

## CASE STUDY



### Council of Community Clinics

The Council of Community Clinics (CCC) provides support services to 16 member community clinic and health center organizations operating more than 100 sites in California's San Diego, Imperial, and Riverside Counties. CCC provides culturally and linguistically appropriate health, dental, mental health, and other services to more than 670,000 patients annually. Their clientele represents 17 percent of the San Diego County population. In their mission to provide access to quality health care and related services for low-income and uninsured populations, CCC represents and supports community clinics and health centers in rural and urban areas, as well as several Indian health centers. Founded in 1977, CCC helps its community clinics provide care to about 1 in 6 San Diegans.

### Challenge

Several years ago during the height of the Great Recession, CCC faced a challenge. Due to a reduction in funding, they had to make difficult decisions to balance their budget, which had been built over years of careful spending. Even after dramatically reducing many of their expenses, the agency had to implement a 15 percent staff reduction to continue to provide support and services. "It was incredibly difficult," said Tracy Garmer, Director of Human Resources at CCC. After UST fully reimbursed the state for the unemployment claims on their behalf, CCC's UST account reserves were quite drawn down. Facing the need to now replenish their reserves through higher contributions, Garmer had questions about how this affected their quarterly account contribution rate and their UST reserve.

"When I first got to CCC, having come from the for-profit sector, I didn't really know about the Trust, so it didn't really rise to the top of my priority list," explained Garmer. After the layoffs, she felt she needed to learn more about how the Trust operates, and ensure her agency wasn't overpaying for unemployment expenses.

### Solution

"When I called, I talked to several people that were extremely helpful in explaining that we were only paying for our own claims, versus what we would be paying in the state system." Understanding that her UST contribution rate was directly related to her unemployment claims, Garmer

knew that this one-time layoff wasn't necessarily reflective of her typical staffing practices. "I emailed back and forth with the Director of Operations at UST, and ended up being able to ask for a review of our contribution rate."

Having learned about how UST works and how the Trust ensures that each member is only paying for their own unemployment claims, CCC was able to get their rates reviewed and reduced while they rebuilt their UST reserves. "When I called to inquire about my rate, the Trust was willing to look at and recalculate my rate for me. We had gone years and years without large layoffs, and UST made a decision about CCC as an individual company, rather than just lumping us in with everyone else. It's something I highlight to people that are looking at going into the Trust."

### Summary

For CCC, unemployment wasn't a high priority concern—until a 15 percent staff reduction brought it to the forefront. When called on, UST was able to explain how claims affect CCC's account, make adjustments to their rate based on their prior claim experience, and provide information on how to help deter future unemployment costs. Unlike the pooling of the state unemployment tax system or an insurance company, UST treats each individual member as an integral partner, and seeks to work out a solution that fits that agency's need. In addition, members facing staffing concerns are encouraged to talk with their dedicated claims representative to see if there are any other approaches, such as partial layoffs, that can save them from costly claims in the short- and long-run.



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