

A Dental School and a Bank: Partnership for Community Service

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Abstract

The University of California Los Angeles School of Dentistry/Nara Bank, a public-private partnership, is a model of collaboration between an academic institution and the private finance world. At the outset, none of those involved anticipated these diverse entities would have common ground. But through a series of open and frank discussions, the leadership of the School of Dentistry and Nara Bank identified business opportunities that are not only mutually beneficial, but also central to their respective core values of providing community service. To date, this partnership has generated a commitment from Nara Bank to provide funding and facilities support for community-based health fairs, the creation of a patient care fund, and practice loans for recent graduates who commit to practicing in underserved areas. The concept of a public-private partnership of dissimilar business entities offers the possibility of a new means of support for dental schools.

TIn an era in which state-supported dental schools are facing significant budgetary challenges to maintain and expand their community outreach programs, the University of California Los Angeles School of Dentistry has recently forged a mutually beneficial partnership with a local commercial bank, which may serve as a possible model of collaboration. Robert Reich wrote, "Fiercer competition has spread to nonprofit institutions as well. Even the stuffiest, most hidebound universities, hospitals, museums, and charities must now innovate, because they're subject



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Figure 1. Participants of the second dental fair at a Wilshire branch of Nara Bank, Oct. 2, 2004.

to the same underlying dynamic that's affecting the rest of the economy."¹

For academic institutions and programs not only to survive, but also to thrive in today's world, it is essential to be creative and innovative, and actively seek potential partners for collaborative benefit. In *Competing for the Future*, the authors stated, "The need to bring together and harmonize widely disparate technologies ... means that competition is as much a battle between competing and often overlapping coalitions as it is a battle between individual firms. Competition for the future is both intercorporate and intercoalition."²

The UCLA School of Dentistry has had a long history of community service and involvement. The school established a modest five-chair community dental clinic in Venice in 1969 to provide dental care to an ethnically diverse low-income population of children and adults in the West Los Angeles area. Over the years, through public private partnerships, the school purchased a former bank building, relocated the community clinic, and renamed it the Wilson-Jennings-Bloomfield UCLA Venice Dental Center. This 20-chair state-of-the-art clinic pro-

vides comprehensive care to more than 15,000 patient visits per year to patients of all ages. The school also operates the UCLA Children's Dental Center at the Edward R. Roybal Comprehensive Health Center in East Los Angeles and conducts a series of mobile clinics and health fairs throughout Southern California.

Community outreach is an important component of the school's educational approach and curriculum. Students are required to earn at least one-third of their selective credits in service-learning environments. While participation at either the Venice or Roybal facilities are required rotations, students also volunteer at various clinics and health fairs and gain invaluable experience in treating a wide variety of patients with a multitude of oral health care needs.

Over the years, the UCLA School of Dentistry has forged connections with many community-minded individuals and organizations in the Los Angeles area. Through these efforts, an innovative scholarship program, established by a leading local bank to assist Korean-American youth, became known. Not knowing initially what possibility there might be for some sort of collaboration

between these two disparate institutions, discussions were initiated with the bank's senior management. In Peter Drucker's words, "First, organize yourself to see the opportunity." Then it is critical "to implement the innovation effectively."³

Development of Relationship and Plan

While a dental school and a commercial bank might upon first consideration appear to be two quite different enterprises with little, if anything, in common, there were, in fact, a number of avenues of possible collaboration. Most importantly, the leadership of Nara Bank, as well as the School of Dentistry, has a strong commitment to help the local community and is open to creative ways to achieve this objective. While many private firms make substantial charitable donations directly or indirectly each year for the betterment of their local communities, few become actual partners in the delivery of beneficial services.

After several meetings of the senior management of both institutions, Nara Bank entered into an agreement with the School of Dentistry in April 2004. Nara Bank agreed to sponsor and publicize, through radio and newspaper advertisements, a series of dental fairs to be held on Saturdays at some of their local branches. The bank also offered to provide its employees as interpreters to assist patients in communicating with dental students and faculty.

The dental fairs were free of charge, and open to Nara Bank customers and residents of the Koreatown area of Los Angeles. The School of Dentistry would transport four or five fully equipped mobile dental chairs, and distribute free toothbrushes, dental floss, and various oral hygiene instructional materials. At a typical dental fair, dental students and faculty would screen perhaps 150 to 200 adults and children, and, if needed, apply dental sealants or other preventive treatment services. Patients needing follow-

up treatment were referred to one of the school's various clinics at the Westwood campus or at the Venice Dental Center.

To assist customers and local residents who wanted to avail themselves of a dental treatment program, the bank established a special loan program to extend credit up to \$5,000, and a financing program. For many of these low-income, mainly immigrant patients, who had limited familiarity with the U.S. financial system, these low-interest loans provided them with an opportunity to begin to establish their personal credit. Additionally, to provide an oral health care safety net for the indigent, Nara Bank pledged \$50,000 to create a patient care fund at the Venice Dental Center. These funds were allocated on a case-by-case basis for those without an alternative means of funding their dental care.

Nara Bank also offered to create a line of business loans — at very favorable rates — specifically designed for graduates of the UCLA School of Dentistry, if they agreed to open a practice in an underserved area. These loans could be used to finance leasehold improvements, equipment purchases, building acquisition, or the purchase of an existing practice. Loans were made available to dental students for the purchase of laptop computers, instruments, and other equipment.

The UCLA School of Dentistry-Nara Bank partnership continues to offer a creative model of how the healing power of modern dentistry can be made available to those who most need it. While Nara Bank made a charitable donation for the betterment of the community, it became a partner in this endeavor. As the partnership matures, other possible avenues of collaboration not doubt may emerge.

Benefits

UCLA School of Dentistry

From this partnership, the UCLA School of Dentistry expanded its offering of community health fairs. At least



Figure 2. After oral examination, Dr. John Yamamoto explains his findings to a patient during the second dental fair at a Wilshire branch of Nara Bank.

three times a year, Nara Bank hosts a dental health fair using one of its bank branches as a screening site. This community outreach not only is a service to patients, but also provides dental students with the opportunity to obtain invaluable experience in assessing the oral health care needs of a diverse population.

Patients and Community

Patients have the opportunity to avail themselves of oral health care services at one of the school's low-cost clinics with loan support for up to \$5,000, and concomitantly can begin to establish their consumer credit. Through the Patient Care Fund, indigent patients receive treatment for the relief of pain and infection at the Venice Dental Center.

Nara Bank

Nara Bank continues to contribute to the betterment of its community by sponsoring dental health fairs at local branches, providing low-cost financing for dental treatment, establishing a patient care fund, and assisting recent dental graduates who would like to open their practices in underserved areas. The bank is thereby able to open

new markets for specialized loans.

Conclusion

Nearly all dental schools struggle in today's economic environment to advance education, patient care, and community service. The concept of a public-private partnership, like the UCLA School of Dentistry-Nara Bank partnership, offers a model of collaboration. CDA

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3. Drucker P, *Managing the nonprofit organization*, first edition. New York, HarperBusiness, 1992.

4. www.narabank.com

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