HEALTHCARE

CUSTOM CONTENT • May 11, 2020







Message to the Business Community

Dear Valued Community Members,



During these unprecedented times, we thank you for doing your part to help flatten the COVID-19 curve in Orange County. You are protecting your employees, their families and our community by following social distancing guidelines, establishing work-from-home programs and more. Your efforts have made a difference. While you are protecting others, please remember to care for yourself as well. It is vitally important that you continue to seek medical care when you need it. And please be assured, it is safe to do so.

Marcia Manker



SAFETY IS OUR TOP PRIORITY

We understand that some in the community may be concerned about potential exposure to COVID-19 if they seek treatment in a medical setting. And, in many cases, members of our community are avoiding or postponing medical care because of that fear. Regardless of your need, whether routine care or treatment for a chronic condition, it is important to stay in close contact with your physicians so your health can be tended to.

MemorialCare is taking every possible precaution to ensure a safe and protected care environment for all patients, whether they are in our hospitals, emergency departments, urgent care centers, or primary care health centers. Some of the measures we have taken include the following:

- ▶ We have established separate entrances and designated areas to ensure patients arriving with suspected COVID-19 are separated, as is the staff who care for them. In addition, all our personnel, from the greeters outside, to the person at the front desk, to our intake team and caregivers, are wearing personal protective equipment (PPE).
- Before entering our hospitals or outpatient centers, all individuals are screened for COVID-19 related symptoms, their temperature is taken, and a mask is provided upon entry.
- For patients requiring surgery, a complete pre-operative COVID-19 test is completed.
- Waiting areas are appropriately designed for social distancing to ensure at least six feet of space between individuals throughout our system, including our surgery centers.
- We have always maintained the most stringent compliance with the disinfecting and cleaning of all equipment and spaces.

For now, modifications to our visitor policy remain in place at all of our locations in order to further ensure patient safety. Please be assured that MemorialCare locations have implemented every possible measure to ensure your employees' safety under our care.

EMERGENCY CARE FOR ALL NEEDS

It is vitally important that if you, members of your family, or one of your employees, are experiencing a life-threatening situation, you or they seek emergency services by calling 9-1-1 or going to the nearest Emergency Room. Doing so may save a life.

VIDEO VISITS

For medical needs that are not emergent, MemorialCare provides video visits, both for primary care visits and for urgent care needs. You and your employees can connect with your primary care physician or urgent care physician without leaving the comfort of your home, through our secure telehealth system. There are no out-of-pocket costs for a video visit. To schedule one, please go to memorialcare.org/UrgentCare or call 877-MYMEMCARE (696-3622).

BREAST CARE SERVICES

MemorialCare is pleased to announce the opening of our ninth MemorialCare Breast Center; this one is in Newport Beach. We have resumed breast cancer screening services at all our breast centers. In order to ensure patient safety, we've introduced additional precautionary measures including the following:

- Reduced number of appointments to ensure social distancing in our waiting rooms.
- ► All clinical staff members and patients wear face masks.
- We continue our stringent practices for disinfecting rooms and equipment after every appointment.
- All patients will be screened for COVID-19 symptoms prior to their scheduled appointment.
- For now, companions are not allowed.

KEEP YOUR EMPLOYEES HEALTHY IN EVERY STAGE OF LIFE

MemorialCare is deeply committed to providing you and your employees with exceptional and safe healthcare for every stage of life. We are proud to offer four leading hospitals to serve our community's healthcare needs, including MemorialCare Orange Coast Medical Center, MemorialCare Saddleback Medical Center, MemorialCare Long Beach Medical Center and MemorialCare Miller Children's & Women's Hospital Long Beach; two award-winning medical groups – MemorialCare Medical Group and Greater Newport Physicians; and more than 200 sites of care.

Thank you for the honor of serving you.

Barry Arbuckle, Ph.D.
President and CEO
MemorialCare

Marcia Manker CEO Orange Coast Medic

Orange Coast Medical Center Saddleback Medical Center

marcia marca m suf

Mark Schafer, M.D. CEO

MemorialCare Medical Group Greater Newport Physicians

Contact Cathy Capaldi, Senior Vice President, at ccapaldi@memorialcare.org or (714) 377-2960 to learn more.



For all stages of life, for moments big or small. We're Here.

During these unprecedented times, we thank you for doing your part to help flatten the COVID-19 curve. You're protecting your family, your friends and the community by practicing social distancing. But while you're caring for others, it's important to care for yourself as well. For your own good health, its vitally important that you continue to seek medical care when you need it. That's why we're here. We are here for you.

No matter the need, get safe, quality care with MemorialCare.

877-MYMEMCARE (696-3622) memorialcare.org/werehere



MEDICAL, DENTAL AND VETERINARY PRACTICES:

LOOK TO POST-COVID OPPORTUNITIES

Pent-up demand and new technologies will alter the landscape as the crisis eases, and the time to prepare for that is now.

These are challenging times for everyone, but they are especially so for independent medical, dental and veterinary practices as consumers put off routine checkups and elective procedures.

The challenges are especially acute for dentists. As the CDC noted in a guidance document¹ last week, "Dental settings have unique characteristics that warrant additional infection control considerations." The guidance recommends that dentists "postpone elective procedures, surgeries, and non-urgent dental visits." In California, most dentists are complying. A Health Policy Institute study² published by the ADA on April 3rd reports that 69% of dental practices in the state are closed for all but emergency services such as cracked teeth or pain, and another 27.8% are not seeing any patients at all.

Community banks are helping local practitioners file for PPP loans.

Many local dentists and other practitioners have filed applications for Paycheck Protection Program (PPP) loans, which were created as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, as well as traditional SBA 7(a) loans. Demand for PPP loans, which offer favorable loan terms and a loan forgiveness component to incentivize small businesses to maintain or rehire their employees, continues to be high. (The ADA has published detailed guidelines³ for dentists regarding PPP loans.)

Like other small businesses, independent practices have turned to community banks for these loans because larger banks focus on larger businesses. Community banks, particularly those with specialized healthcare banking teams, excel at building relationships with smaller, local practices.

This can be a good time to invest in equipment and technology.

Forward-looking practitioners are looking beyond maintaining their staff, toward meeting the challenges of pent-up demand and higher expectations for office safety. They're investing in equipment such as advanced air purification systems to help mitigate the effect of aerosol-generating procedures and create safer environments for themselves, their staff and their patients.

Some are also preparing to meet the anticipated demand by expanding investment in new, more efficient equipment and exciting new technologies. One California practice employs 3-D printing technology and dental milling systems to produce crowns, bridges and full dental implants. During the shutdown, that practice has pivoted to printing nasal swabs for COVID-19 testing of staff and patients, and they plan to acquire equipment that is expected to deliver positive results in five minutes and negative results in 15 minutes, while patients wait in their cars. The screening equipment costs \$1,500.00 and will be more widely available only when hospital demand has been met.

For medical professionals who co-occupy large medical complexes, there could even be the opportunity for implementing lobby testing for all patients and visitors.

This can also be a good time to establish a line of credit.

If you don't already have a line of credit, now is a good time to establish one, which will provide the flexibility needed for rainy days or for investing in equipment such as the screener described above. Many clients have expressed a feeling that the fee for keeping a line of credit open is a small investment in peace of mind as insurance for situations like this pandemic.

As the crisis abates, new acquisition opportunities will likely arise.

Finally, some are on the lookout for practices in which older practitioners, especially dentists, are prompted to consider selling their practices and retiring. This trend had already begun before the COVID-19 pandemic. As we noted in an article⁴ in February of this year, "As the boomer population retires, and will require more healthcare services, a large percentage of their doctors and service providers will also be retiring—because they too are baby boomers."

The time to talk with your local community bank is now.

Community banks are generally better able than large ones to work closely with practitioners. If lending decisions are being made locally, community banks are more likely to factor in personal relationships between the bank and the practitioner. Furthermore, those that specialize in practice finance know the local competitive landscape and can help practitioners make better, more informed strategic decisions.

So, if you are an independent practitioner and you want to capitalize on post-COVID-19 opportunities, talk with your local community bank's healthcare specialists about how to do that. Do it now.



BILL SCHNEIDERWIND is a veteran of financing in the healthcare space since 1995. He was a national leading business banker and specialty lender to healthcare professionals at Wells Fargo, Citi and US Leasing. Bill is now a Business Banking Relationship Manager and healthcare lending specialist at Banc of California. These views belong exclusively to Bill and are not necessarily the views of Banc of California.

949-674-3825 Bill.Schneiderwind@bancofcal.com bancofcal.com/banc-for-healthcare



- ¹ "Interim Infection Prevention and Control Guidance for Dental Settings During the COVID-19 Response," CDC, revised April 27, 2020, https://www.cdc.gov/coronavirus/2019-ncov/hcp/dental-settings.html
- 2 "COVID-19: Economic Impact on Dental Practices (Week of April 20 Results)," ADA, April 20, 2020, https://surveys.ada.org/reports/RC/public/YWRhc3VydmV5cy01ZTikYjFIMTRIZDkxOTAwMTU4NTU4ZmltVVJfNWIJWDFFU01ldmNDUIVO
- ³ "Paycheck Protection Program (PPP) Loans and Dental Practices," ADA, April 24, 2020, https://www.ada.
- org/"/media/CPS/Files/COVID/PPP_Loan_Summary.pdf *Schneiderwind, B, 2020, "How Baby Boomers Will Change the Landscape of Medical Offices," OCBJ, Feb 17,
- p22
 © 2020 Banc of California N.A. a wholly owned cubsidiary of Banc of California Inc. All rights recoved
- © 2020 Banc of California, N.A., a wholly owned subsidiary of Banc of California, Inc. All rights reserved.

Your Health Can't Wait.

Ear infections can't wait, and neither can diabetes. Chest pains or abdominal pains, our emergency departments, urgent cares and physician offices are open and available to safely deliver care, how and when you need it.

We're here to care for you



See your care options at Providence.org/SoCalsafecare

OC: St. Jude Medical Center, St. Joseph Hospital, Mission Hospital and Hoag*

APPLE VALLEY: St. Mary Medical Center

LA: Tarzana, Saint Joseph, Saint John's, Little Company of Mary and Holy Cross

Tips on Surviving Isolation from City of Hope Patients Who Have Been There

SURVIVORS EXPRESS GRATITUDE FOR SUPPORT SYSTEM AND EXPERT CARE

After a long period of sheltering in place, many people may be struggling with this stretch of unexpected social isolation. There is a group of cancer patients who have been through this before. Bone marrow and stem cell transplant patients are required to live in isolation for 100 days while their new immune systems establish themselves. This means no trips out and about and no visitors without extensive protective gear for over three months.

As City of Hope develops a world-class cancer center and network of care in Orange County, these survivors shared their tips on how to cope with isolation.



"We're experiencing what the whole world is experiencing, but I've had four years to wrap my head around it," said multiple myeloma stem cell transplant patient and Orange County resident Donna McNutt, 59, who is currently receiving two chemotherapy treatments a month after suffering a relapse last fall. However, it "stirs up all these old feelings. I'm that vulnerable person they're talking about."

"Everything was happening so quickly—I had to completely change my lifestyle," recalled Ivan Garcia, 27, who underwent a bone marrow transplant in 2014 after being diagnosed with acute lymphoblastic leukemia. "I was wearing masks, my mom went to the store and bought wipes and was disinfecting everything. You realize that everything you're doing is to make sure that you take advantage of a second chance. It's the same thing now: I wear my mask when I go out, I wear my gloves, I'm constantly washing my hands."

Keep Up A Schedule

"I definitely think the top thing is having a routine," McNutt said. "I found it very important even when I was having my transplant to not look like a patient. I never wore a hospital gown. It made me feel better. The biggest thing for me was getting dressed. That's what I'm doing now. It may be in loungewear, but I'm getting dressed."

"I saw myself switching to being almost being nocturnal" recently, she added. "I told myself, 'Nope, you're not doing that.' I kept my routine, ate my three meals, got up, showered, got dressed."

Learn A New Skill Or Indulge An Interest

"Try to find a new or undiscovered skill that you may have. You have so much free time on your hands, you might as well try branching out," Garcia said. "Maybe play the guitar, play the piano. YouTube is fantastic for that. I was watching YouTube on a daily basis—you can learn so much."

"I did get into reading more during my time at home. It can be a little mindnumbing to try to binge shows or even scroll through the Netflix homepage, but reading can be a really great outlet," said Krissy Kobata, 37, who underwent a bone marrow transplant for myelodysplastic syndrome in 2018.

Puzzle competitions brought out her competitive streak. "I wasn't a huge fan of puzzles, but doing a timed competition against my boyfriend made it more fun," she said.

Maintain Your Support System

"Communicating in the ways that were allowed with my family and friends really helped," Kobata said. "Having a regular FaceTime schedule with my brother and his kids was always a highlight for me."

"If you can, find a friend who you're able to reach out to and express the 'full depth of your misery' so that you can get it out of your system and move on

with your life," McNutt said. "Download your fears, your crazy fears."

"The first couple weeks of something like this, it's like being a cancer patient. You hear that news, it's a shock and it's chaotic. Now it's time to get into a routine."

Krissy Kobata

McNutt also said she has "dinner" with her three adult children, who live in the area: she sits in her car in the driveway and they sit on their porch. Or, she sits in her patio and they sit in the driveway. "If you feel lonely, you can drive by your friend's house and talk from the driveway. I even will leave something on their front porch, a little card or something."

Be Easy On Yourself

"Isolation and having to stay at home is hard, no matter what the circumstances," Kobata said. "I think it's OK to admit it, cry about it, have an extra glass of wine, etc. It's tough no matter who you are."

"The first couple weeks of something like this, it's like being a cancer patient. You hear that news, it's a shock and it's chaotic. Now it's time to get into a routine. You let that period go and start the next chapter."

"I think we can guilt ourselves too. Let the guilt trip go on a trip outside of your house," she added. "Is there a right way to be? I discovered there was no right way to have cancer. Find your way that's right for you and don't let it go."

"I think I'm doing the best that I can. I try to stay busy and proactive and keep following guidelines. That's really all you can do," Garcia said. "Patience was the biggest thing that I learned. I've always wanted to see end results quickly. Patience was key. I really learned that you just gotta ride it out."

Realize You're Doing This For A Greater Purpose

"It's just a matter of being informed and being ready. It's super simple: washing hands and making sure you're not touching your nose and mouth," Garcia said. "For me it's a lifestyle now. I've learned to do these things on a daily basis without putting a lot of thought into it."

"I hope that people take this seriously and band together virtually, as we will make it through this together," Kobata said.



To learn more about the latest developments at City of Hope Orange County, or to make a donation, go to **CityofHope.org/oc**.





From the Hoag Hospital Board of Directors

It takes compassion and commitment to build a relationship that endures the test of time—the kind of relationship that has existed between Hoag and the people of Orange County for nearly 70 years. We **boldly deliver world-class health care** to the communities we proudly serve.

To safeguard that commitment, we are entering into a legal process that we tried to avoid. After more than a year of attempting to negotiate with Providence to realign our affiliation, we voted unanimously to regain our independence from this large national hospital chain and to restore Hoag's mission to serve Orange County.

Hoag entered into an affiliation not with Providence, but with St. Joseph Health, in 2012. The idea at the time had been to fundamentally improve the delivery of care in Orange County. Unfortunately, when Providence acquired St. Joseph in 2015, that vision for population health never materialized. We now find ourselves affiliated with an out-of-state entity, battling decisions we don't believe in and fighting to keep Hoag's mission focused here at home.

Separation from Providence will allow us to keep our resources and decision-making local and enable us to expand our clinical services to serve our values. Our excellent physicians and medical staff understand this better than anyone, and we are deeply grateful to them for their support in this lawsuit.

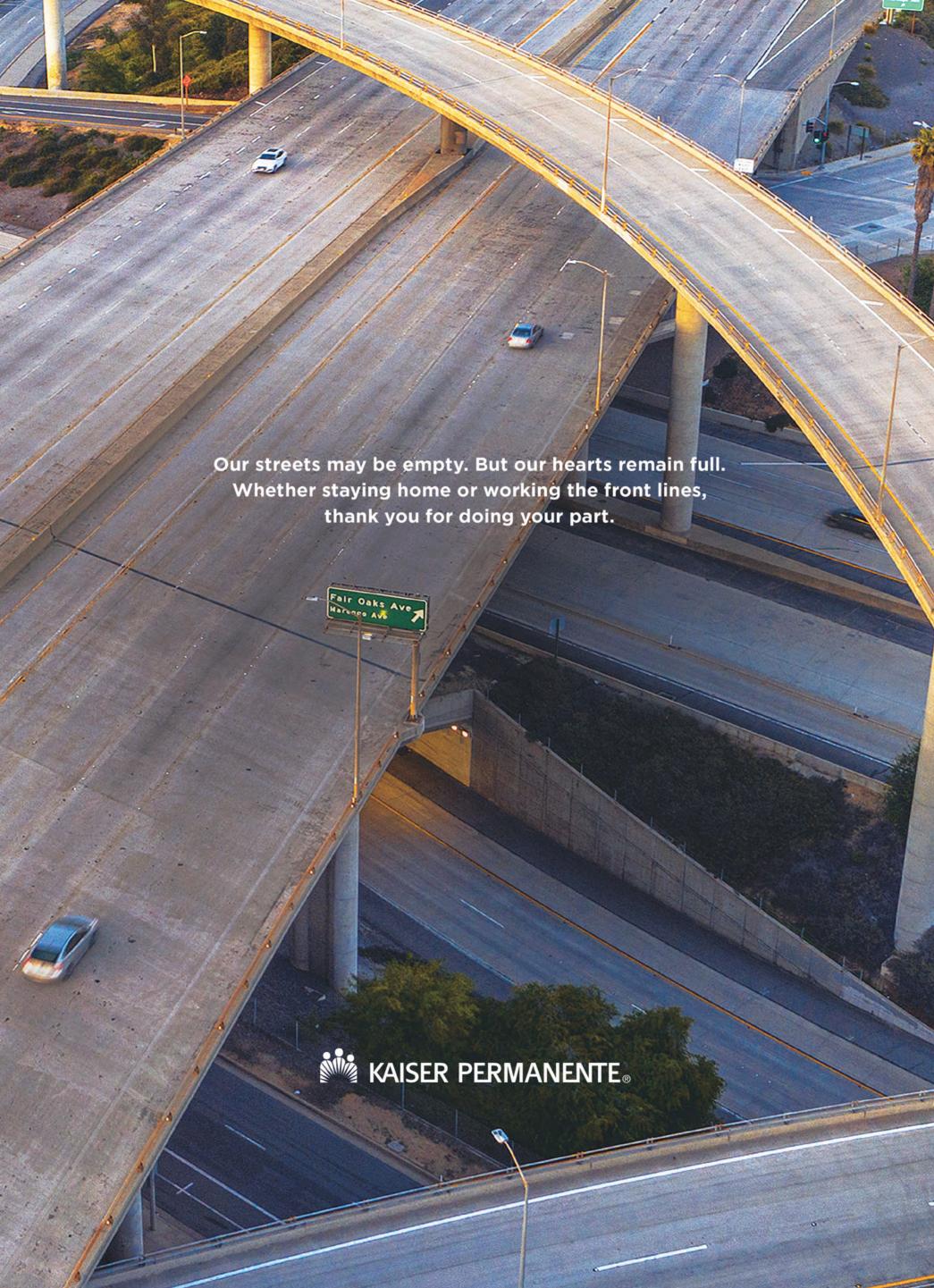
Our value is here, with our neighbors—not with a Seattle-based corporation focused on the operations of 51 hospitals across six states. Fulfillment of our mission is why Hoag is consistently ranked among the top hospitals in the nation for cardiovascular care, neurosciences, women's health, cancer care and more.

It takes compassion and commitment to build a relationship that endures the test of time. We take our commitment seriously and will continue to advocate for the personalized care you and your family trust and deserve.

We thank you, our community, for supporting us in the past and hope that you will support us in the days ahead.

Learn more and show your support at www.HoagforOC.com.







An Unwavering Commitment During Unprecedented Times

A parade of cars with tooting horns winds its way through CHOC Children's campus in Orange as staff waves from the sidewalk.

A newly opened on-campus daycare ensures safe and compassionate care for the children of CHOC clinicians who are caring for patients.

Healthy and delicious family-sized meals made available for quick pick-up as CHOC staff head home to hungry kin awaiting dinner after a long day.

These are just a few examples of the strength, commitment and generosity demonstrated by CHOC staff and clinicians, its patients and families, and its valued partners in business and the community at large in the face of widespread, unprecedented challenges presented by the COVID-19 pandemic.

Supporting patients in the hospital

In addition to implementing strict safety and infection prevention precautions, CHOC has taken innovative measures to bring fun and joy to patients during the pandemic, staying true to its longtime commitment to ensuring kids feel like kids, even when hospitalized.

And like for so many worldwide, technology has played an important role.

Staff offers patients virtual calligraphy classes, magic tricks and charades games. CHOC music therapists are hosting classes via teleconference – even launching a virtual ukulele group for patients. Participants in CHOC's special program for adolescents and young adult patients with cancer have converted regular monthly meetings to weekly virtual sessions to increase support and connection during the pandemic.

But good old-fashioned in-person connection is still crucially important at CHOC.

Every day, a music therapist leads an uplifting singalong with staff in the hospital's oncology/hematology unit as patients and families watch and harmonize from their rooms. Child life specialists – staff members charged with normalizing the hospital experience for patients – leave messages and drawings outside patient room windows, inviting the children to write back.

CHOC's valued longtime partnerships continue to play a critical role in supporting hospitalized patients as well.

CHOC physicians a they start their day.

Seacrest Studios, CHOC's in-house multimedia studio established through a partnership with the Ryan Seacrest Foundation, has evolved its programming during the pandemic. For example, a new "Good News Friday" show invites patients to call into the studio from their rooms and share happy happenings. The studio also broadcasts to patient rooms guided meditation sessions offered by CHOC's pediatric psychologists.

Thanks to the Ryan Seacrest Foundation, CHOC patients have been treated to video messages and visits from celebrities via Zoom.

Through a partnership with Healthy Humor, the Red Nose Docs who round at CHOC have recorded short, funny clips called "Bursts of Joy" that are shared with patients and families to keep them giggling.

Outpatient, community support

With a network of primary care practices and specialty care centers throughout Southern California, CHOC is working to support and engage patients, families and community members far beyond its hospitals' walls.

A telephone hotline staffed by nurses from CHOC and school districts throughout the county – thanks to a partnership with the Orange County Department of Education — is providing peace of mind to parents calling with concerns about COVID-19 and their children

To ensure a continuum of care, CHOC Primary Care Network pediatricians are personally contacting patients' families to address concerns, and many offices have

been reconfigured to keep well-child and sick visits separate. When appropriate, medical visits are being converted to virtual appointments, thanks to CHOC's robust telehealth platform.

CHOC's pharmacy team is personally delivering medications to immunocompromised patients so they don't need to leave home to collect prescriptions.

CHOC's Blood Bank is accepting plasma donations from recovered COVID-19 patients that can help people throughout the region. An investigational treatment to

use this plasma for CHOC patients is among a series of research projects underway at CHOC contributing to a global mission to help advance the body of knowledge around COVID-19.

Supporting CHOC staff, physicians

As CHOC Children's Hospital staff and physicians walk from their cars to the hospital to begin their shifts, encouraging messages drawn in colorful chalk line their path. Crafted by child life specialists, this is one very literal display of support for CHOC's incredible team.

Recognizing the additional stressors placed upon CHOC staff during COVID-19, CHOC leadership has taken other steps to provide additional support for its staff and physicians.

Its daycare was set up within 72 hours and typically serves up to 25 children each day, giving clinicians peace of mind that their children are safe and happy while they work.

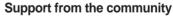
Recognizing that shopping for groceries and sundries might be challenging for staff, CHOC has set up inhouse shopping resources, as well as a grab-and-go meal program and farmer's market.

To support the team's mental health during times of high stress, CHOC psychologists offer telehealth consultations to staff and a pilot virtual yoga program for staff is underway.

CHOC leadership has invested in infrastructure and resources to assist employees who may newly be working remotely. And these affected departments have found new ways to stay connected through virtual lunches, sharing photos of furry at-home colleagues, and more.

CHOC leadership has remained highly committed to open and transparent communication throughout the

COVID crisis, sending daily updates to staff and hosting regular town hall meetings to share news and address questions.



As a nonprofit health system, CHOC has always benefited from generous community support, but the outpouring of assistance received during COVID-19 has been truly humbling.

Longtime supporter Hyundai Hope on Wheels recently donated \$200,000 to buoy CHOC's COVID-19 response, including its outdoor evaluation center and mobile pharmacy program.

Restaurants throughout the region have donated meals and offered special discounts to CHOC employees and providers.

Individuals, businesses and community partners have come forward to donate supplies, cloth masks and personal protective equipment.

And the cherry on top has been supportive messages on social media, hand-drawn works of art from children, and enthusiastic elbow bumps from CHOC patients.

Whether a financial donation or kind words of encouragement, each and every expression of support from the Orange County community has meant the world to the staff and physicians at CHOC Children's.

Visit choc.org/kindness to learn how to support CHOC during COVID-19.



UC Irvine Health donated 2,500 3-D printed face shields to CHOC.



CHOC physicians and staff are greeted by inspiring messages as

Checkups are now available in the comfort of your child's pillow fort.

Not knowing is not a good feeling, especially when it comes to your child's health. And in challenging times, pediatric care can't wait. We're here to provide answers and give you peace of mind. At CHOC, you can easily access primary and specialty care through our telehealth appointments. Talk to your provider and learn more at choc.org/telehealth.





SAFELY BACK TO MORK

WorkPlaceThermometer.com

OF INFECTIOUS DISEASE

The County plans for re-opening and urges all businesses in Orange County to comply with the new guidelines.

One of them suggests a temperature check as follows:

Before starting a shift, *all* employees should have their temperatures taken and not be permitted to work upon a temperature reading above 100.4 degrees.

ORDER ONLINE AND RECEIVE

10% OFF

USE CODE: OCBIZ10

AVAILABLE NOW!

FEATURES

- Non-contact reading in one second from 1.2 2 inches distance from forehead
 - Reliable, precise, accurate
 - · Large LCD digital display screen
 - FDA approved medical device
 - Stores the previous 32 temperature measurements
 - Temperature can be displayed in either °F or °C
- Automatic power-off (30 seconds) to conserve energy
 Modes for body, surface and room (ambient) temperature
 - Audible alarm if temperature exceeds 100.4°F
 - 1 Year limited warranty manufacturer defect only
 - · Help keep employees and customers safe

VALIDATED ACCURACY

The JXB-178 non-contact thermometer has a validated accuracy of +/- 0.2 °C (0.4 °F) over the clinical range of valid temperature.*

* Standard for ISO 13485

INFRARED NON-CONTACT
THERMOMETER - MEDICAL GRADE!

LOCAL OC BUSINESS SINCE 2002

AVAILABLE FOR IMMEDIATE DELIVERY.

949.215.0477

8am to 5pm M-F





info@IntegratedImpressions.com