

# Marshallese Health Fund

## Guidelines for Community Partners

July 9, 2020

The Marshallese Health Fund (MHF), housed at the Community Foundation and for the assistance of Dubuque's Marshallese population, is governed by legal and ethical requirements dictated by the donors and our Board of Directors. This guide is to help our community partners understand how to best use the MHF to assist Marshallese community members.

- 1) The Community Foundation is solely responsible for deciding how the funding from the MHF is used. We look to our community partners to refer expenses to the Community Foundation, but our partners may also tell all Marshallese community members that they are not able to directly disburse money from the MHF or to make decisions about who receives money from the MHF.
- 2) The goal of the MHF is to help address unmet expenses for Marshallese families related to the COVID-19 epidemic. This means that:
  - a. We understand that COVID-19 has impacted the Marshallese community beyond only medical expenses, and that needs like housing, food, and other necessities have a direct impact on an individual's health and wellbeing. The MHF can therefore be used beyond only covering medical costs, under discretion of the Community Foundation in accordance with the donor's wishes.
  - b. In many cases, there is already funding available to cover certain expenses for Marshallese families. The MHF is not intended to replace this funding, but instead to meet needs that this funding is not able to address.
    - i. For example, the Community Foundation, through the Disaster Recovery Fund, already provides funding to community partners to help cover the costs of medical assistance, rent and utility payments, and food. If the MHF were to be used to cover an expense when funding from the Disaster Recover Fund was already available, the MHF would only serve to expand the Disaster Recovery Fund, instead of benefitting Marshallese families. This would be a violation of our agreement with the donor.
    - ii. This also goes for expenses that would be normally covered or written off as part of our partners' business operations. While we are concerned about the financial wellbeing of organizations and businesses in the community, that is not the focus of the MHF.
  - c. The unique realities of the COVID-19 outbreak may mean that some of the policies and institutions that are in place may not fully address the needs of Marshallese families. Instances where standard health insurance or rental assistance would normally be sufficient may not meet a family's needs given the impact of COVID-19. The MHF is designed to help fill some of these gaps.

- 3) The Community Foundation is legally not able to make direct payments to individuals, except on very rare occasions. Therefore, expenses will usually be covered by the Community Foundation sending a grant to a partner organization, who will then assist the community member.
- 4) The Community Foundation is not staffed to help individual community members navigate their costs and expenses. We rely on our community partners to help with this case work, and we will provide support where we can in order to help make sure processes and lines of communication are as efficient as possible.
- 5) Any community partner with a referral or questions for the Community Foundation about the MHF should contact Alex Baum at either [alex@dbqfoundation.org](mailto:alex@dbqfoundation.org) or (347) 281-1725.

With these points in mind, here are some recommended guidelines and processes for our community partners.

### **Medical Expenses**

1. If a member of the Marshallese community has an unpaid medical expense, the first step should be referring them to the hospital where the appointment or procedure was held. The hospitals in our area have resources and case workers who can help Marshallese families with these costs.
2. If as part of this process the Mercy Foundation or the Finley Foundation become aware of unpaid expenses for Marshallese community members that 1) cannot be covered or written off by the hospital, and 2) are not covered by available funding at the Mercy Foundation or Finley Foundation, they should then refer those expenses to the Community Foundation for consideration for the MHF.
3. If a Marshallese community member has been referred to the hospital but still has unpaid medical costs that they need help with, community partners should refer the individual to:
  - a. Resources Unite at (563) 231-6280.
    - i. In the unlikely case there are any reasons why an individual may not be able to be referred to Resources Unite, they may instead be referred to the Presentation Lantern Center at (563) 557-7134 or [info@thelanterncenter.org](mailto:info@thelanterncenter.org).These partner organizations will provide initial case work and resource assistance for community members.
4. If Resources Unite and the Presentation Lantern Center have medical expenses that they cannot fully cover, but there is a need for further assistance, they will refer those community members to other local partner organizations.
5. In the case that these steps have been taken and there is still a need to meet additional medical expenses, the expenses should be referred to the Community Foundation for consideration for the MHF.

### **Non-Medical expenses (Rent)**

1. If a member of the Marshallese community has unpaid rent they need assistance with, community partners should direct them to the City of Dubuque Housing & Community Development Department at (563) 564-7489. A copy of the pre-application in Marshallese can

be found here: <https://www.cityofdubuque.org/DocumentCenter/View/45712/TBRA-2020-Pre-Application-Form-Marshallese>.

2. If the Housing Department application is rejected, or if additional support is required, the individual should be referred to:
  - a. Resources Unite at (563) 231-6280.
    - i. In the unlikely case there are any reasons why an individual may not be able to be referred to Resources Unite, they may instead be referred to the Presentation Lantern Center at (563) 557-7134 or [info@thelanterncenter.org](mailto:info@thelanterncenter.org).

These partner organizations will provide initial case work and resource assistance for community members.

3. If Resources Unite and the Presentation Lantern Center have medical expenses that they cannot fully cover, but there is a need for further assistance, they will refer those community members to other local partner organizations.
4. In the case that these steps have been taken and there is still a need to meet additional rent expenses, the expenses should be referred to the Community Foundation for consideration for the MHF.

#### **Non-Medical expenses (Not Rent – Utilities, transportation, food, etc.)**

1. If a member of the Marshallese community has unpaid non-medical, non-rent expense they need assistance with, community partners should refer them to
  - a. Resources Unite at (563) 231-6280.
    - i. In the unlikely case there are any reasons why an individual may not be able to be referred to Resources Unite, they may instead be referred to the Presentation Lantern Center at (563) 557-7134 or [info@thelanterncenter.org](mailto:info@thelanterncenter.org).

These partner organizations will provide initial case work and resource assistance for community members.

2. If Resources Unite and the Presentation Lantern Center have medical expenses that they cannot fully cover, but there is a need for further assistance, they will refer those community members to other local partner organizations.
3. In the case that these steps have been taken and there is still a need to meet additional non-medical, non-rent expenses, the expenses should be referred to the Community Foundation for consideration for the MHF.

#### **Larger Community Expenses (Quarantine facilities, translation, etc.)**

1. For community expenses that do not fit into one of the categories above but that are still related to service of the Marshallese population and the impacts of the COVID-19 crisis, please reach out to the Community Foundation for consideration for the MHF.