



National Horsemen's Benevolent & Protective Association

- Founded in 1940 to provide assistance to owners, trainers, and stable employees “in times of illness, adversity, or sudden disaster.”
- The HBPA-California Division was established in 1947 to further enable both thoroughbred owners and trainers increased influence in the development of the thoroughbred racing industry in California.

Horsemen's Organization Welfare Fund

- California Horse Racing Board adopted rules for the designation of a Horsemen's Organization Welfare Fund and to define the scope, programs, and beneficiaries of the fund.
- In 1983, the California Thoroughbred Horsemen's Foundation was founded to provide exclusive medical and dental services for California thoroughbred backstretch community.

CHRB Rule 2049

- Designation and Approval of Horsemen's Welfare Fund
 - The charitable corporation shall register with the Registry of Charitable Trusts and be in compliance with the provisions of the Uniform Supervision of Trustees for Charitable Purposes Act (Government Code Sections 12580 et seq.).
 - The Board shall designate the charitable corporation as the "welfare fund" for the purposes intended under Section 19641(b) of the Business and Professions Code (B&P Code).

Specialization of California Organizations

- 1984 – Winners Foundation
 - Assistance with substance abuse, compulsive gambling or mental health issues.
- 1993 – Thoroughbred Owners of California
 - Represent the owners and better the industry as a whole by improving purses; distribution and ADW economics; ownership and cost economics; and stability of race tracks.
- 1995 – California Thoroughbred Trainers
 - Represent of all California thoroughbred trainers and their stable employees.

California Thoroughbred Horsemen's Foundation

CTHF is a non-profit charitable foundation dedicated to improving the quality of life in the community of backstretch workers dedicated to the care of Thoroughbred racehorses at California's major race tracks, fair circuit tracks and CHRB recognized off-track training centers.

CHRB Rule 2050

■ Beneficiaries, Welfare Programs and Activities.

- For benefits to natural persons who engage in occupations directly relating to the physical care of horses at California racetracks or approved auxiliary stable areas and to the spouse or dependent children of such persons.
- Welfare funds may be expended for:
 - **Health care services** including costs associated with the contracting for medical programs, dental services, alcohol and drug abuse treatments, and capital outlay for medical or dental clinics and necessary equipment.
 - **Extended medical and health assurance** including supplemental medical and hospitalization insurance coverage premiums residential board and care facilities or to facilities or institutions providing geriatric and convalescent care.
 - **Emergency financial assistance** including financial aid, subsidized meal tickets, temporary housing expenses, emergency transportation, burial expenses, and legal expenses.
 - **Educational and recreational activities** including counseling and chaplaincy programs, Alcoholics Anonymous, intra-mural sports activities, health education classes, legal/immigration clinics, and classes in spoken English.
 - **Administration costs** necessary to administer, supervise and audit the operations of the charitable corporation provided that the expenditures for such administration purposes not exceed 15% of the total expenditures for any fiscal year.

Serving the Backstretch

- Service provided to approximately 5,000 licensed backstretch workers, plus immediate family members:
 - Trainer
 - Assistant Trainer
 - Exercise Rider
 - Pony Rider
 - Hot Walker
 - Groom
 - Stable Employee
 - Stable Foreman/woman

Bettering the Quality of Life



CTHF provides assistance for the backstretch communities throughout the entire State of California.

Southern California

- Del Mar
- Fairplex – Pomona
- Los Alamitos
- San Luis Rey Downs
- Santa Anita

Northern California

- Golden Gate Fields
- Pleasanton and the northern California fairs

Assisting the Backstretch Community

- Medical (60% of patients)
 - Clinics as Urgent Care
 - Preventative & Chronic Care
 - Specialists, Outpatient & Hospitalization
 - Prescriptions – Pharmacy Network
- Dental (40% of patients)
 - Annual cleaning, Hygienist
 - Fillings to Root Canals
 - Dentures and Specialists
- Vision
 - Eye Testing
 - Glasses (or contact lenses)
 - Ophthalmologist
- Financial Assistance
 - Emergency financial assistance
 - Subsidized Food Vouchers
 - Burial Expenses
 - Emergency Transportation
- Social Programs
 - Holiday Celebrations
 - Recreational Activities
 - Work with Chaplains
- Thrift Center
 - Free Clothing & Household Items
- Workers' Compensation
 - Medical Treatment at Clinics for Trainers' Self-Insured Group

Race Tracks and Clinics

- CTHF operates two medical and dental clinics.
 - Primary and preventative medical provider to the backstretch workers and their families.
- CTHF operates one medical clinic.
 - Recently closed medical clinic at Hollywood Park.
- Referral Services.
 - Del Mar, San Luis Rey Downs and northern Fair circuit.
- Relocation of Workers from Closure of Hollywood.
 - Los Alamitos, San Luis Rey Downs, and Fairplex.

Eligibility For Services

- The individual must have a current CHRB license.
- The license must be validated for the current or most recent race meeting.
- The individual must be currently employed, or have been employed within the last three months, at a California racetrack or approved auxiliary stable area
- An individual must have demonstrated a history of backstretch employment in eligible categories within the past ninety (90) consecutive days: Foreman/woman, Groom, Exercise Rider, Assistant Trainer, Stable Employee, Hot Walker, Pony Person, or Trainer
- The individual must complete an Application for Charitable Assistance
- The applicant must submit a current pay stub and past year's tax return. The combined income of the applicant and spouse based on a percentage of the United States Department of Justice Poverty Guidelines will be considered before approval for referral treatment is rendered to any applicant or dependents. For all categories other than Trainer, if the combined gross income is less than 250 percent (for families of one or two) and 200 percent (for families of three or more), then the individual is eligible for assistance. For Trainers, given the large list of expenses, if the taxable or net income is less than 250 percent (for families of two or less) and 200 percent (for families of three or more), then the individual is eligible for assistance.

Roles of the Executive Director

- Overall Management of a Non-Profit Organization
- Human Resources
- Board of Directors
- Racing Industry Liaison
- Finance and Budget
- Facility Management
- Contracts & Legal Affairs
- Strategic Planning & Program Implementation

Sources of Revenue

- Unclaimed Prize Winnings 46%
 - Business & Professions Code Section 19641
 - 50% of unclaimed prize winnings
 - 50% decrease in last 15 years
- Fees From Fairs 4%
 - Business & Professions Code Section 19613
 - Complicated Formula. Began in 1990.
 - 45% decrease in last 15 years
- Advance Deposit Wagering 27%
 - Business & Professions Code Section 19606
 - 15% of .25% of wagers at satellite wagering
 - Continues to increase. Began in 2003.
 - CHRB Rule 2082
 - First \$250,000 in interest for CA
- Investments 1%
 - Investment committee
 - Diversified plan of \$2.5 million
- Donations 15%
 - Charity Days (B&P Code 19550)
 - From other organizations and individuals
- Patient Co-Payments 7%
 - Small co-payments for clinic services
 - Percentage of cost of referrals
- Workers' Compensation >1%
 - Began in 2013
 - State of California sets reimbursement rates

Summary of Expenses

- Medical – 42%
 - Medical Staff & Physicians
 - Clinic Treatment & Supplies
 - Outpatient & Hospitalization
 - Specialist Referrals
 - Laboratory & X-Ray
- Dental – 29%
 - Dental Staff & Dentists
 - Clinic Treatment & Supplies
 - Specialist Referrals
- Prescriptions – 5%
- Vision – 5%
- Health & Welfare – 2%
 - Burial Assistance
 - Meal Vouchers
 - Thrift Shop
- Contributions - >1%
- Facility Usage – 4%
 - Utilities & Equipment
- Administrative – 8%

Closure of Hollywood Park

- End of Racing in December 2013
- Closure of Stable Area at end of January 2014
- Alternate Stable Locations
 - Los Alamitos, San Luis Rey Downs, and Pomona
 - CTHF Services at Locations
- Closure of Bay Meadows in 2008
 - Longer Meets
 - Decrease and Change in Wagering
 - Loss of Charity Income
 - No Significant Changes in Expenses

Affordable Care Act

- State of California has been proactive.
 - Fully embraced health care reform
 - Pre-enrollment for MediCal Expansion
- State Run Exchange – Covered California
 - Staff assisting with enrollment
 - Expanded MediCal: 28%
 - Subsidized Insurance Plan: 16%
 - Pay Penalty: 24%
 - Undecided: 4%
- Undocumented and Expired Documents

Medical Services with ACA

- CTHF Clinics open for all backstretch workers and their family members.
- CTHF referrals for individuals without insurance.
- Easy referrals for individuals with MediCal.
- Patients with insurance must go through primary physician for services beyond the scope of the clinics.
- CTHF to assist with insurance deductibles.
- Prescriptions coverage.

