We are excited to announce a number of changes and new initiatives coming in 2019. That’s why you are seeing an expanded version of our newsletter. Our most important announcement is that we are launching a new website early in 2019. We have added features that will make our site more interactive and a more effective resource for you. Among these changes are expanded search functions for the Register of Accountability and the Iowa Grants Guide. If your organization is listed in either of these databases, you will have the ability to submit your own updates and corrections. Changes in these two areas are discussed in separate articles in this issue. Below are details about other changes you will see.

Event listings. We are adding a calendar of events that allows you to submit your events, workshops, fundraisers, grant deadlines, professional development opportunities, and other activities related to nonprofit work. You will be able to complete an online form. LAWINRC staff will review submissions before they are posted. Web visitors looking for events can search by county or by date.

Articles. An Articles section will feature pieces written by nonprofit leaders in Iowa who will discuss trends, research, and ideas, and share experiences relevant to the nonprofit community. We are introducing you to two of these guest writers in this issue. Dennis Groenenboom, consultant and retired Executive Director of Iowa Legal Aid, shares advice on developing retirement plans for nonprofit employees. Joe Lock, President and CEO of the Eastern Iowa Health Center in Cedar Rapids, relates how EIHC integrated oral health services into its overall medical care for underserved populations. Contributions to the online Articles section will not only appear online but will also be published in our newsletter and will be archived online.

The LAWINRC newsletter. We want to make our publication as relevant as possible. Beginning in spring 2019, we will drop the quarterly schedule and issue our publication twice each year. Expect a new and different look for our publication. As stated above, newsletter articles will appear on our website and will be included in the newsletter. By making this change, we hope to be able to include longer articles, more information, and to feature guest writers.

Change is both daunting and exciting, but our goal is to strengthen the resources we offer Iowa’s nonprofit community. If you have questions or concerns, let us know.
A Message From the Director

by Paul Thelen, LAWINRC Executive Director

At the LAWINRC, we are not only working with nonprofit leaders to help their organizations meet today’s challenges, but we are committed to empowering those leaders with the resources they need to shape a bold future for Iowa’s nonprofit sector.

We are thankful for the dozens of public and private partners who help make it possible for us to meaningfully engage with board members, staff, and volunteers, as well those professionals who provide services to nonprofits. In 2018, we assisted more than 500 individual organizations; over 1,000 leaders participated in one of our lectures or workshops; and we significantly updated our online platform to be ready for launch in 2019.

Students are at the center of the University of Iowa’s mission, and we are continuing to advance the coursework and experiential opportunities that will position our students to participate in what the U.S. Bureau of Labor Statistics confirms is the fastest growing job sector in the country. The latest data also indicates that nonprofit sector jobs increased in Iowa at 2.5 times the rate of the for-profit sector. Our students are not only preparing to do good, they are preparing to do good well.

Our focus for 2019 is to amplify your voices and connect you with more opportunities. To that end, we are promoting the work of talented and experienced guest authors; making it easier for donors and grant seekers to find each other; and introducing a host of new online resources. We are also expanding our capacity to meet the high demand for our direct services—especially strategic planning and leadership development.

Finally, our work would not be possible without generous private and public financial support. On behalf of the staff—and all of those we have served this year—I want to convey our gratitude for your contributions that help make Iowa’s communities healthier, smarter, cleaner, livelier, faith-filled, and prosperous. Thank you.

We are looking forward to an exciting 2019!

Contents
Spring/Summer/Fall 2018

1 New Look, New Ideas, New Year!

2 From the Director

3 Refocusing on the Register of Accountability

5 Iowa Grants Guide: Helping Funders & Grant Seekers Make Better Matches

6 Event Listings--A Gathering Place for the Nonprofit Community

7 Retirement Plans -- Why Executive Directors Have to Care

12 Improving Well-Being & Physical Health Through Oral Health

16 Nonprofit News
Refocusing on the Register of Accountability
New Guidelines and Procedures for the Register of Accountability

Since 2005 the Register of Accountability has been maintained by the LAWINRC and made available on our website. It is a voluntary listing of charitable nonprofits in Iowa that have committed to continuous improvement by implementing the guidelines set forth in the Iowa Principles and Practices for Charitable Nonprofit Excellence. Being listed in the Register builds public trust and shows supporters that an organization is willing to go the extra mile to be efficient, effective, and responsible.

The Register has grown to include more than 900 nonprofits. We want to maintain the regard in which the Register of Accountability is held, and we feel certain our constituents agree it is important to keep the list current and meaningful. Users who are looking for nonprofit organizations in the Register will be able to conduct easier searches by organization name or category. With these things in mind, we are making important changes regarding the Register.

Submit your own information online.
Whether you are updating existing information or are adding your organization to the Register for the first time, you can access our online form, enter the information, and submit it. You will receive a confirmation of your submission, then, after review by LAWINRC staff, we will upload the information to your record. We will contact you if more information is required. Allowing nonprofits to update their information online will help keep the Register current.

Historically, there have been three ways in which nonprofits qualified to be listed: 1) adopting the Principles and Practices (P&P) by board resolution; 2) completing P&P training; or 3) documenting licensure.

Instructions are provided for nonprofits to enter their own information on the Register.
or accreditation by a state agency or national organization. Please review the changes below.

**Adopting P&P by board resolution.**
Organizations may still adopt the P&P by board resolution. In addition, organizations will submit documentation that affirms compliance with the P&P. These documents include IRS Form 1023 or 1024; IRS Letter of Tax-Exempt Status; the latest IRS Tax Form; Bylaws; Conflict of Interest Policy; Board Resolution of adoption; and others as applicable. These documents are for our internal use only. Organizations who adopt the P&P by board resolution are required to update their listing every three years.

**Completing P&P training.**
P&P training will be available online starting in the spring of 2019, and in-person trainings will continue to be offered as well. A member of the board or staff who completes the training will affirm compliance by successfully completing a post-training evaluation. Final evaluation scores are maintained and kept confidential by the LAWINRC. Organizations who choose P&P training are required to repeat the course every three years.

**Verifying your licensure or accreditation.** The option for documenting licensure by a licensing or accrediting agency will remain in place, but we require that a representative from your organization verify the documentation once every three years. We understand that the accreditation period for licensure varies depending upon the type of organization. If your organization’s licensure extends beyond three years and is still current, your representative only needs to verify this via the online form.

Be assured that no organization will automatically be deleted from the Register before these changes have been fully instituted. Feel free to contact us with your questions and concerns. We look forward to working with you in 2019 to further promote good management, ethical conduct, and public accountability in Iowa’s nonprofit sector.

Update your existing information using our online form.
The Iowa Grants Guide (IGG) is the most heavily used area of the LAWINRC website. This database contains nearly 700 records on Iowa funders or funders with an Iowa connection. With the rollout of the new website, the IGG will be friendlier for funders and a much-improved resource for grant seekers.

If you are a funder, you will have the opportunity to enter your information or update your existing information by submitting it via our online form. You will receive confirmation of your submission, and LAWINRC staff will review the information before posting. If more information is needed, we will contact you. This will ensure that your information is always accurate.

If you are a grant seeker, you will be able to search for funders alphabetically, by selecting areas of interest, by NTEE classification, by type of grant, by county, and by grant size. These improved search functions are mutually beneficial to funders and grant seekers. Grant seekers can isolate the best matches among funders and funders are more likely to be contacted by grant seekers whose projects fit the areas they support.

The IGG is a valuable resource. Our goal is to make it accessible and beneficial to funders and grant seekers alike.

Instructions (top) will help funders enter information in our online form (middle). Grant seekers will have multiple filters for searches (right).
O ur calendar of events will allow you to submit your events, workshops, fundraisers, grant deadlines, professional development opportunities, and other activities related to nonprofit work. You will be able to enter your event information on an online form which LAWINRC staff will review before it is posted. If more information is required, we will contact you.

When you land on our Events page, the most current events will appear in a list according to date. If you are looking for events, you can search a month-by-month calendar. Another option is to search by county using our interactive Iowa map. Events will be archived for three months.

Guidelines for event submissions appear on our Events page (above). Complete the Create Event form (left) and submit it for review. Web visitors can search calendar listings or by county using our Iowa map (below).
Retirement Plans -- Why Executive Directors Have to Care

By Dennis Groenenboom

Does your agency have a 401(k), 403(b) or other plan to provide retirement funds for your staff?

If not, you should. It is incumbent upon not-for-profit programs to ensure that staff, who are devoting their careers to assisting vulnerable people, have the ability to retire with financial resources available to them. Not only is it the right thing to do, but it is also useful as a recruitment and retention tool.

If you do have a retirement plan, are you meeting your fiduciary obligations as a plan sponsor?

Can you confidently answer the following questions?

- Are there proprietary funds in the line-up you offer to participants?
- Do you have a formal investment committee established and are regular meetings held?
- Do you have minutes prepared for these regular (at least annual) meetings?
- Have you completed a request for proposals for a vendor and an advisor in the past three years?
- Do you have an investment policy statement and utilize an independent investment analysis system?
- Do you have a target date fund analysis that has been conducted in the past three years?
- Have you reviewed participant demographics?
- Have you identified the percentage of employees on track for retirement?
- Have you reviewed the fidelity bond and have a fiduciary liability policy in force?

These are just some of the issues that you need to address. This article will describe the lessons learned when Iowa Legal Aid undertook to assess the 401(k) plan provided to staff and will suggest steps not-for-profit administrative staff should undertake.

I have so many things to do, why should this be added to my already over-extended list of tasks?

Fundamentally, one of the most important functions of executive directors, program administrators and chief financial officers is to tend to the basic infrastructure of their programs. Part of this responsibility is ensuring that high quality services are provided to clients. One of the key ingredients is to keep experienced staff. When you keep experienced staff, you want to make sure you are “doing right by them.” This includes many factors, but one of them is making sure the program is helping the employee save sufficient funds to be able to retire at the end of what will hopefully have been a productive, challenging and rewarding career working with vulnerable clients.

Beyond this agency responsibility, there is a personal reason as well. You are a fiduciary. This means you have particular responsibilities that are discussed more fully below. Individuals and entities that do not fulfill their fiduciary responsibilities can become involved in litigation. In recent years, small to medium sized retirement plans have been subject to litigation. For example, in mid-2016, a class action lawsuit was filed against a small (114 employee) Minnesota company and the Trustees of its $10 million 401(k) Plan alleging, among other things, failure to assess the reasonableness of investment fees and selecting...

Retirement continued next page
higher cost fund classes when lower cost options were available. These allegations fit the pattern of a number of other successful class action suits brought against fiduciaries of various plan sizes over the last few years.

So, what is this fiduciary responsibility that I have?

In the retirement plan context, a fiduciary is any individual or entity that exercises discretionary control over the management of the plan or the plan’s assets. A plan may have more than one fiduciary and an individual may serve in more than one fiduciary capacity.

A fiduciary does not include an individual or entity that merely performs ministerial functions and does not have the authority to make decisions with respect to plan policies, procedures, etc. For example, an individual who calculates benefits or processes claims is not a fiduciary.

The fiduciary test is a functional one. You are a fiduciary even if there is no expressed appointment or delegation of fiduciary authority, but you are functionally considered in control or are in possession of authority over the plan’s management, assets or administration. As an example, members of your program’s board of directors with power to exercise discretion and control are fiduciaries. Another example would include non-board members of an Investment Committee.

Each plan must have one “named fiduciary.” These are named in, or identified with a procedure prescribed in, the plan document. The plan document can allocate responsibilities to others.

It is also possible to have co-fiduciaries. Co-fiduciaries are those to whom named fiduciaries allocate their responsibilities in an effort to better manage the plan. The named fiduciary has a responsibility to monitor performance of responsibilities that have been allocated to others.

What are the potential fiduciary liabilities?

- The Employee Retirement Income Security Act (ERISA) permits participants and beneficiaries to bring civil actions against fiduciaries who breach their duty.
- Fiduciaries are personally liable for any losses to the plan resulting from their breach(es) and any profits that the fiduciary obtains through the use of plan assets must be restored.
- The fiduciary is also subject to such other equitable or remedial relief as a court may deem appropriate, including removal.
- The U.S. Department of Labor may assess a civil penalty equal to 20% of the applicable recovery amount in the event of any breach of fiduciary responsibility or violation by a fiduciary or knowing participation in such breach or violation by any other person.

How should my not-for-profit approach review of our 401(k) service provider?

The initial goal should be to determine whether your agency is satisfied with the current provider’s platform, services and fees and whether consideration should be given to proposals from other vendors. The next step is to gather information about the current provider’s platform, alternative platforms, as well as a review of the fees, services and the investment line-up. Is there a heavy use of proprietary funds? This means that mutual funds are offered through the service provider’s own subsidiary investment company. If so, this raises potential conflict of interest issues.

You also need to review fund fees and who is fulfilling fiduciary obligations.

The current state of the industry should be assessed. You need to explore the different service models that are available. One approach to use is a “bundled services” approach in which the provider manages all aspects of the plan, including record keeping, education, compliance, and fund selection.

An alternative model is an “investment advisor” approach. Under this model, a professional investment advisor is selected to act as a co-fiduciary. The investment advisor works with the agency to select and periodically review fund line-up as well as the hiring and retention of a third-party record keeper.
Another service model is to proceed without a professional investment advisor and instead select only a record keeper who would then work with you to identify an appropriate fund line-up. While this would be the lowest cost mode, it does expose the organization to fiduciary risk if you do not employ staff with sufficient investment advisory tools or expertise to protect against fiduciary liability.

What additional steps need to be taken?

If you conclude that an investment advisor model is best for your agency (the conclusion reached by Iowa Legal Aid), you may still want to solicit proposals for 401(k) services from both “bundled” and “investment advisor” vendors. This approach allows you to assess fees and services for both models.

Before you make a final recommendation, it may be appropriate to engage an independent third party to review your analysis and compare the investment advisor proposals to your current arrangement. The factors to consider include:

- Fund fees and expenses.
- Fund selection and share class (retail vs. institutional, etc.)
- Services to sponsors
  - Annual review
  - Compliance
  - Annual filing assistance
- Website quality and ease of use
- Web-based retirement planning software
- Educational materials and services
- Fiduciary risk.

If possible, you may want to obtain the services (pro bono, low bono or paid) of a lawyer who specializes in ERISA plans. This guidance can be invaluable. The attorney can review the request for proposals, the proposals once submitted, contracts, sit in on interviews and much more.

What are the specific steps that need to be taken to implement this process?

There are multiple steps to take. They include:

- The Board of Directors should adopt a resolution establishing an investment committee. The resolution is to provide direction about who (not by name, but by position) should serve on the committee and sets forth the parameters for the committee’s work.
- An investment committee should then be formed.
- In some situations it may make sense to form a staff advisory committee to provide input to the investment committee. It should be clear that the staff advisory committee does not function as fiduciaries and that they are only advisory.
- Utilize a request for proposals process to determine the investment advisor you want to retain.
- An Investment Policy statement should be adopted.
- The investment advisor, who serves as a co-fiduciary, can assist in the development of a request for proposals for record keepers. The investment advisor helps review the responses, as can counsel. Interviews with potential record keepers should be set for the investment committee, the staff advisory committee, the investment advisor and the lawyer assisting with the process.
- A record keeper needs to be selected.
- The investment advisor assists in the selection of the fund line-up which is then communicated to the new record keeper.
- The record keeper communicates with the current provider to facilitate the transfer of funds to the new plan.
How long will the process take?

There are many variables that will impact the timeline. For Iowa Legal Aid, the investment committee was formed shortly after the Board of Directors adopted the resolution establishing the committee in February 2017. The investment advisor was selected, the new record keeper was selected and the plan assets were transferred by December 1, 2017. The blackout period necessary for the new plan record keeper to verify the amounts transferred took most of the month of December, but by December 27, 2017, the plan had been opened up for investment choices by participants. The process of educating employees began in earnest in January 2018.

What are the recommended best practices for managing a 401(k) plan?

The shortest and best answer is to:

- Monitor the funds
- Understand the fees
- Educate the employees
- Document everything.

**Best Practices – Investment Monitoring**

Ideally, investments would be monitored quarterly, but at a minimum once per year. The monitoring should include quantitative and qualitative analysis. There needs to be a consistent process that is clearly outlined in an Investment Policy Statement. In some respects, the results are not as important as the process. It is important that a third party can replicate the decisions made. There needs to be independent monitoring and limited investment offerings.

Common mistakes include not having regularly scheduled meetings, not following an investment policy statement, offering too many funds with little or no guidelines and offering only investments owned by the record keeper.

**Best Practices – Understanding Fees**

There needs to be a request for proposals/benchmark analysis every three to five years. There needs to be an annual review of fees for administration/record keeping/advisory services. There also needs to be an annual review of the mutual fund revenue share arrangements. Contracts with all of the providers need to be on file. Qualified vendors in this area understand the need to conduct regular RFPs and should help facilitate, not obstruct or avoid this task.

Common mistakes in this area include not understanding total cost, not conducting regular RFP/benchmarking proposals and combining investments with fee negotiations.

**Best practices – Educate employees**

Fiduciaries need to provide sufficient plan and investment information each year. It is important to identify trends that indicate poor investment choices. There need to be targeted communication campaigns either through group or individual meetings or both. KISS (Keep It Simple Stupid) investment strategies need to be employed.

Common mistakes in this area include lack of diversification, but also too much diversification. Another common mistake is failure to identify negative trends and exposing employees to sales pitches.

**Best practices – Documentation**

It is important to have written guidelines that frame responsibilities. There needs to be a committee charter and an investment policy statement. Decisions also need to be made regarding what educational efforts will be undertaken with staff. Written letters of appointment of committee members...
and written letters of acceptance need to be utilized and kept on file. Written letters for fiduciary termination and replacement of responsibilities must also be utilized and maintained. It is essential to keep meeting minutes that document any actions taken. Documentation must be retained for at least seven years, but consider retaining it permanently, as claims can be made long after the decisions were made.

Common mistakes in this area include identifying specific investments within the investment policy statement, not taking meeting notes and not identifying committee members attending meetings. The notes should delineate who is attending as a committee member and who is attending for input only. If there is no delineation, some might assume that everyone was voting. Another common mistake is lack of a fiduciary file or storing too much documentation.

So, what are the bottom line recommendations?

- Develop a well-documented fiduciary process
- Have a committee charter
- Define fiduciaries versus non-fiduciaries
- Have an investment policy statement
- Purchase fiduciary liability insurance
- Hire professional experts including:
  - Advisor
  - Record keeper
  - Administrator
  - Attorney
  - Auditor.

It is important to keep participants (both current employees and former employees (inactive participants)) informed. Equally important is to keep your board of directors informed about the actions and the activities undertaken as a part of the program’s retirement plan. Your board of directors are fiduciaries. Keep them informed and utilize their expertise.

Conclusion

Providing a retirement plan that enables employees to have appropriate levels of retirement savings at either the conclusion of their term of service or retirement is a critical function of not-for-profit administrators. While some employers may have appropriate in-house expertise necessary to safely administer its 401(k) plan, professional assistance from outside the not-for-profit will almost always be both helpful and necessary to avoid the pitfalls and mistakes that could lead to fiduciary liability. It is important to note that the expenses for investment advisors, record keeping, etc. are appropriate charges against plan assets so that no costs need be incurred by the not-for-profit agency itself. It will, however, require time commitments that are both necessary and beneficial.

Dennis Groenenboom was the Executive Director of Iowa Legal Aid from 1992 to 2018, and worked with Iowa Legal Aid since 1978. He is now providing consultant services to not-for-profit organizations and can be reached at 515-537-4242 or dgroenenboom4@gmail.com. Dennis is a 1978 graduate of the University of Iowa College of Law.
Oral Health a Critical Component of Physical Health & Well-Being

by Joe Lock

For far too long, there have been very few places the most vulnerable members of our community could go for dental care. Often left to decide between putting food on the table and fixing a toothache, the tooth went untreated. The creation of Eastern Iowa Dental Center (EIDC), a new component of a Federally Qualified Health Center in Cedar Rapids, hoped to change this reality.

Missy* was one of those people. At 67 years of age, she was living on a fixed income and had fought a battle with cancer—and won. Unfortunately, the chemotherapy and radiation took a large toll on her body and teeth. With limited income and no dental insurance, it had been years since she had visited a dentist. EIDC’s Dental Team was able to help Missy sign up for a voucher to cover the cost of her care. She began to cry tears of joy when she knew she would finally get the dental treatment she so desperately needed.

Another patient, Brian*, came to EIDC with visible decay on his two front teeth. Before we opened our doors, he didn’t have resources to pay a dental provider. EIDC was able to fix his teeth, much to Brian’s delight. He said, “I can smile again. I haven’t been able to do that for over a year!”

Missy and Brian are just two of thousands of people that EIDC has been able to care for in its first 18 months of operation.

Proper oral health is a critical component of overall health, well-being and quality of life. In the United States, significant disparities in access to dental care exist among low-income and undereducated individuals and families. According to the Kaiser Family Foundation, adults living at or below 100% of the Federal Poverty Level (FPL) are three times as likely to have untreated tooth decay than adults above 400% FPL[1]. Additionally, in spite of the prevalence of dental insurance coverage for children, approximately one-third of low-income children in the United States suffer from untreated oral decay and disease, with more extreme decay than higher income children[2].

Iowa dental statistics mirror national trends; thousands of individuals and children in Iowa suffer from untreated oral disease and tooth decay. A disproportionate number of these people are at-risk and living on extremely limited means. For example, according to a report published by Linn County Iowa Department of Public Health, 14.8% of adults in East Central Iowa experienced poor oral health in 2012 and 45% of low-income adults did not have a dental service in the previous year[3].

In 2014, less than half of children ages 1-20 enrolled in a Medicaid program received preventive dental services; only 51% of children ages 1-20 received any dental services, including urgent services to treat tooth decay and pain[4]. Therefore, on March 6, 2017 the EIDC opened its doors, to complement the services provided by Eastern Iowa Health Center (EIHC). EIHC is a Federally Qualified Health Center that provides Family Practice, Pediatric, OB-GYN and Behavioral Health services—with a focus on unserved and underserved, low-income individuals and families.

Through our status as a FQHC, we can extend lower costs to our patients and help to connect them to additional resources in the community. All of this means that our patients receive the care they need when they need it.
with homelessness and populations who have had little to no access to dental care in the past.

Most dentists in Iowa have stopped taking Medicaid patients or have stopped offering services because the reimbursement is so low—yet the need is so high. That means people have less access to care. EIDC also sees people who have been unable to secure a job because bad dental health and rotten teeth can translate into poor employment prospects. It doesn’t have to be this way, and EIDC is part of the solution.

A USA Today article from August 9, 2015, states, “... for many, tooth loss is a symptom of poverty. Nationally, more than a third of working-age adults have no dental insurance, and rates are higher in rural and impoverished areas. The Affordable Care Act doesn’t require health plans to cover dental services for adults.

Patients with the least access to dental care are also the ones most vulnerable to tooth decay and gum disease. Problems begin early in life. Terry Dickinson, executive director of the Virginia Dental Association and founder of its Mission of Mercy program, recalled the youngest patient to have all his teeth extracted... was a 19-year-old man. Dickinson said, ‘If somebody doesn’t have teeth, they’re not going to work in the service industry, where they have to deal with the public all day.’”

EIHC and EIDC live by a simple mission: Provide a medical home to individuals and families in our service area regardless of ability to pay. We believe every person deserves access to quality healthcare and are proud to count our medical—and now dental—teams among the best Cedar Rapids has to offer.

Our staff strive to meet each of our patients where they are and where their needs are: offering outreach to the homeless, language interpretation services, social work, care coordination and health coaching all within the walls of our health center locations. Through our status as a FQHC, we can extend lower costs to our patients and help to connect them to additional resources in the community. All of this means that our patients receive the care they need when they need it. Additionally, our patients do not have to wait for months on end while they struggle to save enough money to cover the cost of their care, and emergency appointments are built into our dental providers’ schedules every business day.

The goal of Eastern Iowa Dental Center is to establish good dental hygiene practices from an early age and reduce the prevalence of untreated tooth decay and periodontal disease in the low-income and underserved populations living in East Central Iowa. This is true throughout the state, as well, as there are 13 FQHCs with 22 dental clinics and four mobile clinics. In 2017, Iowa FQHCs served 70,733 unique patients in 155,546 visits. These dental centers provide services to individuals and families with all types of insurance—including serving those with no insurance on a sliding fee scale—as well as those with Medicaid. There are only a small number of dental practices other than FQHC dental clinics that will serve patients that have Medicaid due to the minimal reimbursement that doesn’t cover costs, let alone allow for profit.

FQHCs in Iowa receive an enhanced, cost-based reimbursement rate and are good stewards of taxpayers’ dollars. Overall, FQHCs in Iowa Health centers are efficient and cost-effective Medicaid providers, serving 13.6% of all Medicaid beneficiaries in Iowa, but representing only 1.21% of the state of Iowa’s total Medicaid expenditures. Further,

- 46% of Iowa FQHC patients are covered by Medicaid
- Health centers serve 17% of the Medicaid population in Iowa
- 17% of patients are best served in a language other than English
• 24% of health center patients are uninsured

• 88% of health center patients are at 200% or below the Federal Poverty Level

The statistics at each Iowa dental center vary, and EIDC Medicaid numbers are much higher than average. In 2017, 69% of our patients utilized Medicaid for their insurance, and 78% are below 100% of the Federal Poverty Level. For those patients that are the working poor and are underinsured with large deductibles, private fundraising is done to supplement their copays. Volunteer dentists, hygienists and assistants are also utilized to assist with the tremendous volume of patients seeking care.

While the overall number of patients served may seem adequate, the reality is quite the opposite. Since the opening of EIDC 18 months ago, and subsequently expanding our capacity by 25% and adding a third full-time dentist and part-time oral surgeon, EIDC sees approximately 900 patients each month. With this noted, demand significantly exceeds capacity.

According to the Mayo Clinic,[5] poor oral health can contribute to wide-ranging health maladies, including:

• Pregnancy and birth; periodontitis has been linked to premature birth and low birth weight

• Cardiovascular disease; some research suggests that heart disease, clogged arteries and strokes might be linked to the inflammation and infections that oral bacteria can cause

• Endocarditis, an infection of the inner lining of the heart

• Diabetes, which reduces the body’s resistance to infection—putting the gums at risk

• HIV/AIDS; oral problems often occur, such as painful mucosal lesions

• Osteoporosis, which causes bones to become weak and brittle may be linked with periodontal bone loss and tooth loss

• Alzheimer’s disease; worsening oral health is seen as the disease progresses

FQHC dental clinics provide urgent and preventive services and emphasize the importance of oral health and education from an early age. Services include screenings, fluoride varnishes, sealants, cavities prevention and repair, diagnostic x-rays, crowns and non-surgical endodontics. Additionally, it is recognized that oral health services are an integral part of a medical home. A study conducted by the University of Iowa Public Policy Center outlines the need to define a patient-centered dental home in the era of the Affordable Care Act; the article highlights the importance of integrating patient-centered medical and dental homes and expanding entry points in to the dental system[6]. For example, EIHC is a Level 3 Patient-Centered Medical Home and fully integrates the oral health services of EIDC within the medical home. Health care providers, nurses and social workers work diligently to identify patients needing to establish dental care and will conduct “warm-handoffs” daily between EIHC and EIDC. The location of the dental center is important, as EIDC is physically next door to EIHC, creating a healthcare campus.

When an exam table is placed in a medical exam room with four walls, about $4,000 is needed to outfit it to be ready to see a patient. Alternatively, in dentistry, when a dental chair, light, x-ray (now called digital radiography) and a bevy of other mechanical and hand-manipulated equipment is put into an operatory (DDS = Doctor of Dental Surgery) the cost is approximately $45,000. Cedar Rapids, and much of the rest of the state, needs more access for low-income patients and it takes capital to make that happen.

EIDC is unique that it was created without federal funds to meet the oral health needs in eastern Iowa. A public-private partnership for this nonprofit entity was created, engaging six for-profit companies, four... it is recognized that oral health services are an integral part of a medical home.
corporate philanthropic organizations, three private foundations, as well as a considerable number of individual donations of monetary contributions and in-kind equipment. A supportive and well-informed nonprofit board of directors that oversee fiduciary responsibility was also critical. Without federal support, a similar effort will need to be undertaken to meet the demand that currently exists throughout the state.

Nonprofit dental clinics fill a huge void in the health care system and are a critical component of the safety net in Iowa. Without them, the overall public health of Iowans will be compromised.


[4] Ibid.


Joe Lock is President & CEO of Eastern Iowa Health Center and can be reached at JLock@EIHC.co. Eastern Iowa Health Center is a 501(c)(3) nonprofit that provides a medical home by offering patient-focused, quality comprehensive primary, OB/GYN, behavioral, pediatric and oral health care services to individuals and families in our service area, regardless of ability to pay.
Nonprofit News

Grant Writing USA in Davenport, Iowa

The Davenport Fire Department and Grant Writing USA will present a workshop in Davenport, February 19-20 for grant seekers across all disciplines. Beginning and experienced grant writers from city, county, and state agencies as well as nonprofits, K-12, colleges, and universities are welcome.

The discounted tuition rate of $425 includes two days of instruction, workbook, and access to an Alumni Forum with tools, discussions, and more than 200 sample grant proposals. Use discount code “IANPO” at registration to receive this $30 discount.

Online reservations are necessary as seating is limited.

Details/registration on the Grant Writing USA website.

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Nonprofit Summit Organizers Seeking Keynote Presenter

The Iowa Nonprofit Summit is October 29-30, 2019 in Altoona, and the Iowa Commission on Volunteer Service (ICVS) is seeking a keynote presenter. The presenter should be prepared to present one to three workshops during the summit as well as the keynote. The focus of all presentations should be based on excellence in nonprofit and volunteer management. Proposals may be mailed or emailed to ICVS. The deadline is February 8, 2019. See details.

Telligen Community Initiative Announces 2019 Funding Opportunities

Telligen Community Initiative has announced its 2019 funding opportunities. Amounts of grants vary with a maximum of $50,000. The grants support health-focused nonprofits in Iowa, Illinois, Oklahoma, and Colorado. The deadline for Iowa applicants to submit a letter of interest is May 28, 2019. See Telligen’s How to Apply page for deadlines and procedures.

About Our Organization

The Larned A. Waterman Iowa Nonprofit Resource Center is a University of Iowa interdisciplinary collaboration created to make more accessible educational and service programs focused on strengthening the operational capacity of Iowa nonprofit organizations. The LAWINRC works collaboratively with government agencies, nonprofit organizations and educational institutions to impart new knowledge through activities and provide information and training resources to help nonprofit organizations and interested persons throughout Iowa. We seek to build the capacity and develop the effectiveness of community-based organizations and enhance the overall effectiveness of local organizations in building communities. The LAWINRC also introduces students to the nonprofit sector and develops their sense of public and community service.

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