status and based on ability to pay

### **Structure**

- Volunteer Board of Directors representing the 5 core towns we serve (Canaan, Enfield, Grafton, Orange, Dorchester)

### **Current services include:**

- Primary Medical Care for all ages
- Family Practice
- Family Planning
- Pediatrics
- Sports Medicine
- Minor Orthopedics
- Geriatric Care
- Infants and Children
- Women's Health Care
- General Gynecology
- Minor Skin Procedures - Stitches, etc.
- Preventive Health/ Screenings
- Care Coordination
- Health Education and Community Outreach
- Dental Care

### **Future services include:**

- Behavioral/Mental Health Care
- Physical Therapy
- X-ray
- Nutrition Services
- Pharmacy



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## GENERAL FACTS

### 2020 Facts

<b>Total patients</b>	<b>4,267</b>
Visit <b>reduction</b> during COVID-19	50%
Revenue <b>reduction</b> during COVID-19	\$70,000 / month
<b>Revenue reduction beginning in August</b>	<b>\$60,000 / month</b>
<b>New patients added since August 2019</b>	<b>1,193 (99/month)</b>
Current cash reserves	\$40,000
<b>Donation reduction</b> during COVID-19	<b>50%</b>
<b>Total employees</b>	<b>21</b>

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## OUR FUTURE

- **Current Status**
  - Losses will continue at \$60,000 a month for the next 6 months
  - We only have cash to survive through October.
  - Donations are running about \$40,000 less a month compared to last year
  - Patients are still growing at the rate of 100 per month.
  - Revenue from dental practice (50% of total) is still crippled due to sanitizing time.
  - Medical visits are rebounding but have not recovered yet.
  - Received less than 50% of all government COVID-19 funding per patient compared to all other community health centers.
- **Long Term Plan**
  - We need to survive until summer of 2021.
- **Reality**
  - **Without at least \$300,000 from NH EHSRF, we will run out of cash by November 1, 2020.**

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## STATE & FEDERAL FUNDING EFFORTS TO DATE

Paycheck Protection Program (PPP)	MCHC received \$189,402 on April 11, 2020
Provider Relief Fund (Round 1)	received \$3,347 April 17, 2020, formulaic based on 2019 MCHC Medicare billing
NH COVID-19 Emergency Health System Relief Fund	Awarded \$100k April 17, 2020.
CDFA Non-Profit Response Fund	\$100k loan received September 18, 2020. (Used to pay bills from July and August.)
CMS Accelerated / Advance Payment (loan)	MCHC received \$10, 591 April 1, 2020
SBA Emergency Injury Disaster Loan	MCHC received \$10,000. This will be rolled over to a grant as part of PPP

### Our Original Strategy

- ✓ Grow patients by 1,000
- ✓ Expand dental practice 20%
- ✓ Increase medical utilization 25%
- ✓ Reach cash breakeven (including \$200,000 in annual donations) and complete merger with HealthFirst by end of 2020



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## Total Earned Income

**Analysis of  
August Fee  
Revenue Loss  
2019 compared  
to 2020**

	2020	2019	% Lost Revenue
Hygienist	\$8,851.27	\$15,725.19	44%
Dentist	\$43,548.65	\$45,302.93	4%
Medical	\$22,555.05	\$41,748.46	46%
<b>TOTAL</b>	<b>\$74,954.97</b>	<b>\$102,776.58</b>	

**TOTAL LOST REVENUE PER MONTH \$27,821.61**

**TOTAL LOST REVENUE DONATIONS PER M \$33,650.00**

**CURRENT REVENUE INCLUDING DONATIONS IS \$90,000**

**CURRENT EXPENSE IS \$135,000**

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## DONATIONS March through September 9, 2019

March	\$111,600.00
April	\$9,095.00
May	\$219,725.00
June	\$1,060.00
July	\$18,366.67
August	\$20,700.00
September	\$11,750.00
	<u>\$392,296.67</u>

## DONATIONS March 1 through September 9 2020

March	\$82,342.50
April	\$32,288.05
May	\$13,197.41
June	\$5,703.86
July	\$18,600.09
August	\$18,675.00
September	\$9,500.00
	<u><u>\$180,306.91</u></u>

**Average Loss Per Month from Donations is \$33,650**

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## SUMMARY OF STATE & FEDERAL FUNDING

Mascoma is actual

	Patients	NH EHSRF Round 1	NH EHSRF Round 3	Minimum PPP Received	HRSA FQHC COVID Funding H8C	HRSA FQHC COVID Funding H8D	HRSA FQHC COVID Funding H8E	TOTAL	Per Patient
Mascoma Community Health	4267	\$100,000.00	\$6,535.22	\$189,402.00	\$0.00	\$0.00	\$0.00	\$295,937.22	\$69.35
Charlestown Health Center	28887	\$500,000.00		\$1,800,000.00	\$70,452.00	\$1,010,015.00	\$531,634.00	\$3,912,101.00	\$135.43
Amoskeag Health	14686	\$250,000.00		\$1,000,000.00	\$66,772.00	\$829,895.00	\$318,619.00	\$2,465,286.00	\$167.87
Mid State	11786	\$484,000.00		\$1,000,000.00	\$58,127.00	\$698,705.00	\$275,119.00	\$2,515,951.00	\$213.47
Lamprey Health	15594	\$250,000.00		\$2,000,000.00	\$66,233.00	\$838,580.00	\$332,239.00	\$3,487,052.00	\$223.61
Ammonoosuc Community Health	10781	\$629,296.00		\$1,000,000.00	\$58,400.00	\$693,410.00	\$260,044.00	\$2,641,150.00	\$244.98
Greater Seacoast	15993	\$800,000.00		\$2,000,000.00	\$65,519.00	\$829,910.00	\$337,324.00	\$4,032,753.00	\$252.16
HealthFirst	5059	\$250,000.00		\$350,000.00	\$54,195.00	\$591,455.00	\$174,214.00	\$1,419,864.00	\$280.66
Indian Stream	3573	\$500,000.00		\$350,000.00	\$53,287.00	\$570,950.00	\$151,924.00	\$1,626,161.00	\$455.12
White Mountain Community Health	2498	\$345,000.00		\$150,000.00	\$58,855.00	\$714,980.00	\$288,499.00	\$1,557,334.00	\$623.43

- As a result of Covid-19, all community Health Centers experienced significant loss of revenue and increased costs.
- Mascoma was not eligible for HRSA related assistance even though we have the same impacts. We are still receiving much less state assistance per capita than most community health centers.
- We believe that our Covid-19 impact will total \$600,000 through June next year. We still have a need for \$300,000 to reach January of this year.



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## Pro Forma:

The following slides highlight our pro forma (condensed) based on our current financial information and have been updated since our application to the third round of the Covid-19 Relief Fund.

They are annotated to draw attention to the important figures which demonstrate the actual cash position faced by the Health Center as we work to recover through the end of 2020 and beyond.

The next slide is the original pro forma submission from 8/27 and the following slides represent our position first without and then with the requested \$300,000 in support.

	A	D	E	F	G	H	I	J	K	L
		April	May	June	July	August	September	October	November	December
1	<b>Original Projection on 8/27/20</b>									
2	<b>a Community Healthcare Inc.</b>									
3	<b>Anticipated P&amp;L</b>									
4										
5										
6	<b>Revenue</b>									
7	41000 Contributions	\$10,490.00	\$2,677.00	\$6,297.00	\$17,750.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00
8	4200 COVID-19 Grants	\$233,340.14	\$100,000.00	\$0.00	\$108,500.00		\$300,000.00			
					CDFA Non Profit Loan 100,000 Hypertherm 5,000 Mascoma Bank 3,500	Cardigan Mountain School and donors	NH EHSRF \$300,000 USDA Deferral	Added bookkeeper	5th Day Dental added staffing medical records and supplies	Added audit
9	Comments	PPP 189,402 SBA 10,000 MEDICAID 3,347.14 Medicare 10,591 NH Charitable 20,000	NH EHSRF 100,000							
10	43000 Contract Service Revenue	\$0.00	\$0.00	\$0.00	\$0.00	\$8,000.00	\$8,000.00	\$8,000.00	\$8,000.00	\$8,000.00
11	Dental						\$52,845.00	\$53,901.90	\$68,191.94	\$69,555.78
12	Dental Hygienist						\$13,631.00	\$13,903.62	\$17,589.69	\$17,941.49
13	Medical						\$17,976.00	\$18,335.52	\$18,702.23	\$19,076.28
14	43700 Fee for Service Income Base	\$57,591.00	\$52,219.00	\$53,490.00	\$65,421.00	\$75,000.00	\$92,452.00	\$94,141.04	\$112,483.86	\$114,573.54
15	46200 Nonmedical Income			\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
17	Gross Profit	\$301,421.14	\$154,896.00	\$59,937.00	\$191,821.00	\$103,150.00	\$420,602.00	\$122,291.04	\$140,633.86	\$142,723.54
18	Expenditures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28	63400 Interest Expense	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00	\$2,500.00	\$2,500.00	\$2,500.00
29	CDFA DEBT SERVICE							\$10,000.00	\$10,000.00	\$10,000.00
30	USDA DEFERRAL DEBT SERVICE									
31	Expedited Pay Down of USDA Equipment Loan									
39	66000 Payroll Expenses	\$85,000.00	\$110,000.00	\$85,000.00	\$86,000.00	\$86,000.00	\$86,000.00	\$133,500.00	\$95,000.00	\$95,000.00
50	Total Expenditures	\$169,408.00	\$164,308.00	\$167,808.00	\$128,708.00	\$157,908.00	\$142,408.00	\$186,765.00	\$158,515.00	\$163,565.00
51	Net Oper. Revenue	\$132,013.14	(\$9,412.00)	(\$107,871.00)	\$63,113.00	(\$54,758.00)	\$278,194.00	(\$64,473.96)	(\$17,881.14)	(\$20,841.46)
52	cumulative	\$132,013.14	\$122,601.14	\$14,730.14	\$77,843.14	\$23,085.14	\$301,279.14	\$236,805.18	\$218,924.04	\$198,082.58
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55	RED numbers are Covid-19 related funding and includes USDA deferral							ASSUMES \$100,000 CDFA GRANT, NOT LOAN AND \$300,000 NH EHSRF GRANT		

**Condensed original pro forma 8-27**

	A	D	E	F	G	H	I	J	K	L
		April	May	June	July	August	September	October	November	December
1										
2	<b>Rev. as of 9-25, CDFA is Loan and NO \$300,000 ESHRF Grant</b>									
3	Community Healthcare Inc.									
4	Anticipated P&L									
5										
6	Revenue									
7	41000									
8	Contributions	\$10,490.00	\$2,677.00	\$6,297.00	\$17,750.00	\$20,000.00	\$10,000.00	\$20,000.00	\$20,000.00	\$20,000.00
9	4200 COVID-19									
10	Grants	\$233,340.14	\$100,000.00	\$0.00	\$8,500.00		\$100,000.00			
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**Same pro forma, up-dated revenue, CDFA changed to loan and no EHSRF grant.**



	A	D	E	F	G	H	I	J	K	L
		April	May	June	July	August	September	October	November	December
1	<b>Rev. as of 9-25, CDFA is Loan and a \$300,000 ESHRF Grant</b>									
2	<b>a Community Healthcare Inc.</b>									
3	<b>Anticipated P&amp;L</b>									
4										
5										
6	<b>Revenue</b>									
7	41000 Contributions	\$10,490.00	\$2,677.00	\$6,297.00	\$17,750.00	\$20,000.00	\$10,000.00	\$20,000.00	\$20,000.00	\$20,000.00
8	4200 COVID-19 Grants	\$233,340.14	\$100,000.00	\$0.00	\$8,500.00		<b>\$100,000.00</b>	<b>\$300,000.00</b>		
9	Comments	PPP 189,402 SBA 10,000 MEDICAID 3,347.14 Medicare 10,591 NH Charitable 20,000	NH EHSRF 100,000		Hypertherm 5,000 Mascoma Bank 3,500	Cardigan Mountain School and donors	CDFA Non Profit 6 Month Loan 100,000	Added bookkeeper	5th Day Dental added staffing medical records and supplies	Added audit
10	43000 Contract Service Revenue	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$0.00	\$12,000.00
11	Dental					\$31,386.56	\$35,372.74	\$36,080.19	\$50,013.80	\$51,014.07
12	Dental Hygienist					\$12,853.05	\$9,664.49	\$13,000.00	\$16,668.00	\$17,001.36
13	Medical					\$24,937.85	\$25,200.00	\$25,704.00	\$26,218.08	\$26,742.44
14	43700 Fee for Service Income Base	\$57,591.00	\$52,219.00	\$53,490.00	\$65,421.00	\$69,177.46	\$70,237.23	\$86,784.19	\$92,899.88	\$106,757.88
15	46200 Nonmedical Income			\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
17	Gross Profit	\$301,421.14	\$154,896.00	\$59,937.00	\$91,821.00	\$89,327.46	\$180,387.23	\$418,934.19	\$113,049.88	\$138,907.88
18	Expenditures									
28	63400 Interest Expense	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00	\$18,293.00
29	CDFA DEBT SERVICE							<b>\$10,000.00</b>	<b>\$10,000.00</b>	<b>\$80,000.00</b>
30	USDA DEFERRAL DEBT SERVICE									
31	Expedited Pay Down of USDA Equipment Loan									
39	66000 Payroll Expenses	\$85,000.00	\$110,000.00	\$85,000.00	\$86,000.00	\$86,000.00	\$86,000.00	\$133,500.00	\$95,000.00	\$95,000.00
50	Total Expenditures	\$169,408.00	\$164,308.00	\$167,808.00	\$128,708.00	\$157,908.00	\$142,408.00	\$202,558.00	\$174,308.00	\$249,358.00
51	Net Oper. Revenue	\$132,013.14	(\$9,412.00)	(\$107,871.00)	(\$36,887.00)	(\$68,580.54)	\$37,979.23	\$216,376.19	(\$61,258.12)	(\$110,450.12)
52	cumulative	\$132,013.14	\$122,601.14	\$14,730.14	(\$22,156.86)	(\$90,737.40)	(\$52,758.17)	\$163,618.02	\$102,359.90	<b>(\$8,090.22)</b>
53										
54								NOW	Resulting loss at end of December with EHSRF 3rd Round	12/31/2020
55	RED numbers are Covid-19 related funding									
56										

**Same Pro forma, up-dated revenue, CDFA loan, not grant and \$300,000 EHSRF grant.**



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## TIMELINE

