

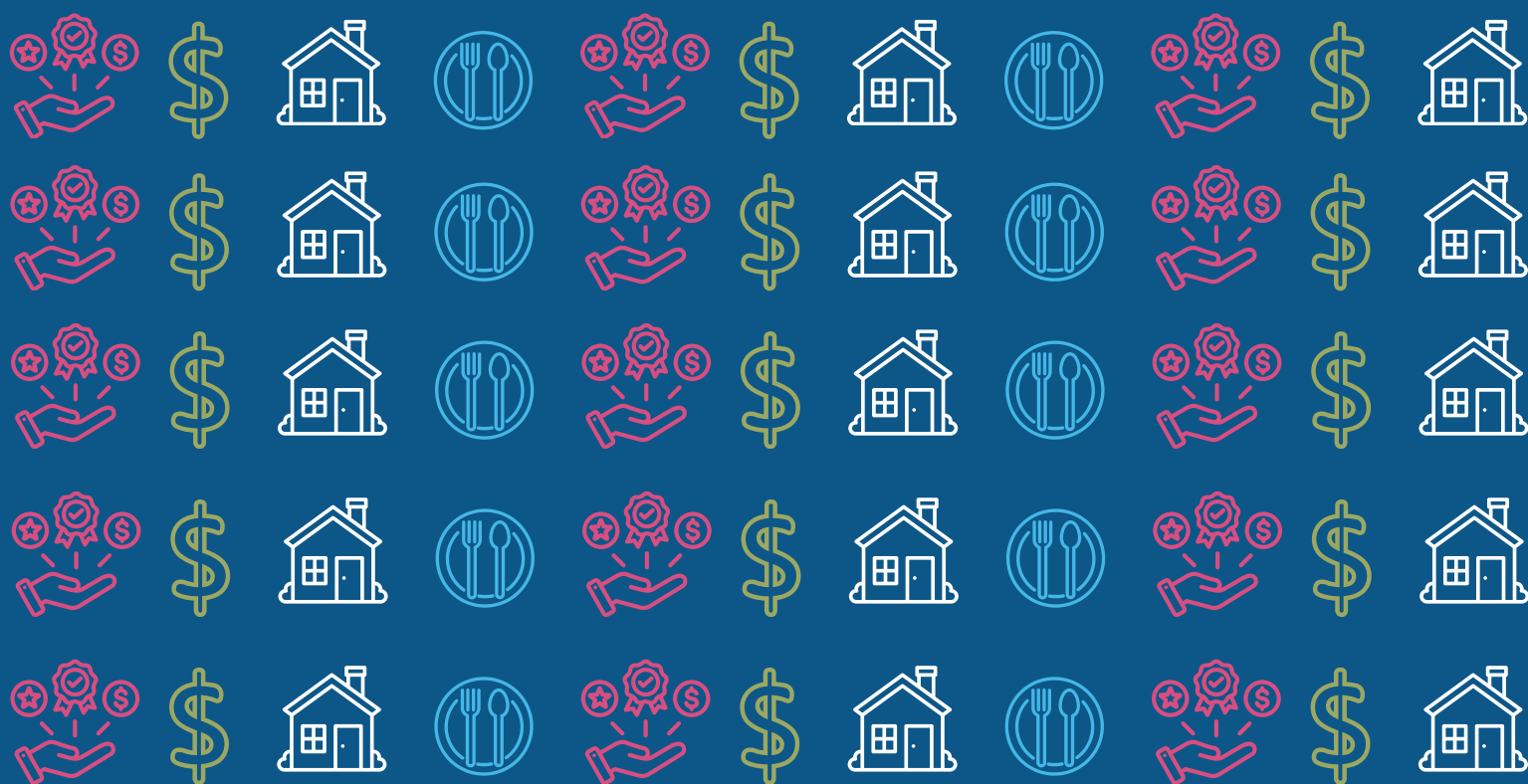
Children's Hospital of Philadelphia's

MEDICAL FINANCIAL PARTNERSHIP



TABLE OF CONTENTS

Our Vision & Mission.....	3
Meet the Team.....	4
MFP Overview.....	5
Our Collaborators.....	6
By the Numbers.....	7
Tax Preparation.....	8
Financial Counseling.....	9
Benefits Navigation.....	10
How We Do Our Work.....	11
The Future of CHOP MFP.....	12
Learn More & Get Involved.....	13





OUR VISION

The CHOP Medical Financial Partnership seeks to ensure that patients, families, and Philadelphia community members have the financial resources they need to be healthy and to raise healthy children.

OUR MISSION

The CHOP Medical Financial Partnership aims to promote health equity by helping individuals achieve their financial goals through partnering with community organizations to provide clinic-based financial services.

OUR GUIDING PRINCIPLES

Implementation of our mission is grounded in core values that prioritize:

- Racial Financial Equity
- Community Partnership
- Health-Driven Solutions
- Client-Centeredness
- Evidence Informed Practice

OUR TEAM

George Dalembert, MD, MSHP, Founding Director



George Dalembert, MD, MSHP is an attending physician in the Division of General Pediatrics at Children's Hospital of Philadelphia (CHOP) and an Assistant Professor of Clinical Pediatrics at the Perelman School of Medicine at the University of Pennsylvania. He is the Associate Director for the CHOP Center for Health Equity; a Faculty Scholar at the CHOP PolicyLab; and a Senior Fellow of the Leonard Davis Institute of Health Economics. He serves as an Associate Program Director for the CHOP Pediatrics Residency Program and inaugural Director of the Leadership in Equity, Advocacy, and Pediatrics (LEAP) residency track. As founding Director of CHOP's Medical Financial Partnership, he tackles poverty through innovative, cross-sector collaborations to address family needs. His academic and research areas of interest are grounded in a passion for advancing health equity and include adolescent health and increasing patient/family engagement in the primary care setting.

Kate Morrow, Program Manager

Katie Gwynn, Resource Navigator

Pam Wilson, Resource Navigator

Maddie DeMarco, Program Coordinator

Janeé Smith, Program Coordinator



MEDICAL FINANCIAL PARTNERHIPS: A MODEL TO ADDRESS POVERTY THROUGH HEALTH CARE SYSTEMS

Financial instability is the root cause of many adverse health outcomes for low-income children and their families face, yet few interventions have been developed to improve health by directly addressing patient and family finances. Medical Financial Partnerships (MFPs) are the prescription that health care systems can write to address poverty as a social determinant of health by collaborating with community organizations to improve health.

THE CHOP MFP'S ORIGINS & ROAD TRAVELED



2019

CHOP's MFP began in 2019 with seed funding from a CHOP Cares grant from CHOP's Office of Community Impact

The inaugural service offered free, high quality tax preparation to parent families and community members

2020

MFP expanded services to offer free financial counseling with community partner Clarifi and began promoting Keystone Scholars through partnership with Pennsylvania Treasury.

2023

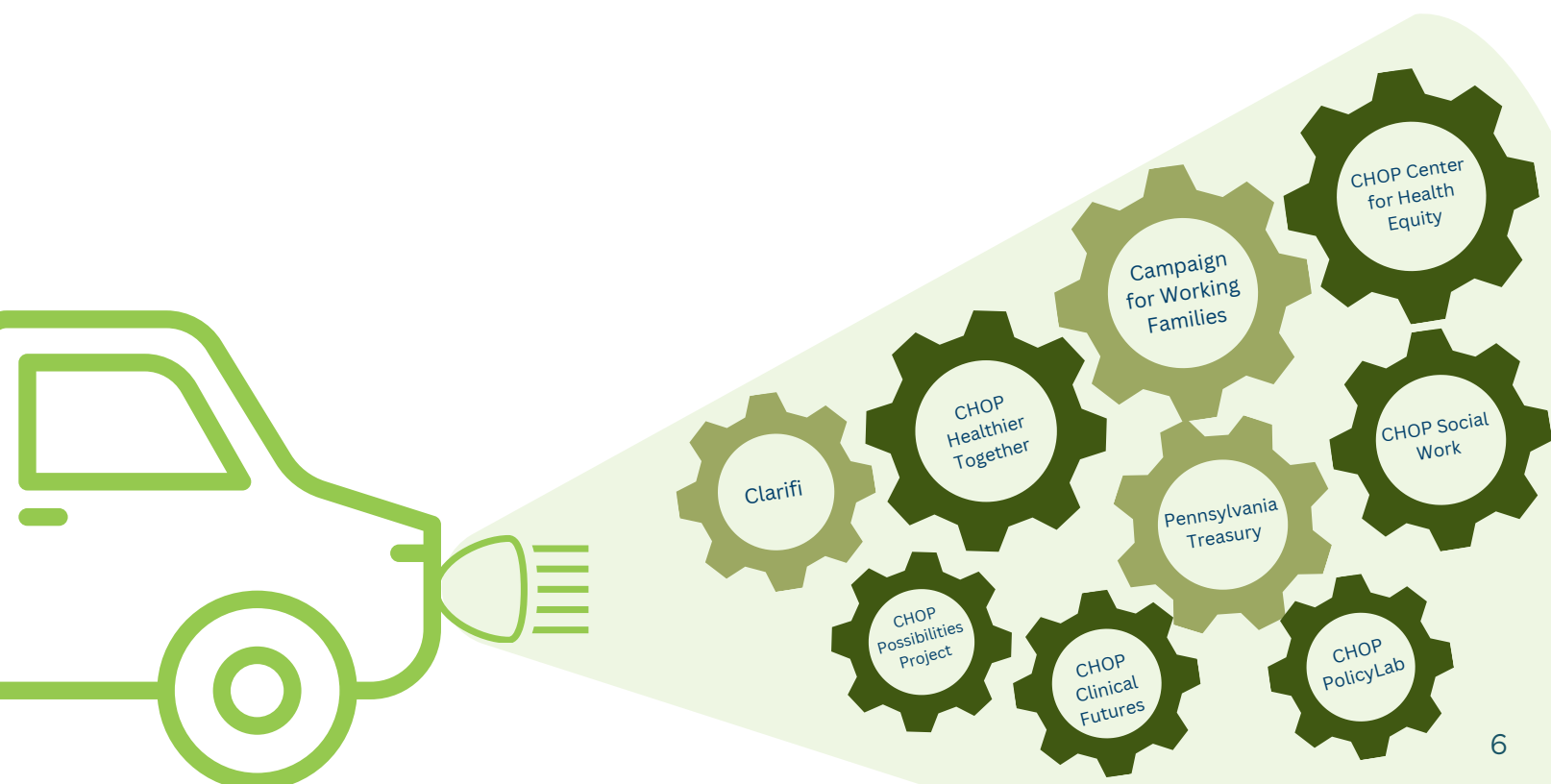
MFP began offering benefits navigation to clients, determining eligibility for several public benefits and supporting families in application and enrollment

2024

MFP introduced Adolescent Financial Counseling to our service suite

We believe in the power of **collaboration** to achieve our mission.

For too many children in our region, the **stresses of poverty are a root cause of poor health outcomes**. CHOP knows that ensuring children in Philadelphia are as healthy as possible requires addressing the social determinants that cause or contribute to health inequities. To be successful in that ambitious undertaking, it is imperative that we lean into the incredible assets of our community. As a guiding framework, the MFP has adapted the American Academy of Pediatrics model for developing and sustaining effective community partnerships. We are invested in building and maintaining **effective and mutually beneficial relationships**. We nurture these relationships through regular communication, grounded in active listening and truly hearing each others' needs and insights, and **earning trust** through longitudinal mutual investment that allows us to **dream big**. We are also grateful to be able to bring to bear the expertise and support of several internal collaborators at CHOP who share our vision and offer resources to execute our mission.



BY THE NUMBERS: HIGHLIGHTS OF OUR IMPACT

TAX PREPARATION

\$1,780,248

Total refund dollars

648

Total clients served

FINANCIAL COUNSELING

767

Total financial counseling sessions

204

Total financial goals achieved



BENEFITS NAVIGATION

700

Families supported with benefits navigation

2,213

Benefits that clients screened eligible for

\$6,741,228

Estimated total annual value of eligible benefits identified

WE HELP INDIVIDUALS **GET THE MONEY OWED TO THEM**

Tax Preparation Services

In partnership with the Campaign for Working Families, Inc., the MFP offers high quality tax preparation to patient families and community members and helps ensure clients receive their maximum refund. Our MFP Patient Resource Navigators have particular expertise in tax preparation, given the outsize impact of tax credits on improving income. The earned income tax credit (EITC), a federal refundable sum of money for low-to-moderate-income individuals, is one of the most effective poverty-alleviation tools currently available. It can mean a windfall of over \$7,000. There is strong evidence identifying that the EITC increases family income and thus decreases child poverty, suggesting beneficial impacts on overall child health, improved developmental outcomes, and increased educational attainment.

TAXPAYERS' EXPERIENCES

“My appointment went well and on time. **I love the location.** My taxes was done with professionalism. My paperwork was clear and I understood it, and I received a copy for myself. Not much I would change, it went very well. Thank you for all your help and preparing my taxes.”

“Very grateful! Thank God for the employees at CHOP Karabots!”



WE HELP INDIVIDUALS **GROW THE MONEY THEY HAVE**

Free Financial Counseling Services

In partnership with Clarifi, the MFP provides financial counseling sessions as a synergistic resource for CHOP MFP clients to make each of their dollars go as far as possible. All counseling is client-centered and directed to help clients be in the best position to meet their needs. Our expert advisor helps identify pragmatic approaches to achieving financial empowerment goals, from reducing debt to buying a home. We take a strengths-based approach, recognizing the day-to-day resilience that is required to navigate financial insecurity. Those who have taken advantage of the Clarifi financial counseling services have been able to build their credit, develop realistic financial plans that work to support their families' goals, and even achieve dreams of home ownership.



“[I] have more money at the end of the month versus more month at the end of my money.”
- CHOP Caregiver

WE HELP INDIVIDUALS **SAVE THE MONEY THEY NEED**

Public Benefits Navigation and Support

We help ensure that patients, families, and community members take advantage of all benefits for which they are eligible. We help to defray the beneficiary “costs” (in time, attention, and other scarce resources) necessary to redeem public benefits. We assess eligibility for food benefits (e.g., WIC, SNAP), health benefits (e.g., Medicaid, CHIP), housing benefits (e.g., critical electrical, plumbing, and structural home repairs), and utilities support (e.g., power, gas, and water cost subsidization). The data bear it out – addressing these needs helps reduce disparities in physical and mental health outcomes and support healthy child development.

A Resource Navigator’s Experience

“During an appointment with their pediatrician at one of our institution’s primary care clinics, a West Philadelphia parent shared about their electricity/power being shut off. The parent was worried about keeping their children healthy and safe during the upcoming heat wave. The physician quickly referred this family to the MFP, through which I identified the family was eligible for 15 public benefits, including an electricity subsidy. I supported the family in applying to 5 of the 15 eligible benefits – getting one step closer to accessing the resources they need to keep their children healthy.”

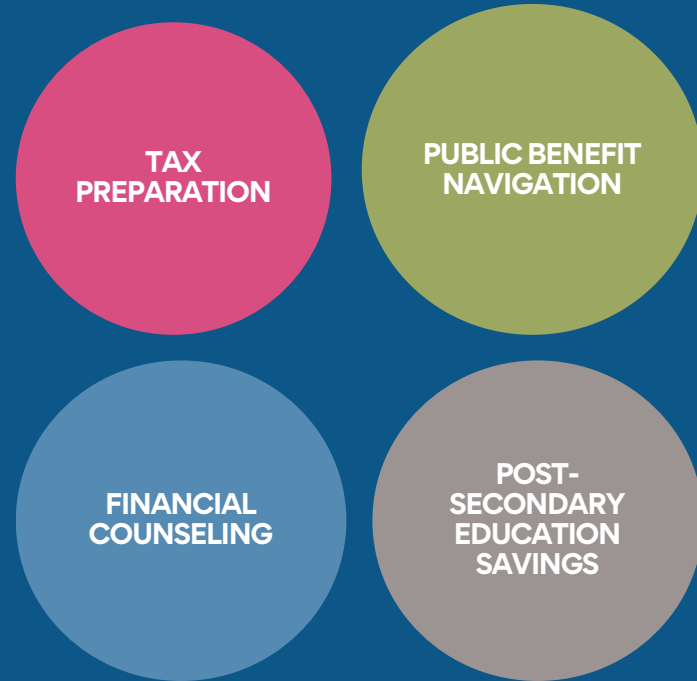


HOW WE DO OUR WORK

We primarily provide services within the trusted environment of the primary care clinic to ensure that, just as a family would come to have their child treated for asthma or the flu, or visit their doctor for a routine check-up, they can also receive supports for their financial health. Our service delivery model leans into the trust families build with their health care providers by working closely with providers to connect individuals to our program. We also utilize a high-touch model of outreach through our patient Resource Navigators, who are stationed within the clinic and work closely with referred families to connect them to appropriate services.

We employ a community-strengths based approach by engaging community organizations who are experts in their domains to provide direct services to our families. In this way, we strive to strengthen not only the families we support at CHOP, but also the neighborhoods and communities surrounding CHOP, which includes a robust nonprofit landscape.

We offer services to our local community because we know that children thrive when they grow up in prosperous settings.



OUR RIGOR

The National Academies of Sciences, Engineering, and Medicine has called out the pernicious effects of poverty on children and called for addressing this societal ill as a means for improving health. Not only is poverty a driver of health, it has been posited that socioeconomic factors such as income and wealth, are *the* fundamental causes of a wide range of health outcomes.

In the tradition of “evidence-based medicine,” all of our services are tied to evidence-informed best practices and financial interventions that have been shown to improve financial well-being. Cash assistance (whether directly putting dollars in people’s pockets or helping them not spend money they don’t have to) is a critical lever to addressing poverty and improving health. By increasing household income and decreasing income instability, we facilitate health-promoting behaviors, increase access to needed health care, decrease health-harming behaviors, and decrease child and caregiver stress.

Our commitment to rigorous execution does not stop in the conceptualization of our program – it extends through the implementation and evaluation. We are committed to utilizing Quality Improvement methodology to continuously refine and increase our impact through regular program data collection and analysis and service delivery improvement projects.

A LOOK INTO THE FUTURE:

Continuing to fulfill our mission

CHOP's Medical Financial Partnership has made great strides toward improving the health and well-being of children, families, and the communities we serve. As we look to the future, we are excited to deepen the impact of our current services while expanding our reach. We are committed to empowering future generations, advocating for policies that support financial well-being, and ensuring broader access to services. Key initiatives for the future include:



Directly Investing in Our Future – Adolescent Financial Empowerment Programming

We will create and expand programming that equips adolescents with essential financial skills, helping them build a solid foundation for their future.



Fighting for Philly's Scholars – Amplifying Keystone Scholars

By tracking and amplifying the impact of the Keystone Scholars program, we will advocate for its continued growth and effectiveness, ensuring that more students have access to post-secondary education savings.



Moving from Program to Policy – Advocating for Service Billing

We aim to demonstrate the effectiveness of our services to policymakers, pushing for opportunities to bill for key programs, ensuring sustainability and scalability.



Spreading the Wealth – Expanding Service Access

We will broaden the reach of our services, expanding to additional institutions and service sites, to ensure more families and communities can benefit from the full spectrum of our offerings.

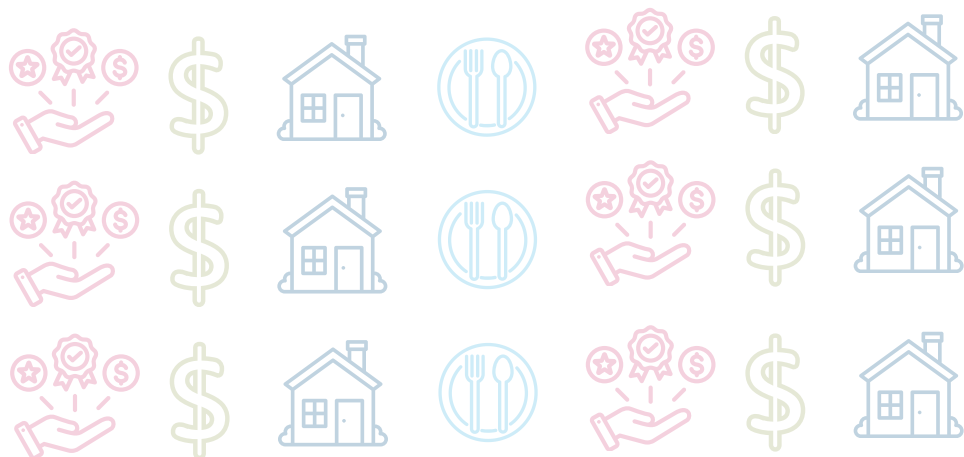
By embracing these forward-thinking initiatives, MFP is committed to enhancing its role as a catalyst for financial security, health equity, and long-term well-being in our communities.



LEARN MORE & GET INVOLVED

Scan this code, visit our website, or email mfp@chop.edu

To expand our reach and to continue to meet the unique needs of our patient families and community members, we're looking for engaged funders and volunteers who want to join us in supporting our community's children and families.



THANK YOU TO OUR FUNDERS

