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MEDICAL MISSION SPECIAL EDITION (PART 1)



Marking a Milestone: 30 Years of Hope & Healing With Tzu Chi USA

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All-American TIMA



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Cover: On June 26, 2022, at the first free dental clinic event held by Tzu Chi USA's Phoenix Service Center, Joe Chang (left), a dentistry professor, and TIMA dentist Shirley Chen (right) work together to clean patients' teeth. *Photo/Tzu Chi USA Phoenix Service Center*

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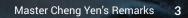
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Thirty Years of Limitless Care for Those Suffering:

Looking Back at Tzu Chi's Medical Mission in the United States

> **F** or 30 years, Tzu Chi's medical mission in the United States has been calling on professional and non-professional volunteers to provide healthcare services in impoverished areas nationwide and in neighboring Central and South American countries. Tzu Chi USA doctors and volunteers have traveled everywhere, cultivating goodness in communities and bringing medicine and care to underprivileged areas with a relative lack of healthcare resources.

> "Kindness" means giving joy, "compassion" means alleviating suffering, and Tzu Chi is the Dharma path of guiding all beings to do good. We're grateful to the Tzu Chi medical team in the U.S. for their steadfastness and commitment over the past 30 years, as we've seen the compassionate figures of Tzu Chi doctors and volunteers in the dark corners of suffering and at disaster scenes in major cities and across the United States.



In 1992, Stephen Huang made a wish to promote the vision of guarding health in communities in the United States. He invited Dr. Chinlon Lin to personally visit the free medical clinic established and run by Share Our Selves, a nonprofit organization focused on providing free medical services for those experiencing homelessness in Southern California. Subsequently, after observing, investigating, and evaluating the possibility of Tzu Chi setting up a free clinic center, Lin gave an affirmative response. Huang immediately left for Taiwan to report.

At the time, I told the Tzu Chi volunteers to uphold one principle: "Get what you need locally, rely on yourself." The U.S. is in a global arena, and it must be stable and rooted for the Bodhi seed to have a limitless life. In the event of any international disasters, Tzu Chi USA volunteers must also shoulder the burden of saving people on Earth from suffering!

I'm happy to see that Tzu Chi volunteers in the U.S. are taking practical steps and spreading the seeds of love all over the country. It's touching that the Buddhist Tzu Chi Free Clinic, established 30 years ago in Alhambra, California, could be self-reliant. There are many undocumented immigrants there, some of whom live on the streets. The volunteers couldn't bear to see them suffering. They set up a bathroom in the Free Clinic and prepared several sets of clean clothes so the unhoused individuals could take a hot bath and change into fresh clothes before seeing a doctor. The U.S. volunteers' thoughtfulness and respect for people have been truly impressive.

Today, the Buddhist Tzu Chi Free Clinic (now a Buddhist Tzu Chi Health Center, one of three with Federally Qualified Health Center Look-Alike status in California), serves nearly 10,000 patients annually. On Sundays and holidays, the medical team travels to remote areas for free clinic outreach activities, providing vaccinations, blood tests, dental and vision care, health education, and other services, guarding the health of communities with love and perseverance.

In a land as vast as the United States. it's gratifying to know that 24 Tzu Chi International Medical Association (TIMA) local chapters already exist, which recruit professionals and volunteers to follow the Bodhisattva Way and integrate the power of mainstream society. The U.S. medical team has also invested significant effort in launching Tzu Chi Mobile Clinics; the specialized vehicles are like free clinics on wheels, equipped with facilities that meet general clinic specifications and allow minor surgery. Therefore, Tzu Chi USA can extend its healthcare services to many places that need them. The medical team hoped to provide in-community visits on the premise that "If the patients can't come to us, we'll come to them," and they did it!

Tzu Chi USA volunteers give back to the United States plus travel to impoverished countries such as Honduras, the Dominican Republic, Bolivia, Guatemala, and Peru to provide medical care; they exemplify true humanity. After the earthquake in Haiti, TIMA immediately conducted a 100-day free clinic while simultaneously doing its best to foster local medical seeds. In 2012, there were patients in Haiti's central hospital who suffered from nutritional disorders. Fortunately, local TIMA members immediately conveyed the message to Haitian volunteers. Despite poverty and a lack of supplies, these volunteers made arrangements on the spot to provide nutritious food - beans mixed with rice - to the patients. This energy of love, inherited from TIMA USA, has been spreading.

One of the major causes for the Buddha's coming to Earth was to pass on the Dharma to people. Tzu Chi volunteers have vowed to practice the Bodhisattva Way and become a clear stream in the turbid world. As we celebrate the 30th anniversary of Tzu Chi's medical mission in the United States, I've witnessed all your actions in carrying out the Bodhisattva Way. On this heartwarming and beautiful occasion, I sincerely hope that everyone will open up their wisdom, stand firmly by our intention to take up the mission of purifying people's hearts and making peace in society, and aspire to be the uninvited teacher of all beings; "Keeping one's commitment to following the Way is the grand way."

I hope everyone can align their body and mind to the axis of the Jing Si Dharma without bias so that we can be just like three-dimensional concentric circles with the same central root. I hope that you take action and promote the Tzu Chi School of Buddhism so that everyone, no matter where they are, can join their hearts and work hard to cultivate a field of blessings. May the Dharma and Tzu Chi transcend space and time to become deeply planted among people, with the roots of wisdom deeply immersed in the Great Path of Bodhi, so that a clear stream may prevail over the turbid stream and turn suffering into peace, converting Earth into a pure land as soon as possible. I sincerely wish all of you happiness, peace, and good fortune so that every day is full of Dharma joy and growth in blessings and wisdom.

Master Cheng Yen

Founder Buddhist Tzu Chi Foundation

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Medical Care With Love Extending Around the World:

Aiming to Build a Hospital Advancing Humanism

T ime flies, and 30 years have passed in the L blink of an eye. Thirty years ago, my wife Xiumei Hong and I returned to Taiwan from California to visit our families. We made a memorable trip to Tzu Chi Global Headquarters in Hualien, marking the first time we visited Master Cheng Yen. As a Buddhist, I felt deeply touched by the sight of a petite Dharma Master who had stepped forward to raise funds to construct a hospital for the eastern part of the country, which had minimal medical resources. It also answered a question I had had for many years, which was why all other religions had established hospitals but not Buddhism! After returning to the United States, I immediately joined Tzu Chi.

I recall it was around the second anniversary of the official establishment of the U.S. Branch of the Buddhist Tzu Chi Foundation, which was at the end of 1991, that Master De Hsuan visited Los Angeles. He mentioned that medical care was absent from the four primary missions in the United States. At that time, the U.S. Branch office was in Alhambra, California, and I remember clearly that the address was 1,000

Left: Chinlon Lin returns to the U.S. to deliver a speech at the 2019 TIMA Global Forum. *Photo/Tzu Chi USA National Headquarters* S Garfield Ave. Later, because the congregation grew and the space was insufficient, Tzu Chi relocated the office to a church in Monrovia, California, and the location on S Garfield became the venue for the future Free Clinic. From then on, everyone worked together to plan for this, which marked the beginning of Tzu Chi's medical mission in the United States.

Before Tzu Chi's establishment of the Free Clinic, I visited several private free clinics in the Los Angeles area, including in Hollywood, with Brother Stephen Huang and others. Everybody knows Hollywood as a world-renowned and envied Los Angeles neighborhood producing movies and celebrities. Yet, concurrently, it is populated by people who are experiencing homelessness and individuals who need medical care and resources. who need medical care and resources. We started by consulting local charity organizations about the model for free clinic activities, followed by planning for the Tzu Chi Free Clinic.

At that time, it was a matter of making every minute count. In addition to my busy clinical work, I was fully engaged in preparing the Free Clinic. The application and approval process was very complicated, and I needed to rely on the assistance of a consulting company. I'm grateful to the owner of the firm, who exempted all the consultancy fees after hearing that Tzu Chi was going to apply for the Free Clinic. He volunteered to help Tzu Chi complete all the application paperwork, which is the best proof that "Great virtue is never alone; it is bound to find support."

On November 1, 1993, the first Tzu Chi Free Clinic in the United States was officially established. During the preparatory and early stages of operation, there was a lack of human resources and no computer system, so my wife and I did a lot of manual work together, including tasks like labeling medication lists, transcribing paperwork and data, and so on, and each day was very fulfilling.

In the early days of the Free Clinic, there were three departments – Western medicine, Traditional Chinese Medicine, and Dentistry – with myself, Dr. Mingchang Hsu, Dr. Richard Chang, and the pharmacist taking turns to serve; this is how we sustained the operation. People say everything is difficult initially, but once things get started, the rest goes smoothly. Thus, I returned to Taiwan in 1995 in response to Master Cheng Yen's request, and I'm grateful to Dr. Yun Yan for taking over the running of the Free Clinic.

One of the significant features of Tzu Chi's free clinic activities in the U.S. is "mobile medical care," which brings health care to disadvantaged populations in remote areas. The functions of the Tzu Chi Mobile Clinic fleet have evolved from providing checkups and dentistry services to optometry. This vision care service can fit prescription eyeglasses immediately, allowing people to get their new glasses in less than an hour.

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Over the past 30 years, the medical mission in the United States has grown from operating one location in Alhambra to additional ones in South El Monte and Wilmington, with free clinic activities and disaster medical relief footprints in Fresno, San Francisco, New York, Chicago, Houston, Dallas, Hawaii, and even medical care in impoverished towns in Mexico. New immigrants to the U.S. mostly fight for resources, and Tzu Chi is the first foreign charitable organization aiming to give back to the people here and to help.

With 30 years of selfless dedication, Tzu Chi was not only invited to participate in Care Harbor's large-scale free clinic activities but was also recognized by the U.S. government, as proven by our receiving several awards. In 2020, the Buddhist Tzu Chi Medical Foundation underwent a complicated application and review process, and our three health centers in California became Federally Qualified Health Center Look-Alikes. Becoming a federally qualified healthcare organization is an excellent recognition of Tzu Chi's medical mission in the U.S. and our long history of caring for new immigrants with low incomes and no health insurance.

Master Cheng Yen created the world of Tzu Chi from the remote village of Hualien. Starting from a small branch and under the leadership and cooperation of our brothers and sisters over the past 30 years, Tzu Chi volunteers in the U.S. have inherited the spirit of the Buddhist Tzu Chi Merit Society to help the world with compassion and have developed the four major missions, charity, medical care, education, and humanities simultaneously. For the robust growth of the medical mission, we're grateful to the many like-minded people who have worked together to help those in need.

Our next goal is to establish a Tzu Chi hospital in the U.S. so that Asian Americans and other ethnic minority groups can have peace of mind and access to medical care in an environment where language is no longer a barrier. The core is that we can provide warm and friendly medical services that convey care and love, carry forward Master Cheng Yen's patient-centered philosophy of Tzu Chi health care, and become a medical fortress that "guards life, guards health, and guards love." Thank you!

Chinlon Lin

Chief Executive Officer Buddhist Tzu Chi Foundation



Embarking on a Transformative 30-Year Journey:

From Free Clinic to Health Centers

T he inception of the Buddhist Tzu Chi Free Clinic in Alhambra, California, in 1993 marked the commencement of a transformative 30-year journey in the United States. This clinic became more than just a healthcare facility; it served as a cornerstone for personal growth, nurturing a humanitarian spirit that transcended cultural and ethnic boundaries.

As a young medical volunteer, I became part of this remarkable journey, filled with unforgettable moments that continue to propel us forward, echoing the sentiments of Dharma Master Cheng Yen, the founder of the Buddhist Tzu Chi Foundation, who emphasizes that "giving is more fortunate than receiving."

Over the years, Tzu Chi USA's medical mission expanded its impact, from establishing a free clinic to health centers and medical outreach across Southern California. Tzu Chi Health Centers provide a range of services to vulnerable communities, including medical, dental, alternative medicine, and vision care. Notable milestones included introducing bus transportation services for medical outreach in 1995, establishing the first mobile clinic in Panorama City, Los Angeles, in 2000, and a recent gathering in San Bernardino in 2022 to strategize community service initiatives. Our medical outreach has established its own Electronic Health Record system to track community health indicators. Volunteers from diverse backgrounds have devoted their time selflessly, embodying the true spirit of giving.

Left: Debra Boudreaux uses a hand gesture as she speaks about Master Cheng Yen's guidance that peace and love must combine compassion and wisdom, just like one needs two hands to make the shape of a heart. Photo/Ting Fan Collaboration and community engagement have been at the heart of Tzu Chi's mission. In tandem with local representatives, Tzu Chi USA actively sought ways to deepen its roots in the community and collaborate effectively with other charities. Discussions revolved around addressing specific needs, such as providing mass care supports for farmworkers and dental services. The medical outreach, reaching migrant farmers along Highway 99 since 2000, became a testament to Tzu Chi's commitment to preventive care.

Tzu Chi USA's medical outreach was impactful as it extended beyond the provision of health care. It created a safety net for the vulnerable, infused with the power of love that touched countless community residents. Tzu Chi USA formed lasting bonds through free clinics, food bag distributions, and humanistic education, collaborating with organizations like the Buddhist Tzu Chi Medical Foundation, Tzu Chi International Medical Association (TIMA), local school districts, migrant farmworker associations, and community groups.

Diverse voices, including those of Congress members, mayors, and community leaders, converged at gatherings to share experiences and discuss plans. The success of Tzu Chi's initiatives emerged from the collective efforts of individuals working towards a shared mission, spanning local, state, federal, and global levels. In times of disaster, Tzu Chi volunteers and TIMA members were consistently called to action, exemplifying the boundless nature of great love. Notable figures, such as Congressman Mark Takano, highlighted the significant impact of Tzu Chi's charitable work in providing health care to disadvantaged communities. The collaboration between people of different ethnicities and backgrounds emerged as an inspiring and heartwarming aspect of Tzu Chi's efforts.

Community needs became focal points in the collaborative endeavors that ranged from supporting unhoused students to addressing water hygiene and sanitation issues. The journey, marked by milestones like the 27th anniversary of care in San Bernardino, underscored the evolution from a humble free clinic to a network of healthcare services across the United States. It emphasized why combining strengths, resources, and diverse perspectives is essential to build a more compassionate community.

The invisible power of Tzu Chi's medical services unified professional and non-professional volunteers, transforming compassionate hearts into positive energy. This energy provided patients and their families with a sense of self-care, opportunities for interaction with healthcare providers, and access to essential dental and vision care.

The operation's expansion from one free clinic to three community clinics that became health centers with Federally Qualified Health Center Look-Alike status showcased a commitment to community needs. The focus shifted towards preventive care and expanded support for family socioeconomic well-being. Looking ahead to the next 30 years of Tzu Chi USA's medical mission, we envision a patient-centered total care – or Program of All-Inclusive Care for the Elderly (PACE) – service. The challenges of an aging population, declining national birth rates, and an influx of immigrants and asylum seekers necessitate more comprehensive support. The scope will extend beyond a single-stop service to include in-home support, assisted living, nursing home care, and even hospice care. The strengthened engagement capacity of Tzu Chi volunteers and TIMA members will provide robust spiritual and technical support.

Tzu Chi USA's medical care mission is ready to elevate to a higher-level service, transforming from health centers into a comprehensive medical service network. Collaborations with local healthcare providers, nursing homes, assisted living facilities, and hospital multilateral teams will provide culturally inclusive support.

The program aims to inspire intergenerational groups to participate, observe, identify personal career paths, and address community needs regarding care for the vulnerable when required. Reflecting on American Baptist minister Martin Luther King Jr's "I Have a Dream" speech and inspired by Master Cheng Yen's call to cultivate better and positive karma through good deeds, each one of us holds the potential to turn our dreams into reality. Through medical care, we aspire to offer those we serve hope, a guiding light, and a direction to move forward. As for ourselves, we hope to both give and receive love, fostering a sense of expansive self-care that embraces one and all.

Irrespective of whether the focus of the Buddhist Tzu Chi Medical Foundation shifts towards serving the needs of Generation Z or providing eldercare services, a fundamental core value remains constant: A commitment to address the community's medical needs, encompassing both treatment and preventative care. While the physical confines of Tzu Chi USA's medical office space may be limited, our support network extends far beyond conventional boundaries. The linchpin of this operation lies in the compassionate hearts of healthcare providers and the unwavering dedication of volunteers who tirelessly offer their services and support, all without seeking anything in return.

"Serving with compassion, offering relief with joy" encapsulates the essence of Tzu Chi. In times of pain, we feel the hurt; in times of suffering, we experience the mercy of compassion. As a faith-based grassroots organization, Tzu Chi views medical care not merely as professional treatment but as care rooted in hope and love, characterized by dignity, respect, and compassion. Our holistic services and outreach are like a Tzu Chi Dharma Fountain in the community, radiating positivity and care with respect, gratitude, and love.

Debra Boudreaux

Chief Executive Officer Tzu Chi USA

On April 27th, 2023, Tim Chang takes over as the Board Chair of the Buddhist Tzu Chi Medical Foundation. *Photo/Buddhist Tzu Chi Medical Foundation*

A Medical Mission That Advances With the Times

Dear Board Members, Volunteers, Supporters, Staff, and Friends,

T oday, we've come together to celebrate the 30th Anniversary of Tzu Chi's medical mission in the United States – three decades of unwavering commitment to compassion, service, and healing. I have nothing but gratitude for our founder, Dharma Master Cheng Yen, who once said:

"Among the eight sufferings of life, illness is the most painful."

In this light, Tzu Chi USA's medical mission was formed in California in 1993 at the current site of our Alhambra Health Center. We're also grateful to Brother Stephen Huang, who selflessly donated the Alhambra property. Through the efforts and leadership of past CEOs, Dr. Chinlon Lin, Dr. Yen Yun, Dr. Mingchang Hsu, Sister Debra Boudreaux, and Dr. William Keh, our journey has been one of profound impact, touching the lives of countless individuals with that selfless spirit which is at the core of Master Cheng Yen's teachings.

Over the past 30 years, we have not only provided medical care to those in need and the uninsured as a free clinic initially and then as Federally Qualified Health Center Look-Alikes starting in 2020, but we've also created a ripple effect of positive change that extends far beyond the realms of health care. Our impact reaches into the hearts of communities, raising awareness of socio-economic issues underlying the lack of health care for the underprivileged. We've integrated the full force of the Tzu Chi volunteer operation system from Tzu Chi USA National Headquarters, TIMA (Tzu Chi International Medical Association) medical professionals and volunteers. social workers, and many other like-minded nonprofits and partnerships in medical outreach and mobile operations.

I'm proud that, to date, the percentage of uninsured patients we serve at Tzu Chi Health Centers is approximately three times more than the average percentage of uninsured patients served at other Federally Qualified Health Centers. This volume of patients is a testament to the dedication of our team toward meeting the healthcare needs of the most underserved members of our communities and upholding Tzu Chi's missions. Thirty years after Tzu Chi's medical mission in the United States started, the situation here is quite different. We need to keep up with changes in regulations and challenges presented by social progress. For example, this year, when California removes eligibility exclusions to health insurance coverage for all low-income undocumented Californians eligible for Medi-Cal, it will be the state's most extensive coverage expansion since the enactment of the Affordable Care Act in 2010. However, undocumented Californians will remain categorically excluded from Covered California under federal policy. Projections indicate that approximately 2.57 million Californians under age 65 (7.9% of the population in California) will remain uninsured, including 520,000 uninsured undocumented residents who earn too much for Medi-Cal and don't have an affordable offer of employer coverage. The healthcare needs of this group warrant Tzu Chi USA's particular attention and action.

In conclusion, from our health centers becoming Federally Qualified Health Center Look-Alikes to assisting the community in surviving the pandemic, the commitment to our mission and delivery of quality service demonstrated by Buddhist Tzu Chi Medical Foundation (BTCMF) physicians and staff has not wavered. I'm thankful and very proud to be a part of this mission and to serve as the BTCMF's Chair. We vow to follow the Buddha's and Master Cheng Yen's teachings of mercy and kindness for all as our spiritual guidance as we join together to embark on the next 30 years!

> Tim Chang Board Chair Buddhist Tzu Chi Medical Foundation

CHAPTER I

Marking a Milestone:

30 Years of Hope & Healing With Tzu Chi USA

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BUDDHIST TZU CHI FREE CLINIC

Written by Adriana DiBenedetto and Pheel Wang

We should always do the best we can to help others, even if we can only contribute a little. If we pool all of our efforts, we can help a lot of people.

66

Dharma Master Cheng Yen

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T he United States healthcare industry is ever-evolving, yet the scope of care does not reach all, and the financial strain is looming for many people.

The efficient and compassionate delivery of health services is essential to protecting the well-being and dignity of all, as well as a catalyst for equality, prosperous and sustainable societies, committing to zero hunger, and beyond. However, even when health care is available, it may fail to cover the full spectrum of human needs. Thus, this gap gives way to exclusionary or catastrophic healthcare expenses.

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FREE CLINIC

Tzu Chi's medical mission travels across the ocean from Taiwan to the United States to address healthcare coverage gaps. On November 1, 1993, the Buddhist Tzu Chi Free Clinic opens in Alhambra, California, providing free medical care to underserved patients. *Photo/Jinyi Huang*

SECTION 1—

Tzu Chi's Medical Mission at a Glance

he Buddhist Tzu Chi Free Clinic was registered on December 28, 1993, as a 501(c)(3) charitable non-profit organization that provides holistic and integrated healthcare services, alongside Tzu Chi outreach, group support programs, and preventive health education - all at no cost. This means providing affordable health care options for all those in need, as well as creating safe, warm, and multilingual environments for each and every Tzu Chi clinic service and outreach event. A little over one decade later, on August 3, 2005, the free clinic adjusted its name to Taiwan Buddhist Tzu Chi Medical Foundation as it reached another milestone for the medical mission. And, following a Board of Directors decision to remove "Taiwan" from the title, its name was again revised to the Buddhist Tzu Chi Medical Foundation as of December 17, 2009, reaffirming its commitment to providing fair and impartial care to people of all ethnicities and cultural backgrounds.

In the midst of it all, the Tzu Chi Taiwan Medical Professional Association was founded in 1996 to serve as a home and network for all Tzu Chi medical volunteers. With international medical outreach as a focus, the mission expanded again with the Tzu Chi International Medical Association in 1998.

The Establishment and Philosophy of the Tzu Chi International Medical Association

With the medical mission flourishing in Taiwan and beyond, the Tzu Chi Taiwan Medical Professional Association invited medical professionals both from Taiwan and overseas who share Tzu Chi's medical philosophy to gather in Taipei on October 12, 1996. Together, they exchanged valuable volunteer experiences with one another. With the gradual expansion of the scale of free surgical clinics in the Philippines and the establishment of the Buddhist Tzu Chi Free Clinic in



Doctors, nursing staff, pharmacists, and other medical personnel gather at the Tzu Chi Taipei Chapter on June 8, 1997, to participate in the Tzu Chi Taiwan Medical Professional Association. *Photo/Youyi Pan*

Alhambra, California, Dr. Zhengcheng Chen of Hawaii proposed the establishment of a medical professional association unifying Tzu Chi medical volunteer personnel around the globe. The proposal was endorsed and responded to by physicians from the United States, the Philippines, and Taiwan, who share the same vision. Stephen Huang, the then CEO of Tzu Chi USA, emphasized that the operation of this medical network should be closely integrated with Tzu Chi's international relief operations. Dharma Master Cheng Yen formally named the organization Tzu Chi Medical Association on January 18, 1998, with its concept bringing together caring doctors and related medical personnel from around the world. They mindfully selected key sites with the coordination of the Tzu Chi Foundation to establish the free clinic experience far and wide, and support each other with compassion.

Tzu Chi physicians and experts from Taiwan, the Philippines, and the United States gathered at Tzu Chi's Hawaii Service Center on April 4, 1998, to participate in the preparatory meeting about the establishment of an international Tzu Chi Medical Association network, offering their ideas for the implementation of this grand concept.

Present at the meeting was Stephen Huang, then CEO of Tzu Chi USA, Dr. Chinlon Lin, then Vice President of Tzu Chi Hualien Hospital and former Director of the Tzu Chi Free Clinic in Alhambra, Mingchang Hsu, then Director of the Tzu Chi Volunteer Center in Alhambra, and Debra Boudreaux, current CEO of Tzu Chi USA, Administrative and Medical Team head, and head of the volunteer team for the Tzu Chi Free Clinic, alongside more than ten Tzu Chi doctors and experts from Taiwan and the Philippines. Dr. Chinlon Lin chaired the meeting.

Everyone was determined to set up what would be called the Tzu Chi International

Medical Association (TIMA), a global network of Tzu Chi's steadfast medical professionals. Together, they provided suggestions for implementing this vision of internationalizing the medical mission. It was ultimately decided to establish the global Tzu Chi Medical network and conduct indepth research on relevant laws, organizations, operations, and other specific issues. Four locations were also tentatively identified: The USA's Eastern and Western Regions, Hawaii, and the Philippines. Regional TIMA chapters were immediately established by the Tzu Chi Free Clinic in Alhambra and the Hawaii Branch.

On October 31 of the same year, the TIMA Forum was held in Los Angeles, California, with the participation of more than 60 physicians from multiple countries, including Taiwan, Vietnam, the Philippines, and the United States. The Forum reviewed proposals for TIMA's Articles of Incorporation and strengthened its position:

> (1.) It shall be a volunteer organization affiliated with local branches and a subsidiary unit of the medical mission encompassing Tzu Chi's four major missions of Charity, Medical, Education, and Humanistic Culture. (2.) Each region shall have a convenor who shall be a professional member and a director general who shall be a non-professional member. (3.) Members shall be composed of professional members who are licensed to practice, such as physicians, dentists, pharmacists, nurse practitioners, Traditional Chinese Medicine (TCM) practitioners, laboratory technicians, dietitians, and non-professional members, who are responsible for liaisons, catering, transportation, and other administrative affairs.

TIMA held its first annual meeting in 2000. The organization officially announced its establishment and provided channels for caring medical professionals to contribute their expertise and extend their medical network to all places in need. As an international volunteer clinic organization, TIMA is present in more than 50 countries and regions around the world, and has benefited approximately three million patients (as of July 2019).

To this day, TIMA's patient-focused medical professional and logistical volunteers in the U.S. continue their service alongside permanent clinics in Alhambra, South El Monte, and Wilmington, California, lifting up access to crucial services, information, and preventive health education offered with compassion. Whenever disaster strikes, TIMA also joins Tzu Chi in relief work, providing essential medical support with a unified priority on their patients' health. In the United States, TIMA includes health education within its outreach. Due to different needs and regulations across regions, each chapter has a distinct service focus. Although this focus may vary, the desire to ease suffering always remains the same. Indeed, TIMA's strength reaches beyond the goodwill and devotion of its members. This is because, other than medical aid, TIMA also focuses on spiritual recovery, healing patients from both physical and emotional pain, and revealing paths to new opportunities thanks to improved health. As such, the humanity TIMA imbues into its practice shines a light around every corner of one's health journey, safeguarding life, health, and love.



On September 10, 2000, Stephen Huang (third left), Dr. Chinlon Lin (middle), and medical professionals and volunteers from 12 countries share their free clinic experience. *Photo/Linzhao Yan*



The Dharma Masters at the Jing Si Abode in Hualien, Taiwan, don't accept offerings and won't eat unless they contribute by working. In the early days, they made baby shoes and diapers for sale to support the Abode's needs and Tzu Chi's missions. As the number of visitors increased during the construction of Tzu Chi Hualien Hospital, the daily expenses increased dramatically, and the Masters often worked until midnight. *Photo/Global Tzu Chi Headquarters*

 ${\sf A}$ t the heart of it all stands one woman.

In February of 1966, Tzu Chi's founder, Dharma Master Cheng Yen, then a nun in her twenties, visited a disciple's father who had recently undergone an operation at a private medical clinic in Fenglin, in central Hualien County, Taiwan.

Upon saying farewell for the time, she was struck by the sight of blood and quickly inquired about what occurred. The medical clinic's staff relayed a horrible tragedy. They explained how a woman experiencing labor complications had presented to the clinic in urgent need of care to save her baby following an exhausting eight-hour journey. However, she was turned away — unable to provide the security deposit.

Stunned and heartbroken, Master Cheng Yen knew she had to do something. Joined by

her disciples, she set aside funds over one year to raise the amount needed for someone, like that woman, to receive the treatment they need and so deserve. Together, her followers, 30 housewives, put small change into a bamboo tube each day before purchasing any food for themselves, whilst crafting baby shoes to sell.

Reflecting on philosophical conversations she'd had with three Catholic nuns who taught at a missionary school in Hualien, Dharma Master Cheng Yen shared another realization: "I spoke about Buddhism, and they spoke about Catholicism; we had a great conversation. After discussing the religious doctrines with each other, the three nuns suddenly asked, 'The Buddha promotes compassion. Have you done anything for society?' At that time, I was speechless, but I was eager to protect the Dharma." These words further inspired her faith and perseverance, holding the genuine belief that human beings have unlimited potential, especially when joining hands for a good cause.

And so, on a chilly January morning in 1983, a group of nuns and housewives carrying tools gathered in a field in Hualien. Their goal: Clear a space where a new hospital would one day stand.

Once dismissed as a daydream, the Tzu Chi General Hospital was inaugurated in 1986, and built for approximately NTD\$80 million. In addition to exempting patients from hospitalization deposits, the hospital also assisted disadvantaged patients in seeking social assistance, thus transforming the eastern portion of the island of Taiwan from what was once seen as a medical desert into an oasis.

The Buddhist Tzu Chi Foundation's footprint of charity and humanitarianism now spans the globe. To this day, Tzu Chi continues to use a symbolic iteration of these bamboo tubes – the Foundation's signature bamboo banks – as an everlasting reminder of this noble act. Tzu Chi's life-saving medical missions, carried out by a team of medical professionals, volunteers, and staff members passionate about helping others, deliver free medical care, dental care, eye exams, and more – addressing the health concerns of those most in need where access to meaningful medical care often is not available to them.



In 1986, Tzu Chi General Hospital is inaugurated, transforming eastern Taiwan's medical outlook. *Photo/Global Tzu Chi Headquarters*

The land preparation project for the Tzu Chi Hualien Hospital gets underway. In this photo, taken on February 1, 1983, Tzu Chi members mobilize to prepare the land and remove trees on the construction site. *Photo/Global Tzu Chi Headquarters*

SECTION 3— A Journey Back in Time

The first major leap in healthcare reform within the United States was the Social Security Act of 1935, which aimed to facilitate adequate provisions for older adults, maternal and child welfare, public health, and more. A few short years later, in 1939, the first official Blue Shield plan was designed to help America's workers cover the costs of physician care. Yet, it was not until the 1960s that the government began to take a more active role in health care.

In 1965, Medicare and Medicaid programs were established to strengthen health care for older adults, people with disabilities, and people from low-income and underserved communities. Even so, in 1997, the Census Bureau's Current Population Survey estimated that 42.4 million people in the United States were uninsured. By 2007, the Census Bureau estimated the number of uninsured people to have increased to 45.6 million.

Over the years, the Affordable Care Act (ACA) coverage expansions, including the Medicaid expansion to low-income adults, have helped reduce disparities in coverage and boosted positive health outcomes. Despite the triumph of the ACA's implementation in 2010, in 2021, 64% of uninsured adults said that they were uninsured because the cost of coverage was still prohibitively expensive. And, one in five uninsured adults in 2021 went without needed medical care due to cost.

According to the Centers for Disease Control and Prevention's National Center for Health Statistics, 27.6 million Americans of all ages still did not have health insurance as of 2022. What's more, most of the 27 million people who are uninsured are from working, low-income families, and most uninsured individuals had been without coverage for long periods of time.

With less access to recommended care, people with no form of health coverage are less likely to receive relevant health screenings and preventative care, as well as timely treatment. When the need does arise, health outcomes are intricately reliant on access to appropriate care, with substantial negative effects on non-medically insured people's quality of life. When care becomes unavoidable, people who are medically uninsured often face medical bills far exceeding their means, quickly translating into medical debt, and devastating any savings in turn. Furthermore, data from a May 19, 2023, World Health Organization global report, "World Health Statistics 2023: Monitoring health for the SDGs, Sustainable Development Goals," reveals that "The proportion of the population spending more than 10% of their household budget on health out of pocket (OOP) has worsened since 2015 at an average of 0.2 percentage points per year to reach 13.5% in 2019 (about 1 billion people). This indicator is focused on relatively large OOP health spending, but for people living in or near poverty any amount spent on health OOP might be a source of financial hardship. In 2019, 4.9% of the global population (381 million people) were pushed or further pushed into extreme poverty due to OOP payments for health."

Needless to say, healthcare affordability forms the crux for a multiplicity of weighty concerns, with very real consequences. As such, lack of access to affordable health care has resulted in many people delaying or avoiding necessary medical treatments and prolonging treatable symptoms. In contrast, people with health insurance, and thus a regular source of care, are more likely to receive effective services and screening tests.

The uninsured rate has decreased substantially since the ACA's implementation, but there are still millions of Americans without healthcare coverage, or with plans that may seem fragmented — lacking in the scope of necessary care within the spheres of medical, dental, and vision. Gaps in coverage that result in the need to decline seeking medical treatment when needed likewise bear the potential of giving way to more serious health problems and higher healthcare costs down the line.

Thus, in addition to a reduction in the skyrocketing cost of prescription medications, increasing access to and funding for comprehensive preventative care services is vital.

This soaring life-saving cost hinges upon the fact that the United States does not negotiate prices with pharmaceutical manufacturers like other countries do. In countries with a universal healthcare system, those governments possess the negotiating power with drug companies needed to mitigate prices. However, private insurers and smaller government programs negotiate prices individually with drugmakers in the U.S., thereby lowering bargaining power. Because the American healthcare system is dominated by private insurance companies that charge high premiums and deductibles, a consequence and deciding factor in the heightened cost of health care is the elevated cost of prescription drugs.

In this same vein, "Public Opinion on Prescription Drugs and Their Prices," a 2023 poll published by KFF (formerly The Kaiser Family Foundation), noted that: "About three in ten adults report not taking their medicines as prescribed at some point in the past year because of the cost. This includes about one in five who report they have not filled a prescription or took an overthe-counter drug instead (21%), and 12% who say they have cut pills in half or skipped a dose because of the cost."

Currently, undocumented immigrants living in the United States are also ineligible for Medicaid or Marketplace coverage, thereby restricting action while the pain and uncertainty of going untreated pervade daily life. One of the most fundamental issues faced by undocumented immigrants is access to medical care services when the necessity suddenly – and sometimes frighteningly – arises. For those without health insurance or who are ineligible for government programs, it can be nearly impossible to get care when needed. The difficulties faced by undocumented immigrants who require medical services but do not have health care are significant and complex, indeed.

Putting Compassion Into Action

With these diverse and multifaceted needs in mind, one of the most significant aspects of Tzu Chi USA's medical mission focuses on holistic health care, providing not only medical attention, but emotional support to patients. Tzu Chi's medical team takes the time to understand every patient's situation and offer comfort, believing that healing involves not only the body, but also the mind and spirit.

Based on equity, solidarity, and compassion, Tzu Chi's health services strive to remedy concerns, lift up community wellness, and extend patient-focused care to all. In Chinese, "tzu" means compassion, and "chi" means relief - the very things Tzu Chi's founder, Dharma Master Cheng Yen, sought to offer underrepresented and underserved community members in her native Taiwan. Tzu Chi now operates six hospitals in Taiwan, manages the world's fifth-largest bone marrow donor registry, and supports the Tzu Chi International Medical Association with more than 8,600 physicians and health professionals who provide free medical services to more than two million people globally. However, there is still a long way to go. The writing on the wall is clear. medical care must be extended to all if we want all communities to thrive.

However, there is still a long way to go. The writing on the wall is clear. Medical care must be extended to all if we want all communities to thrive.

The journey of a thousand miles begins at the first step.

Dharma Master Cheng Yen

According to a 1993 publication from the National Library of Medicine, "Sources of health insurance and characteristics of the uninsured. Analysis of the March 1993 Current Population Survey," in 1992, 38.5 million people were not covered by private health insurance and did not receive publicly financed health assistance. Just one year prior, in 1991, this number had encompassed 36.3 million people, and 35.7 million people in 1990. A primary reason for the increase in the number of uninsured between 1991 and 1992 is a decline in employment-based coverage among individuals and their families working for small firms. The number of children alone without health coverage in 1992 was 9.8 million, compared with 9.5 million uninsured children in 1991. Just a few short years later, in 1997, a Census Bureau's Current Population Survey estimated a staggering 42.4 million people were uninsured in the United States, according to a KFF report, "Timeline: History of Health Reform in the U.S.," comprising 1990-2010.

To address these issues and more, Tzu Chi's medical mission has launched concerted efforts that help bridge the gap.

In 1993, when Tzu Chi established its first free clinic in the United States in California, it was clear that the focus had to be dedicated to providing patient-centered, high-quality community health services to low-income individuals and families.

SECTION 4— The Dawn of Tzu Chi's First Free Clinic in the U.S.



others. *Photo/Caiqin Li*

T here is a strong philosophy that sustains the Tzu Chi medical mission. Prior Chief Executive Officer of the Buddhist Tzu Chi Medical Foundation and its previous Board Director, Dr. William Keh, describes the people-centric doctrine through which it was founded as such:

[The mission] is based on Master Cheng Yen's concept of putting people first. We are not only treating the symptoms... we are treating people's hearts.

> **Dr. William Keh** Former Chief Executive Officer Buddhist Tzu Chi Medical Foundation

Stephen Huang, an American businessman, had visited Dharma Master Cheng Yen in Hualien, and meeting this gentle nun, who

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created a powerful organization and realized seemingly impossible dreams, all for the benefit of others, changed his life. He became a disciple and vowed to bring the spirit and mission of Tzu Chi to the United States, becoming Tzu Chi USA's first CEO, the Executive Director of its first free clinic, and current Executive Director of Global Tzu Chi Volunteer Affairs.

The persistence and hard work that previously characterized Huang's approach to his career serve him well in his endeavors with Tzu Chi. He traveled far and wide to nourish the humanistic spirit and ideals of Tzu Chi among communities, trusting in Dharma Master Cheng Yen's teachings for support throughout this process. Today, Stephen Huang continues along Tzu Chi's Bodhisattva path. Dr. Chinlon Lin, now based in Taiwan, and heading Tzu Chi Taiwan's medical mission, was likewise a pioneer leading the early history of Tzu Chi's medical mission in the United States. A medical student who came to the U.S. more than half a century ago to study, Dr. Lin became a renowned authority in cardiology during his time in the States, working his way up to President of Dignity Health Northridge Hospital Medical Center in Los Angeles, and was the first Asian-American president of the Catholic hospital. As might be expected, Dr. Lin became wellversed in the strengths and weaknesses of the American healthcare system, explaining, "Health care in the U.S. is very advanced, one of the most advanced in the world. Germany and the United States are still leading in terms of healthcare. But health care in the U.S. also isn't balanced, so the ones with good financial conditions have access to the best health care in the world. But others.

especially those less well-off, don't have access to the best healthcare specialties; that's especially true of the uninsured. That's why we must have free clinics. People who don't have insurance will go broke if they are hospitalized to have their appendix removed!"

When his father was sick, and he returned to Taiwan to visit his family, Dr. Lin learned that a Buddhist nun had built a hospital in Hualien. "I was curious," he shared. "When I visited my family, I thought I'd stop by and see what was going on. I worked in a Catholic hospital in the U.S., and there were many Christian hospitals nearby. But my personality and cultural background were more in tune with Buddhism, which teaches faith, willingness, and action, but generally speaking, there's less action. I was very touched by what I saw, and I said 'yes' to Master Cheng Yen's invitation to join Tzu Chi."

> On July 14, 1990, the then Executive Director of Tzu Chi USA, Stephen Huang, holds a grand briefing at 1000 Garfield Avenue in Los Angeles, the premises he graciously donated to Tzu Chi, to introduce Tzu Chi's missions to the American business community. Tzu Chi later converted the building into its first free clinic. Photo/Tzu Chi USA National Headquarters

After returning to the United States, Dr. Chin-Ion Lin found Tzu Chi USA in Alhambra and met Stephen Huang, who was then Tzu Chi USA's CEO. "Brother Huang was determined to make Tzu Chi's four major missions a reality in the United States. He knew I was a doctor, so he invited me, saying, 'Let's get the medical care running." The first step was to have a medical base. After some thinking, with the blessing of Dharma Master Cheng Yen, Huang relocated the growing chapter to a larger space in Monrovia, California. He then donated the building at 1000 Garfield in Alhambra that they had been using for an office, which was his own house, and Tzu Chi converted it into a free clinic space.

The Buddhist Tzu Chi Free Clinic was approved by the Alhambra City Council in February 1993, with plans to provide diagnostic and therapeutic services to underserved patients of all religions and ethnicities.

However, they were equipped with no experience and no knowledge of the appropriate laws and regulations. The tasks of recruiting professionals, remodeling the interior for medical use, applying for a license, and reaching out to the community to invite patients were all huge ones. It was anything but easy for an overseas Buddhist organization to set up a local medical clinic in the United States.

In 1992, Emily Chu, a volunteer who was about to establish Tzu Chi USA's Orange County Service Center, led volunteers to a Catholic church and the Share Our Selves (SOS) Medical Clinic in Santa Ana, trying to absorb the experience of other organizations as a template for office operations. She learned that SOS provided two primary services: Free medical care and food distribution. The director told Chu that besides helping under-represented communities with health conditions, SOS provided food, distributing 300 bags daily to people in need of support, and kept a log of those who received this aid. The non-profit's free medical services included Western medicine, dentistry, obstetrics and gynecology, and psychiatry; it also helped those in need with their utility bills and rent. Impressed, Chu memorized all their services by heart.

After helping distribute blankets and packing food for community members, the volunteers took a group photo in front of the SOS office to remember this meaningful moment. Little did they know what wonders this spontaneous photo would lead to. When Stephen Huang saw it, he asked Chu what the place was, and she explained in detail. After listening with great interest, Huang told her enthusiastically, "I'll invite Dr. Chinlon Lin to come over and see if Tzu Chi can set up a free clinic center."

Following a meeting with SOS, Huang completed a brief evaluation and immediately took the lead, donating his house and motivating volunteers to raise funds. The team started from scratch in terms of funding. In those days, many Tzu Chi volunteers were crafty women skilled in "cooking without rice." Moreover, although they had little in their pocket, they adhered to Master Cheng Yen's teaching of "faith in selflessness, faith in the love of others." They searched for healthcare professionals with confidence, and moved medical volunteers to join and serve with love. During the following preparatory period, Emily Chu helped with everything from bricks and tiles to tables and chairs. On one occasion, they were lucky enough to discover an excellent deal, and purchased multiple desks and filing cabinets. A group of nine people, eight men alongside Chu, who described herself as "a little bit old, but not too old," transported the goods to the building. Huang sent volunteers to various free clinics to learn more as well. The team held hundreds of meetings, and several architects visited the site for interior decoration.

At the same time, Dr. Lin was working on getting a government license. "To apply for a free clinic, you need the state's approval, so we hired a consultant to help us with the applications," he explained. Lin then recounted what happened next in detail: "When the consultant came and said, 'We can do the application for you at \$1,800 minimum, we explained that we were just amateurs, non-profit, and didn't have a lot of money. We bargained and negotiated, lowering the consultation fee to \$1,200. Later, he got the paperwork together and delivered it to us. We were finishing up our interior fixtures and decorations at the time. He saw that we put up a sign that said 'Tzu Chi Free Clinic,' and asked me about it. I said, 'We don't charge the patient for seeing the doctor; it's free. He then asked, 'What about blood tests and X-rays?' We told him that the blood test center is across the street and we will pay the lowest price to the test center, but the patients don't have to pay.' He was like, 'Are you serious?' He thought about it for a long time, and then he said that he would donate the \$1,200 consulting fee as well. Great virtue is never alone; it is bound to find support."

For the sake of the selfless vision, the volunteers strode onward without hesitation, but just before the evaluation, there was a major hiccup.

Dr. Lin continued the story: "One month before we were to open, the state government was supposed to send officials to check if the rules were followed: Can the door frames allow wheelchairs through, there must be hot water. But a month before the evaluation, our new head nurse and the administrative personnel we hired were under a lot of pressure. They went into hiding and disappeared. It was okay that they weren't there, but they took all our applications with them. We didn't have computers at that time. The documents were all printouts. We asked Sister Debra Boudreaux for help; she is the current CEO of Tzu Chi USA. My wife and I went to Northridge Hospital and borrowed their Standard Operation Procedure (SOP), which was used as an example."

Debra Boudreaux also remembered that period as a marathon. After work, she rushed to the free clinic, sprinting day and night: "We typewrote from 6:00 PM until midnight," she reflected. The documents, which would ordinarily have taken three to four months to complete, were ready in just a few weeks.

Finally, with everyone's concerted efforts, the Buddhist Tzu Chi Free Clinic was approved and ready. It could officially open its doors and begin to provide services for the San Gabriel Valley community in Southern California, which it does to this day.

Crafty Women to Carry It Forward

"In 1993, we were members of Doctors Without Borders," said senior nursing volunteer Meizhao Wu, "and every year, we would go to Monterey Park in California to volunteer at the emergency station for the Mother's Day celebration. At that time, there happened to be a cardiologist, Dr. Guoxing Ye, who told us that Tzu Chi was opening a free clinic. So we, which included Dr. Ye and a few nurses, went to check it out." When Wu first went to



the free clinic, she saw a small but strong team: "There really weren't a lot of people, just Sister Debra Boudreaux and Emily Chu in the office to run the administration, plus a nurse and a pharmacist. Whoever was available would come and work the shifts."

"When we opened, we relied on volunteers in three departments: Internal medicine, dentistry, and Traditional Chinese Medicine," said Dr. Chinlon Lin. At that time, there were also Ear, Nose & Throat and ophthalmology services, but because the equipment was not yet fully in place, these two disciplines were carried out in the volunteer doctors' clinics to compensate for the needed staffing, funds, equipment, and space.

The clinic also did not always have enough of certain medications then, so everyone reached out through different approaches to fill the need. "For example, where did the pharmacy department get the expensive medicines? Pharmaceutical companies have drugs that are near their expiration date; they can't sell them to pharmacies, because if they are put on the shelves and then later sold to patients, the drugs may have expired. So our volunteers went and asked for big jars of medications that contained 1,000 pills, and then divided them into small packets so that we could provide the drugs free of charge while the medications were all within the expiration date," Lin said, smiling at the resourcefulness of his team at the time.

I went to other clinics to collect medication samples I knew had been provided by pharmaceutical companies to doctors I knew. If you don't collect these medicines, it's a waste if they are not used. These are the medicines that could be used at the clinic. It's just a matter of going and getting them.

> *Meizhao Wu* Senior Nursing Volunteer Buddhist Tzu Chi Free Clinic

"Just do it! That was our way!" Meizhao Wu explained. She and all the volunteers were not afraid of challenges and believed that overcoming them was part of their job. "Dr. Chinlon Lin did everything in the early days: although he was the director, he did everything that a doctor should do by himself, and I admire him for that," Wu said, adding, "Every one of the volunteers was doing this without complaint if it was something we could do. As long as others needed it and we could achieve it, we would do it." Wu, who is over eighty years of age at present, spoke with emotion about that period of hard work 30 years ago. "Many volunteers made me feel very touched. For example, Sister Nancy Chou would scrub the floor herself when a patient got sick. There was also Dr. Youxiao Du, who would do everything himself. Regardless of their roles as doctors or otherwise, these people were not afraid to roll up their sleeves for the sake of their patients; they just did everything themselves. As long as I'm here today, I'll clean these things up, so that the patients can recover and be happy."

I remember when I gave my speech on the day of the opening 30 years ago. I told everyone that this Tzu Chi Free Clinic is the result of the love of many people, and that this love will be passed on from generation to generation.

> **Dr. Chinlon Lin** Medical Director Buddhist Tzu Chi Free Clinic

Led by Dr. Chinlon Lin, the medical mission's team in the USA took its first steps forward. Although it was not easy, because of the team's love, dedication, and professionalism, it has received several awards since its inception. "There's also recognition from the Los Angeles government. You see, we, as immigrants, came from other countries and used the resources from the more powerful country, the United States - green cards, SSNs, and health care. We are the first immigrant Buddhist organization to give back to the local community. We received so many awards and medals because they felt our love. Master said, 'We have to give back to the local community when we set foot on other people's soil.""





The first outpatient session takes place at the Buddhist Tzu Chi Free Clinic in Alhambra, California. Photo/Emily Chu

T he first Tzu Chi medical clinic in the United States opened its doors to the community on November 1, 1993, to provide free healthcare services to local residents, officially registering on December 28 of the same year.

In essence, each component of Tzu Chi's medical mission has compassion at its core, guided by the Buddhist principle of interdependence — the understanding that the behavior and attitude of every person involved, as well as aspects of building design and caregiving procedure, contribute to the whole.

As word spread, the number of patients visiting the clinic grew rapidly. By the end of September 1995, the clinic had received an astonishing 10,280 patient visits. During the clinic's first year of operation, from November 1993 to September 1994, it had welcomed 3,600 patient visits. However, the clinic's growth didn't stop there. Over the following year, from October 1994 to September 1995, the number of patient visits rose to 6,680, representing a soaring growth rate that would only continue to flourish with Tzu Chi's missions. Since 1993, Tzu Chi's medical services have expanded from a single free clinic to three permanent health centers



and a fleet of 12 mobile clinics, further strengthening its ambition to support healthy communities.

Today, the Buddhist Tzu Chi Health Center in Alhambra, California, is a medical, dental, and acupuncture health center serving Alhambra and surrounding communities – including Los Angeles, Monterey Park, Rosemead, Pasadena, San Gabriel, South San Gabriel, Temple City, Montebello, El Monte, South El Monte, and Arcadia.

Adding to the impact and value of Tzu Chi's medical mission in the United States, in 2020, Tzu Chi USA's three health centers in California (in Alhambra, South El Monte, and Wilmington) were certified as Federally Qualified Health Center Look-Alikes, enhancing Tzu Chi's capacity to deliver quality health care to neighboring communities. Tzu Chi's Health Center in Alhambra accepts Medi-Cal, Medicare, and most health insurance plans, and is

also known for its compassionate care and affordable Sliding Fee Discount Program.

Working in collaboration with global, national, and local partner organizations, healthy communities across the U.S. become possible, and public health awareness becomes more robust. Collaborating with other community groups, the Tzu Chi Health Center in Alhambra holds a Tzu Chi Community Health Fair twice per year, providing health education, free flu shots, mammograms, and other screenings to community residents. When Tzu Chi established a Cancer Support Group and Hepatitis Support Group, it allowed patients to form a community. And doctors in those fields meet with families, enabling them to share their experiences and concerns, offering a truly valuable space for support during difficult times.

The Buddhist Tzu Chi Medical Foundation pays particular attention to meeting the healthcare needs of underserved populations. In California, its mobile clinics provide a special focus on care for migrant farmers throughout the central region, while the health centers provide a home base for treating more complicated cases, such as minor surgery or chronic diseases with complications. Tzu Chi USA's mobile clinic services also extend beyond California. In New York and Las Vegas, Tzu Chi Mobile Clinics address vision and dental care needs in medically underserved communities, with special efforts focusing on schoolchildren.

Through its three Tzu Chi Health Centers (Alhambra, Wilmington, South El Monte), 12 mobile clinics, and medical outreach events. Tzu Chi Medical Foundation offers dental, medical, acupuncture, vision, cancer screening, and community health services. The health centers serve over 150.000 visits per year, while medical outreach and mobile clinics serve over 100,000 visits annually. In 2022, a total of 79 domestic medical outreach events were organized nationwide for local residents to obtain much-needed treatments and free medication for those who can't afford them. This outreach is made successful with the support of local partners, 622 medical professionals, and 1,763 general volunteers.

CHAPTER II

The Road to Federal Qualification

Written by Audrey Cheng, Jennifer Chien, Lina Lin, and Pheel Wang

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May we merge our limited selves into the greater self so that our love can be without boundaries, without distinctions between self and others.

Dharma Master Cheng Yen

The Buddhist Tzu Chi Medical Foundation campus in South El Monte, California. *Photo/Buddhist Tzu Chi Medical Foundation*

Milestones of Tzu Chi's Medical Mission in the United States:

2005	November 1	Tzu Chi's first medical center outside Taiwan, a Tzu Chi Free Clinic in Alhambra, California, officially opened, offering Traditional Chinese Medicine, Western internal medicine, dentistry, ear nose & throat, and ophthalmology.
	December 28	The Free Clinic in Alhambra registered with the government as "Buddhist Tzu Chi Free Clinic."
	August 3	Tzu Chi's medical mission was officially registered in the U.S. as the "Taiwan Buddhist Tzu Chi Medical Foundation" and was solely responsible for medical volunteer programs.
	September 1	The Medical Foundation opened a campus in South El Monte, California, and a Tzu Chi Community Clinic opened in South El Monte, offering Chinese and Western medicine services, social welfare applications, and preventive medicine seminars.
2008	March 31	The Medical Foundation added a Dental Community Clinic at its campus.
2009	December 17	The formal name of the Foundation was changed to "Buddhist Tzu Chi Medical Foundation."
2010	November 7	A Tzu Chi Community Clinic in Wilmington, California, was established to provide Traditional Chinese Medicine and dentistry, and to promote preventive medicine.
2013	April 28	The Buddhist Tzu Chi Free Clinic in Alhambra was converted into a community clinic.
2020	October 26	The Buddhist Tzu Chi Medical Foundation obtained federal qualification, with all of its three affiliated community clinics upgraded to Federally Qualified Health Center Look-Alike status.
	1993 to 2023	The Tzu Chi Free Clinic, Community Clinics and Health Centers have served more than 590,000 patients.

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MEDICAL FOUNDATION

T zu Chi's medical mission in the United States formed on the principle that Tzu Chi provides medical services to anyone with medical needs, regardless of nationality, ethnicity, religion, gender, or social and economic status. Thirty years later, the number of Americans who have received Tzu Chi's medical services is ever-increasing, and the number is estimated to grow as Tzu Chi's work continues across communities. Indeed, Tzu Chi's love and care have always been present and felt by all who come to the clinics for treatment.

At the end of 1993, Tzu Chi's U.S. medical mission opened the Buddhist Tzu Chi Free Clinic, also known as the Free Clinic, in Alhambra, California, to treat low-income and uninsured patients. Since then, the medical mission has evolved to provide people-centered medical services to more low-income patients. In compliance with U.S. regulations and standards for healthcare-related services, the Buddhist Tzu Chi Foundation registered its medical mission in the United States as the independent Taiwan Buddhist Tzu Chi Medical Foundation on August 3, 2005, later renamed the Buddhist Tzu Chi Medical Foundation, or Tzu Chi Medical Foundation.

"Tzu Chi Free Clinic is based on Master Cheng Yen's concept of putting people first," said William Keh, one of the key drivers of the Tzu Chi medical mission's expansion in the United States. Despite being a physician, he has the mind of an entrepreneur. But how do you turn a single point into a network of charitable healthcare services? The first thing to do is to make the first free clinic a success, while the key to that success is to treat those who are sick as if they were one's own family.

The Tzu Chi medical team in 2018. Photo/Buddhist Tzu Chi Medical Foundation

SECTION 1— Alhambra Medical Clinics



ear the location of the Free Clinic in Alhambra, California, there are many undocumented immigrant families without a home. These neighbors in need who typically don't have access to health care can turn to the Tzu Chi Free Clinic when they fall ill. One local resident, Linda (a pseudonym), came down with a severe cold but felt self-conscious about her appearance. A volunteer noticed her outside and immediately knew she needed assistance. The volunteer greeted Linda and told her she was welcome at the clinic. She took her to the bathroom inside, pointed out the folded and clean clothes, and said gently, "Please take any clothes you like. There is no need to feel shy here." Linda was overcome by her emotions when she realized she was in a place where she could be respected as a human being and where she could be treated for her illness with compassion.

Respect and Second-Hand Clothes

Everyone who comes to the Free Clinic is treated with humanity and care, regarded as more than a series of numbers on a medical record. This sense of dignity and respect helps patients feel reassured that they can confidently put themselves in the medical staff's hands. "I like the service here because they make me feel relaxed, unlike in other hospitals, which make me nervous," said a smiling woman surnamed Hu.

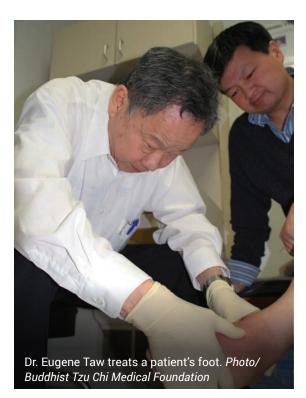
Chunhai Yin, who was treated at the Tzu Chi Free Clinic, is a deliveryman whose company does not pay for medical insurance. In August 2002, he often felt physically weak, exhausted, and with little appetite. In December, he went to the Free Clinic, where Dr. Eugene Taw gave him a detailed diagnosis, and he was immediately referred to the USC Hospital for tests that determined that he had colon cancer. After surgery and 12 rounds of chemotherapy, his cancer was in remission. "If it weren't for Tzu Chi's assistance, I wouldn't have been able to escape from the clutches of death," Chunhai Yin expressed.

During Hurricane Katrina in 2005, David Sandoval tragically lost his wife and daughter. The storm's wrath had shattered his family and his business overnight. Traumatized and with immeasurable heartache, David and his surviving son moved to Los Angeles to start anew. However, he became physically ill. He found his way to the Free Clinic, where he received timely medical help and psychological counseling, and was later able to recover. He found a good job after his recovery and has attained a stable, comfortable living situation for himself and his son. He is grateful to Tzu Chi for reaching out to him at this most difficult time in his life when he needed help most, so that he could take the first step toward healing.

At Tzu Chi, we don't look at your income. Whether a patient is rich or poor has nothing to do with us. Our goal is to save patients from their suffering.



Dr. Eugene Taw Tzu Chi Free Clinic



Dr. Taw is a Buddhist doctor from Myanmar, whose expression always reveals his compassion. In his eyes, a patient is a person in need of help, and so he treats them with the kindness of a Bodhisattva, no matter their background.

Taw recounted a story that demonstrates his philosophy. "One of the volunteers told me that some patients came to get medicine for diabetes or high blood pressure but ended up selling the medicine. The volunteer was very upset and disappointed, thinking, how could these people take advantage like that? It made her not want to come back to help," he said, continuing, "I told the volunteer not to think like that, because the reason why we gave him the medicine was to help him, but he took that medicine and sold it, and that's his business. Does he choose to take the medicine to control his diabetes, or is he going to sell it so he can buy food to feed his family? Master Cheng Yen created Tzu Chi so that we can have the opportunity to do good deeds, and we should help those who need to be helped. A Burmese Master said the same thing: 'When we give something, once it leaves our hands, what others want to do with it is their decision.'"

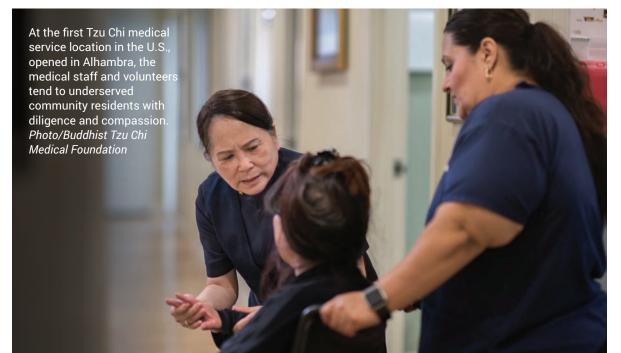
When visited by this patient, Dr. Taw also chose not to expose his knowledge of it. "I certainly won't tell people that they are being greedy. I would say that this is a three-month supply for you, and the rest of the medicine needs to be used for other patients," he explained.

Based on its Buddhist origins, Tzu Chi's medical mission aims to treat any patient in need. The mission works nationwide, across diverse communities, with people from all across the globe. This call to serve everyone includes many patients who are not English speakers. Despite potential barriers in language one might face, the Tzu Chi medical staff can still readily address one's needs. Tung Cheung, PA, a doctor who has a long line of patients daily, speaks fluent Spanish. He talks with patients in Spanish to understand their situation, and explains treatment results and the follow-up notes in Spanish as well. Describing the sometimes complicated medical vocabulary with such ease, one might think he grew up in a predominantly Spanish-speaking country.

The Free Clinic in Alhambra regularly organizes Spanish language courses for its medical team. The team learns and practices whenever they get the chance — even during their lunch breaks and after work. Though they work long, hard days, the volunteers still study diligently in these courses so they can better serve patients who visit the clinic.

One of the Free Clinic's Chinese patients, Qihua Zhao, speaks Spanish. She was touched by Tzu Chi's medical staff and volunteered to be a translator at the free clinic, later volunteering to be the medical staff's Spanish language teacher, too. She started with simple daily conversations to help the medical team serve more people. "If I go and interpret, I can only be there for one doctor, but if I teach the medical staff, they can see the patient on their own," Zhao said.

In 2013, the Free Clinic in Alhambra began preparing to apply for federal qualification at the suggestion of Debra Boudreaux, the current CEO of Tzu Chi USA. The goal was to become a community clinic, and eventually, a health center with FQHC status.



Section 2— South El Monte Medical Clinics



O n August 3, 2005, the Buddhist Tzu Chi Free Clinic adjusted its name to the Taiwan Buddhist Tzu Chi Medical Foundation, and the Foundation opened a campus in South El Monte, California, where the second community clinic also opened because of a considerable need for care in the local area. In 2008, the community clinic added dental services, and medical volunteer training and community healthcare workshops were also often held.

Helping Those Most in Need

There was a weighty reason why South El Monte was chosen to be the venue for a second clinic. According to a report published by the United States Census Bureau, the percentage of people living in poverty in South El Monte, California, is 21.5%, nearly double the national average of 11.5% as of 2022. Instead of choosing a more metropolitan area, the city was selected so that those in need could be served close to their homes, saving them from needing to travel, and helping end the cycle of poverty in local neighborhoods.

Acupuncturist Shincung Chen, Director of the Tzu Chi Community Clinic in South El Monte, guided it along its development path. "In the beginning, we didn't have many patients because the local residents didn't know about Tzu Chi, and then it slowly stabilized," he said, adding, "Ten years later, we served about 600 patients every month. We didn't have enough volunteers at the beginning either, and we have grown gradually since then." While celebrating the 30th anniversary of Tzu Chi's medical mission in the United States, Chen is also celebrating entering his 80s. He has contributed most of his career to Tzu Chi. Before he retired, he also served as a board member of the Buddhist Tzu Chi Medical Foundation and has been working hard to add new talents to the team and pass on the torch of the medical mission.

Dr. Peter C. Chen, a dentist, is also a doctor at the community clinic. He has worked so long his black hair has turned gray, passing many years diligently taking care of his patients. He has countless hours of experience serving during Tzu Chi Mobile Clinic outreach and has visited many low-income neighborhoods for winter clinic events for people experiencing homelessness. If he encountered a dental problem that was not treatable in a single visit, he would tell the anxious patient not to worry since he would be at the following community clinic to continue their treatment. He has proven to be a lifesaver for many who can't afford dental treatments, whose toothaches may be so painful that they can't sleep at night, or whose nerve pain has become overwhelming.

When describing how our unhoused neighbors treated their dental issues before Tzu Chi, Carlos Gonzalez went into heartwrenching detail: "We don't have the money to buy medicine or first aid supplies, so I use pliers to pull out the decayed tooth, then I use whiskey to sterilize. I take strong adhesive glue to attach the tooth back in place, and then I have to put more and more on it for it to stick on, and one day, when I was eating a hamburger, I accidentally swallowed the tooth." Many of those living in precarious housing situations do not eat a balanced diet, which additionally leads to decreased oral hygiene and gum health, with the potential of developing oral infections, such as tooth decay and gum disease, losing one's teeth, and more. Without dental insurance, they have no recourse but to live with their toothache or potential infections day after day. When they can't stand it any longer, they have no other option but to try risky DIY treatments. "I had to use acid from batteries to kill the nerve," continued Tzu Chi medical care recipient Carlos Gonzalez, describing the lengths he had to go to before the clinic offered dental services.

"People suffering and experiencing homelessness have the most severe dental health situations l've ever seen," said Dr. Chen.





He is a generally reserved person, yet he gives his all to his patients. After Dr. Chen's treatments, a patient who had been suffering from extreme pain asked the dental assistant for a mirror, saying, "I've forgotten what my teeth are supposed to look like."

Some even burst into tears after their pain was relieved, and Dr. Chen gently comforted them like a kindly grandparent. "Don't worry, please take good care of yourself," he'd say.

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Dr. Peter C. Chen, a Tzu Chi dentist in South El Monte, aids people experiencing homelessness by providing services crucial to health and wellbeing, like obtaining dentures. *Photo/US Tzu Chi 360 Video Screenshot*



SECTION 3— Wilmington Medical Clinics

I n Southern California, near the Port of Los Angeles, there is a community named Wilmington. In addition to the port for oil tankers and oil refinery locations, the area is also commonly known for its factories. While there are many job opportunities here, there is also a great deal of air pollution. Many middle-class and more affluent families avoid living in the area, as they want to be far from these refineries and factories. However, the more affordable housing and proximity to one's place of employment have drawn lowerincome families and undocumented people into the area.

Medication Prescribed for the Soul

In 2010, the Medical Foundation opened its third clinic, the Tzu Chi Community Clinic in

Wilmington, providing low-cost, high-guality acupuncture and dental services to older adults. Most of the residents are Catholic. and the entry of a Buddhist organization into the neighborhood was a highly sensitive development for some locals. At first, residents took on a wait-and-see philosophy, and approached the Tzu Chi volunteers cautiously. But gradually, they came to know more about Tzu Chi's medical expertise and its service spirit, which takes no account of religion, ethnicity, or background, and were moved. Some locals even volunteered as Spanish translators at the clinic, assisting non-English-speaking residents with medical appointments and food pickups. Antonia Rodriguez is one such volunteer.



The Tzu Chi Community Clinic in Wilmington is inaugurated on November 7, 2010. Pictured are Zhue'e Liao (right), Luo Xiaoman (second right), the current CEO of Tzu Chi USA, Debra Boudreaux (second left), and Huiping Wang (left), discussing the preparation work. *Photo/Meisyue Lin*

The exterior of the Tzu Chi Community Clinic in Wilmington. Photo/Emerald Hsu

"I walk by here all the time. When I looked at the exterior, I thought, 'This place must charge a lot of money, and I don't have a lot of money," Rodriguez remembers. Having lived in Wilmington for nearly 30 years, she has gray hair, but her eyes shine with enthusiasm, and her smile makes all those around her feel youthful. "One day, I thought, 'Why not go and ask what services they offer?"" Rodriguez said, and so she did.

The first time I walked in here and saw this group of people who were of a different race than me – I'm Hispanic, and they are Chinese – I couldn't imagine at the moment that they would be helping me so much. Thank the Lord for leading this group of people to my neighborhood.

> Antonia Rodriguez Patient & Volunteer Tzu Chi Community Clinic, Wilmington

She didn't walk into the clinic as hopeful as she is now, but rather with an expression of skepticism. "I was shocked when I first saw her. It was scary!" another volunteer exclaimed, smiling as she remembered her first encounter with Rodriguez, whose presence she described as intimidating.

"Bad things happened in my life in the past, my house. Well, it's a long story. Anyway, I was irritable," said Rodriguez, who then explained that her health suffered under the strain. "She told me that she was referred by a friend and wanted to have acupuncture treatment," Huiping Wang, a Tzu Chi staff member who was the receptionist at the front desk, recalled, so she explained that the center also offered meditation classes and health-enhancing exercise classes such as yoga, all of which are free of charge.



The Tzu Chi Community Clinic in Wilmington, California, offers a variety of programs to help patients achieve both mental and physical health. *Photo/Buddhist Tzu Chi Medical Foundation*

"The meditation classes here are an additional free service for acupuncture patients. Many of the patients, like Antonia Rodriguez, walked into the center with deep frowns and anxiety. That's why they need more than physical therapies; they also need spiritual aids," Wang shared. Carefree and pure-hearted Huiping Wang is regarded as the center's "treasure," patients sensing her warmth as soon as they stepped through the door. It was as if she had known them for a long time and was welcoming them home. "Through these free courses, we can learn to calm our hearts, to master our thoughts, and to turn our minds around," Wang revealed.

The meditation sessions became medication for Antonia's soul. "I asked my sons if they like me as I was or as I am now, and they say as you are now without even thinking," she said with a laugh. "My husband looks so much more relaxed when he is around me because I'm not as strung out as I used to be." "After the sessions, it's amazing, look at this person!" another volunteer exclaimed, putting their arms around Antonia's shoulders and laughing together. "This beautiful lady has such a beautiful face, such a happy face! There are no more worries in her, right?" Antonia Rodriguez feigned a pensive expression for dramatic effect and responded brightly, "No more worries."

Antonia and many of the patients had a similar experience. They liked it so much that they came to the center every Friday to volunteer and serve the community together. As they know the neighborhood and can communicate smoothly with the local residents, gradually the neighborhood has accepted Tzu Chi.

> Huiping Wang Tzu Chi Community Clinic Staff



Hispanic Tzu Chi volunteers attach name tags on the wrists of people lining up for medical outreach at the Tzu Chi Wilmington Community Clinic. *Photo/Emerald Hsu*



Since 2011, Tzu Chi has been organizing free clinic sessions in Wilmington twice a year, providing dental, Traditional Chinese Medicine (TCM), vision care, and hearing tests for uninsured patients, as well as distributing fruits and vegetables every month to help low-income families achieve a balanced diet. These services have deepened the community's trust and slowly set a virtuous cycle in motion. People who visited the clinic and received food were happy to take Tzu Chi bamboo banks, contributing their love and thanks through small contributions that add up over time.

"This is a starting point for transformation in the community. Our patients become stronger and healthier, and locals, through the meditation and mindfulness programs we offer, get to learn more about themselves and become more positive, which opens up a different kind of life," Huiping Wang concluded. Presently, services at the Tzu Chi Community Clinic in Wilmington, now a Tzu Chi Health Center, do not include dental care and focus on TCM and preventive medicine. Therefore, it currently does not offer biannual free clinic event sessions.



SECTION 4— Traditional Chinese & Western Medicine Combined



🔽 zu Chi Community Clinics offer a unique 上 treatment option among many U.S. clinics: Traditional Chinese Medicine (TCM). From the beginning of the Tzu Chi Free Clinic's work in Alhambra, TCM practitioners joined the team. Later, a TCM Community Clinic was set up in South El Monte, and the Community Clinic opened in Wilmington focuses on providing TCM services as well. In Alhambra and South El Monte, Tzu Chi's medical centers combine TCM and Western medicine to give patients a twopronged, comprehensive approach to medical care. TCM entails acupuncture, acupressure, nutrition and diet styles, lifestyle changes, and pain management. Doctors at the clinic combine Western medicine and medication with TCM to formulate a

treatment plan, adjusting for differing needs. They also observe and understand the patient's life or work style, nutrition, and health, and do physical examination reports to provide a full range of diagnostic and treatment methods to help patients and their families, including those with cancer, and alleviate their psychological and physical pain as well as financial concerns.

With Traditional Chinese Medicine and Western medicine treatment combined, patients can receive more comprehensive care.

> Jeng Chen Director Traditional Chinese Medicine Department Buddhist Tzu Chi Medical Foundation



Dr. Jeng Chen obtained a TCM license in 2005 and began coming to the Tzu Chi Clinic as a volunteer to serve patients in 2006. She became a full-time staff member in 2012 when the TCM Department was fully converted to an employee system. Transitioning from a volunteer to an employee system has clarified the doctors' duties and greatly enhanced the scope of treatment and quality of service offered to patients.

"Master Cheng Yen's teaching that we doctors should treat patients as our family and teachers is deeply imprinted in my mind," said Chen, who led TCM practitioners to implement what Master Cheng Yen has taught them into their work. "Because of our good treatment results, coupled with our friendly and attentive service, we have built up a very good trust and reputation among our patients. When a patient is referred by an outside doctor, the control is not in our hands and it is difficult to follow up with the patient, and it is difficult to take care of the patient in a comprehensive manner. Therefore, as long as the patient is willing to do so, the Tzu Chi Clinic will provide the service of switching doctors," she explained, then further elaborated, saying, "For patients who cannot switch to a family doctor, our TCM department welcomes them with open arms. The Tzu Chi medical team is happy to cooperate with anything that helps the patients."

In recent years, Tzu Chi Medical Foundation has partnered with the UCLA Health Center for East-West Medicine, with the vision of combining the strengths of Eastern and Western medicine in a complementary manner. The promotion of TCM was initially greeted with indifference due to unfamiliarity with the practices, but it has gradually gained interest.

"Integrative TCM and Western Medicine treatment saved my health!" said Frank Deng, one of the patients helped by this integrative treatment approach. After a stroke, he once looked out the window from his hospital bed and wondered if he would ever be able to leave and enjoy the blue sky and crisp breeze again. He was hospitalized and

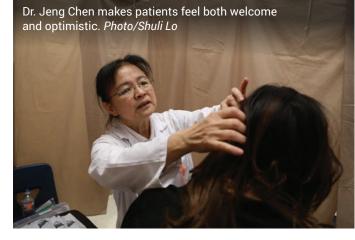




discharged six times over two years, traveling from hospital to hospital for various treatments. When Tzu Chi volunteers heard about his condition, they took the initiative to reach out, and visited him frequently during his stay in the hospital.

As his medical situation persisted, volunteers referred him to Dr. Stephen Denq, a Tzu Chi physician in Alhambra. Under Dr. Denq's care, Frank Deng's condition improved. "My daily medication has changed from one cup of medication to two pills, and my blood pressure and cholesterol are under control," he said. "In addition to continuing my rehabilitation, Dr. Denq has also been kind enough to refer me to Dr. Yihsien Lai, a TCM practitioner, for acupuncture."

Originally, Frank Deng didn't have much hope of getting back on his feet. But after the encouragement and care of several Tzu Chi doctors and his own efforts in rehabilitation, he is now not only able to stand up but has started walking again. Sometimes, he still can't believe that he has come this far, and is grateful for all the support he's received along the way.



Recalling the past few years, during which there were countless days and nights of dizziness, palpitations, headaches, weakness, nausea and vomiting, and even coma, he had been accompanied by not only doctors and nurses but also Tzu Chi volunteers who took turns caring for him, cheered him up, and gave him the strength to continue to fight until he won. Deng repeatedly thanked the staff at the medical center for their kind attitude and the genuine care they provide to their patients.

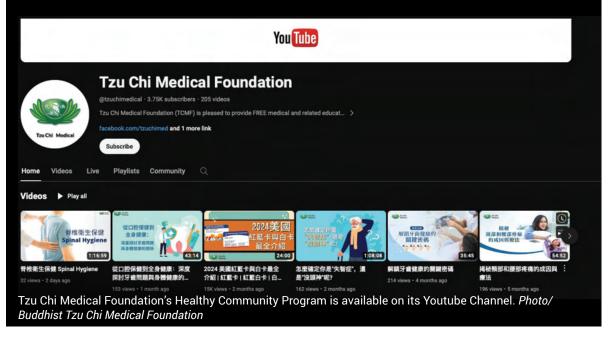
SECTION 5— A Comprehensive Approach



retiree healthcare cost estimate, a single person aged 65 in 2023 may need approximately \$157,500 saved (after tax) to cover their healthcare expenses while in retirement. What's more, an average retired couple aged 65 as of 2023 may need roughly \$315,000 saved to cover their healthcare needs. These retirement figures are deeply entwined with access to medical treatment, as well as a person's physical and mental health, and quality of life. However, that number is far too high for a great many Americans. According to a December 2022 report from the Congressional Research Service titled "Poverty Among the Population Aged 65 and Older," data reveals that: "People aged 80 and older have a higher poverty rate than other aged people. Approximately 12.9% of people aged 80 and older lived in poverty, compared with

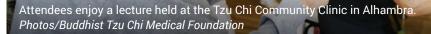
poverty rates of 9.5% among individuals aged 75-79, 9.7% among those aged 70-74, and 9.6% among those aged 65-69. Women aged 80 and older had the highest poverty rate among older persons in all age groups at 14.7% for women aged 80 and older."

Dr. William Keh believes in a comprehensive approach to health care. When he was CEO of the Tzu Chi Medical Foundation, he initiated Healthy Community Program lectures with Dr. Peter C. Chen and Director of Volunteers Mary Keh, intending to assist patients and their families in their recovery process. "In the Body and Soul lecture series, in addition to treating people who are sick, providing health care for them, and teaching families how to take care of sick loved ones, there



is also a psychiatrist who explains mental health, and financial experts who give guidance on how to keep a close eye on one's purse," shared Dr. Keh. "The purpose of Tzu Chi's medical seminars is to create a 'medical home' for the community, in which everyone can care for each other's health and enjoy carefree golden years together after retirement," he said.

With the outbreak of COVID-19 in early 2020, in-person medical seminars were no longer appropriate, especially as these events would allow diseases to spread to a particularly vulnerable part of the community. With safety in mind, the lectures were replaced by webinars, which have been conducted since March 2020. The goal of Tzu Chi's Healthy Community Program is to provide consistently useful health education, including seminars that are tailored to seasonal illnesses, chronic illnesses, or current events. When group indoor activities are limited, the Healthy Community Program quickly sets up a virtual alternative option and invites the participation of local TIMA branches to continue contributing to the creation of a "Healthy Community."



SECTION 6— Federal Qualification



Tzu Chi's Community Clinics become Federally Qualified Health Center Look-Alikes after attaining certification. Pictured is the Tzu Chi Health Center in Alhambra. *Photo/Buddhist Tzu Chi Medical Foundation*

n October 27, 2020, Dr. William Keh was overwhelmed with excitement and gratitude upon receiving a notice from the federal government. "This was even more joyful than when I was admitted to the Department of Medicine at National Taiwan University [the first choice among Taiwan's medical schools]. Because this is not for the sake of any individuals, but for the sake of all beings. This is not something that one person can accomplish, it requires the united efforts of all people in a concerted and mindful dash toward a common goal, and to achieve it is not something that one person can accomplish alone." On October 26, the three Tzu Chi Community Clinics affiliated with the Buddhist Tzu Chi Medical Foundation were officially certified by the federal government

as Federally Qualified Health Center (FQHC) Look-Alikes. The Tzu Chi healthcare team had reached a new milestone.

Why the need for a proactive application for federal qualification? Dr. Stephen Denq, the then Chief Medical Officer of the Tzu Chi Medical Foundation and its current CEO, said that FQHC Look-Alike medical centers take responsibility for health care in the area, providing comprehensive and skillful care for the community, and the U.S. population at large. These centers increase access to federal-level, high-standard health care – especially for low-income individuals with barriers to healthcare resources – and are therefore eligible to receive federal grants and coverage for visits. As medications in the U.S. can be costly, qualified medical organizations can request medicines from the federal government at a discounted price.

Dr. Deng explained that once Tzu Chi passed the qualification process, the clinics could accept Medicaid, Medi-Cal/Denti-Cal, and Medicare patients. The clinics can provide them with medical treatment, insurance application or renewal, and other services, expanding the support available to people who are living in poverty. For example, in the past, if the clinic treated a patient with a chronic condition such as hypertension, the doctors would prescribe a three-month supply of medication. However, with the federal qualification, each patient will be recorded and monitored through the federal healthcare system, and clinics will be able to provide more frequent, effective, and diverse diagnostic and treatment programs for patients who have difficulty managing their health conditions. This is all made possible through the federal grants the clinic receives, thus improving the overall health index of the community.

By awarding a healthcare organization with the qualification, the federal government makes it easier for the organization to achieve its goal of sustainable business operations, which helps the federal government take care of the health of the entire community.

> **Dr. Stephen Denq** Chief Executive Officer Buddhist Tzu Chi Medical Foundation

During current Tzu Chi USA CEO Debra Boudreaux's term as Buddhist Tzu Chi Medical Foundation's CEO (2012-2014), she recommended that the Foundation apply for federal qualification and move toward that



The Tzu Chi Medical Foundation's Board of Directors is reorganized to meet the eligibility requirements. Pictured from left to right are prior CEO William Keh, board members Paulina Luan, Shin Cung Chen, Rosa Argentina Macias, and Martin Kuo. *Photo/Shuli Lo*

goal by restructuring Community Clinic operations to FQHC specifications and renovating the facilities. After William Keh, Tzu Chi Medical Foundation CEO from 2014 to 2021, took over, the qualification application process officially started in 2017.

The U.S. medical team overcame several difficulties and made many bold changes during the three-and-a-half-year period. First, federal qualification entails stringent specifications for the composition of a non-profit medical organization's board of directors. As the whole community needs to be cared for, the board of directors must have seats for patients and members of the community. To strengthen the ethnic and cultural representation of the team, and ensure a diversity of voices are heard in the decision-making process, two Hispanic community members joined the Tzu Chi Medical Foundation as Directors.





Second, the federal standards for medical record data creation are very strict. The required procedure for detailed documentation of patient information mandates that medical records must be digital, and the Electronic Health Record system needs to integrate with the federal database. Simply put, patients need to fill out more forms to ensure the correct data is properly compiled. This lengthy documentation process may be daunting for patients, requiring the medical team to be well-versed in all matters covered and able to answer patient questions in a clear and concise manner.

Application for federal qualification is a complex process that includes studying the regulations governing the conditions of the individual software and hardware components used in the three community clinics. This review, which must follow a strictly regulated procedure, covers any software or hardware used to survey the population, optimize clinical operations and finances, and compile data for the application submission itself.

Tzu Chi Medical Foundation's newly reorganized independent board of directors had 12 members. According to the FQHC requirement, the board members must have been functioning in their role for more than one year before the application is eligible to be submitted. The new board held monthly meetings during the two-and-a-half to three-year preparation period. On the board or accompanying it along the way were Dr. Shincung Chen, who focuses on quality and personnel management; Dr. Richard Chang and Dr. Shirley Chen; the late Han Huang, a former Tzu Chi USA CEO; Jackson Chen, also a previous Tzu Chi USA CEO; Paulina Luan, the then Tzu Chi Education Foundation CEO; Tim Chang, Tzu Chi's legal counsel; Linda Sun, Tzu Chi's accountant; Martin Kuo and Frank Su, local industrialists; and Raul Villegas Macedo and Rosa Argentina Macias,

local community residents.. Even Dr. Chinlon Lin, CEO of the Buddhist Tzu Chi Medical Foundation in Taiwan, and Joe Huang, a Tzu Chi member and Buddhist practitioner from the Jing Si Abode in Hualien, joined to ensure the board was able to both meet the government's mandates and guide the application process to successful completion. Each and every one of these individuals contributed to the FQHC application and assessment and actively participated in this formidable task.

Over the course of three and a half years, the Tzu Chi Medical Foundation constantly conducted self-assessments and implemented improvements to meet the highest standards in the 18 medical categories assessed for the qualification.

The week before the official assessment, board members conducted simulations and intensive meetings, during which the medical team assembled nearly 50 questions to brainstorm with the board members who sat in on the assessment run-through sessions. Everyone involved practiced all aspects of the simulation, preparing every team member for the official assessment.

The official evaluation was conducted remotely due to the COVID-19 pandemic, as it was not possible to conduct the assessment in person at that time. During the three days, the U.S. medical team sent 12 to 15 representatives to participate in the assessment; every minute and every second was approached with the utmost seriousness.

The assessment was divided into three main categories: Clinical practice management, financial operations management, and the board of directors and administrative affairs management practices. One assessment expert and one federal official were assigned to each category, totaling six persons who



city officials recognize Tzu Chi's longstanding commitment to the community. *Photo/Shuli Lo*

examined the quality of services provided by Tzu Chi's medical team. The examination covered many documents, including all operation manuals and records, CPR qualification and first aid knowledge of the medical staff, and the in-service education of medical staff.

At the end of the evaluation, the assessment experts recognized the Tzu Chi medical team's efforts, expressing their appreciation in the final comments. At the same time, the evaluation experts advised the Tzu Chi team of any potential areas for improvement. Although the medical team believed that they had a good chance of passing the qualification, everyone was still crossing their fingers, waiting for the notice of the qualification results in 45 days.

After years of preparation and hard work by every helping hand, the combined effort all came to fruition on October 26, 2020, when the three Tzu Chi Community Clinics affiliat-



ed with the application passed the Department of Health and Human Services qualification process and simultaneously acquired the FQHC Look-Alike designation.

The FQHC qualification only accepts applications from public and non-profit medical organizations. As of the end of 2020, only roughly 1,500 medical organizations in the United States have been awarded the FQHC or FQHC Look-Alike status. The Buddhist Tzu Chi Medical Foundation's three Health Centers are currently in the Look-Alike category. They must go through a probationary period before qualifying for an upgrade to the FQHC level.

Both FQHCs and FQHC Look-Alikes must be committed to and assume the responsibility of caring for all residents in the community, regardless of a patient's status and ability to pay for medical services. This "medical treatment for all" philosophy completely aligns with Tzu Chi's medical mission. Concurrently, all medical services provided by FQHCs and FQHC Look-Alikes must meet federal standards.

In the past, Tzu Chi cared for patients in the region through donations and its own funding efforts. Now that it has received federal support, it can expand and enhance the scale of its services.

Patients with Medicaid

With their new status, Tzu Chi's three Health Centers must now serve a large number of patients with Medicaid, as serving patients who qualify for this federal program is a FQHC requirement. While this benefits both the medical centers and the patients themselves, as it can often broaden the reach of community clinics and give patients more options, it also comes with some complications.

Medicaid is a program jointly maintained by the U.S. federal and state governments to help people with low incomes, and provide free or low-cost medical insurance to low-income communities. Pregnant women, children, seniors, and people with disabilities may be eligible, and different states have their own eligibility restrictions.

According to Medicaid regulations, people whose annual income does not exceed 138% of the Federal Poverty Level are eligible to apply. At the same time, children aged 18 or below and pregnant women may qualify for further relaxed eligibility requirements.

And yet, these requirements can pose some problems for immigrant communities. Some Chinese immigrants, for example, may arrive in the U.S. with savings, while others are unwilling to be labeled as "low-income" due to perceived cultural stigmas. Many Chinese



Americans and Chinese immigrants are reluctant to apply for Medicaid, while some don't know if they meet the criteria due to language barriers. Intimidated by the dense, complicated Medicaid application forms, many don't know how best to approach the situation.

To recruit more Medicaid patients, the Tzu Chi medical team had two important tasks in front of them. One was to reach beyond the Chinese and Chinese-American community and participate in mainstream activities to introduce the Tzu Chi Health Centers to other groups. The second was to assist non-English speaking immigrant community members with the application process for Medicaid. Subsequently, anyone who received Tzu Chi's assistance and was pleased with the services offered by staff and volunteers could also become a Tzu Chi Health Center patient.

Since there is no specific time limit for Medicaid application, one can apply at any time, and most Medicaid-based insurance takes effect immediately once approved. So, the medical team promoted the program everywhere they could. They hoped to attract Medicaid patients who were searching for a good doctor, and in so doing, provide medical services to more people.

Still, there are hidden concerns. Many believe that if you have Medicaid, you won't have to worry about seeing the doctor and can see any doctor you wish. According to an American Medical Association report titled "Summary of research: Medicaid physician payment and access to care," simulation data shows that while 84.7% of privately insured patients were able to secure new patient appointments, Medicaid patients were more likely (69.1%) to be told that their insurance status is the reason they could not secure an appointment. And so, Medicaid patients will continue to face barriers to care.

When Medicaid patients call and inquire about the doctors and clinics listed in a Medicaid user manual or on the official website, they are likely to find that most physicians are no longer accepting Medicaid patients. This presents them with a situation where they do have medical insurance, but may need help finding a doctor willing to treat them. This course of events has led to major concerns among Chinese-American Medicaid patients. A Google search for Chinese-speaking doctors in Southern California's San Gabriel Valley region shows that 28 out of 30 clinics don't accept Medicaid. Tzu Chi's U.S. medical team took heed and encouraged volunteers to do their best to bring these Medicaid patients to Tzu Chi's Health Centers.

Volunteers made phone calls to nearby medical centers and neighboring cities and introduced Tzu Chi to the city governments. They planned and held numerous community outreach activities. Eventually, their heartfelt enthusiasm made a positive impact, and inspired others to learn more about Tzu Chi. For example, the Tzu Chi medical team was invited to participate in the City of South El Monte's National Night Out, an annual community event held in the summer, which features large-scale open-air concerts and movies. In addition to the entertainment, the organizers also spread information about health, safety, and resources available to the community.

The Tzu Chi team had a booth at the event, where the volunteers set up a roulette-style game that offered prizes, hoping to entice people to stop by. The volunteers also prepared small gifts such as masks, hand sanitizers, and lucky charms, and seized the opportunity to introduce Tzu Chi's Health Centers. Those who stopped by were interested to learn about the range of healthcare services offered there, such as Western medicine, TCM, dentistry, pediatric dentistry, and ophthalmology. The volunteers emphasized that the clinics accept Medicaid patients, and are happy to provide the highest quality medical services to the community. South El Monte Mayor Gloria Olmos also shared her thanks with Tzu Chi, saying, "Tzu Chi Health Center in South El Monte cares very much about our community. When we set up the Women's Shelter, the volunteers were involved. Tzu Chi volunteers have always been there to help the community. I would like to thank Tzu Chi Medical for everything they have done. We hope to continue this partnership and cooperation, and we also want to let all residents know that if they need medical care, they can go to Tzu Chi Health Center in South El Monte. We welcome Tzu Chi volunteers to South El Monte, and we look forward to working with each other!"

Beyond Milestones

Dr. Stephen Deng became the Tzu Chi Medical Foundation's youngest-ever CEO on January 31, 2021, when he took the baton from Dr. William Keh. Deng learned that Master Cheng Yen's expectations were not concerned with the number of patients seen



but with how in-depth the services they received were. Being a man of his word, Dr. Denq began with big goals. Firstly, he aimed for an ever-increasing number of medical records, which would signify that more people were aware that affordable care was indeed an option for them. Secondly, he intended for those records to become thicker and thicker, meaning that the patients who came to Tzu Chi were happy with their care and willing to return.

Becoming an FQHC Look-Alike was not the ultimate goal; rather, it's a phase that enables sound funding sources, so that we can continue to do what Tzu Chi wants to do in terms of charitable medical services.

> **Dr. Stephen Denq** Chief Executive Officer Buddhist Tzu Chi Medical Foundation

In 2022, the Tzu Chi Medical Foundation reached its goal of sustainable operation. This is a path built by many predecessors who were able to endure hardship through consideration and meticulous planning. Every step was marching toward rooting Tzu Chi in the local community so sustainable, charitable medical services could be offered to those in need.

"If we can achieve solid sustainable operation, we will be able to do better than before, and we can steadily promote things that we could not do before. For example, we held free clinics often, but there were regrets in the process, such as blood tests. Some patients had been seeing us for more than 20 years, very long-term patients, but we never conducted any blood tests for them. How can we know whether the medication is good and effective? Or is there any side effect? This has been discussed before, but it could not be done in the past. Now we can! The chance is there!" Deng said. He further elaborated, "It's not just a matter of money; it's a whole system, including workforce, financial resources, hardware, and software facilities. Now, it's not just basic blood sugar and cholesterol measurement, but the whole package, matters of direct benefit to the patient. After we obtained the federal qualification, we could do more for these low-income patients, and patients who have good medical insurance. The tests are now exactly the same as in a typical clinic, including liver







function, thyroid, gout, and screening tests that we can do in basic examinations. This is a great breakthrough, and it's great for the patients." Dr. Denq has taken up the vision of previous CEOs to provide all-encompassing medical services. One example is foot ulcer treatments, which are often a concern for diabetic patients. This necessitated that Tzu Chi have a podiatry department, which further helped develop the Health Centers into multi-department and multi-specialty treatment facilities.

To improve the quality of the Health Centers, the Tzu Chi Medical Foundation has formulated short, medium, and long-term plans. It hopes to enhance the reception volume in the first to the fifth years, as well as recruit more talent to join the team of medical professionals, recruit new colleagues, increase the average daily number of patients in each department, and gradually implement a professional performance appraisal system. The Tzu Chi Medical Foundation plans to break even in three years and expand its current facilities, which may involve purchasing an existing medical building to increase the number of consultation rooms and services offered. The goal is to become a medical "home" where patients can receive friendly, comprehensive, and professional services.

The five to ten-year plan involves setting up medical centers in regions and cities with many Tzu Chi volunteers, such as Northern California, New York, and Houston. The tenyear and beyond plan is to set up a Tzu Chi hospital in San Dimas, California, where Tzu Chi USA National Headquarters is located, to take care of all those in need, regardless of their background or circumstances.

With a professional, enthusiastic team that fully identifies with Tzu Chi's philosophy, and with everyone doing their part, the Buddhist Tzu Chi Medical Foundation gets to fulfill Master Cheng Yen's expectation of self-reliance and allowing the people-centered Tzu Chi medical mission to be sustainable in the United States.