



Connecting Carbon Credits to Health Care

PacificSource Administrators partners with Pinchot Institute for Conservation to create first-of-its-kind ATreeM™ Card improving health care access for family forest owners

Contact: Alex Andrus
Pinchot Institute for Conservation
aandrus@pinchot.org, 202.797.6582

Can growing trees help family forest owners pay their rising health care costs? A regional health plan and a national conservation organization are teaming up to show that it can. PacificSource Administrators and the Pinchot Institute for Conservation are launching the ATreeM™ card as part of a one-of-a-kind approach to conserving forests, reducing the threat of climate change, and providing rural landowners with access to health care.

The Pinchot Institute's ATreeM™ card is part of its recent nationally-launched Forest Health-Human Health Initiative being piloted in Oregon as a mechanism to help families with forests pay health care expenses. In the Forest Health-Human Health Initiative, investors purchase American Carbon Registry-certified carbon credits, with the proceeds returned to landowners in the form of cash deposits to their PacificSource ATreeM™ card.

“Our research has shown that rising health care costs are a major factor forcing families to sell or develop their forest land. Giving families a chance to manage their forests to offset greenhouse gas emissions, and at the same time reduce their health care expenses, is a win for everyone,” said Al Sample, President of the Pinchot Institute.

The Forest Health-Human Health Initiative comes at a critical time. In 2011, the Pinchot Institute uncovered a startling national trend; landowners and their offspring view the need to pay for family medical expenses as a major reason they may have to sell their family forests. In the US, forest landowners 75 years of age or older collectively own more than 46 million acres. According to Pinchot Institute research, up to 85 percent of these landowners lack coverage for long-term health care, and 50 percent of their children (who are likely to inherit the family forests) have high-deductible insurance coverage with high out-of-pocket payments.

The ATreeM™ card is the nation's first health care debit card that:

- does not require participation in any health insurance policy (as is required in health savings accounts or flexible savings accounts (HSAs and FSAs));
- does not require participation in any employer-provided health insurance plan, as is the case in health reimbursement arrangements (HRAs); and
- limits debits to only health care expenses such as prescription purchases, wellness care, dental care, co-pays, and insurance deductibles.

“Participating landowners and their families can now pay for a wide range of health services and prescription medicines by maintaining and sustainably managing the land they love,” Sample said, *“and getting paid to do so year after year.”*

“Access to affordable medical care is one of the biggest challenges facing multi-generational timber families, and the ATreeM™ card program will help ensure they can access appropriate health care services,” said PacificSource President and CEO Ken Provencher. *“Given PacificSource’s long history of providing health insurance to timber and wood products workers, we are excited about this opportunity to build on our history with this innovative partnership with the Pinchot Institute. It’s rewarding for us to help provide current and future financial security for even more timber families in our communities.”*

PacificSource was founded 80 years ago primarily to serve employees of the forestry and wood products industries – sectors that continue to play a major role in the economic health of communities in the Pacific Northwest. The company’s flexible operational capabilities and willingness to try something new make PacificSource a natural partner to administer and launch the ATreeM™ card through the Forest Health-Human Health Initiative.

Companies and other institutional investors purchasing carbon credits from family forestland owners through the Forest Health-Human Health Initiative not only receive carbon credits transacted through the American Carbon Registry, they also receive the benefit of knowing they are improving health care opportunities for rural forest landowners and the communities they live in.

About PacificSource

PacificSource Health Plans is an independent, not-for-profit community health plan serving the Pacific Northwest. Founded 80 years ago in Eugene, Oregon, PacificSource now employs 700 people, serves more than 300,000 individuals, and has 6,200 employer clients throughout Oregon, Washington, Idaho, and Montana. PacificSource Administrators, Inc. (PSA), the

PacificSource subsidiary, will be administering the ATreeM™ card program. PSA provides a broad range of benefit administration services to employers. PacificSource.com

About the Pinchot Institute for Conservation

Dedicated in 1963 by President John F. Kennedy, the Pinchot Institute for Conservation provides research and education on emerging conservation concerns, broadens public understanding of the importance of environmental conservation, and provides objective information to policymakers on key conservation issues. The Institute operates at Grey Towers National Historic Site in Milford, PA, and at the Resources and Conservation Center in Washington, DC, in partnership with the US Forest Service and in collaboration with universities, natural resource agencies, and conservation organizations across the country and around the world. pinchot.org/gp/FHHHI

About the American Carbon Registry

The non-profit American Carbon Registry, (ACR), an enterprise of Winrock International, is a leading carbon offset program recognized for its strong standards for environmental integrity and transparency. Founded in 1996, ACR has over fifteen years of unparalleled experience in development of rigorous, science-based carbon offset standards and methodologies as well as operational experience in the oversight of high quality offset project verification, registration, offset issuance, serialization and transparent on-line transaction and retirement reporting. In addition to its voluntary carbon market activities, ACR is an approved Offset Project Registry (OPR) for the California Cap-and-Trade Program. As an OPR, ACR will work with the state regulatory agency to oversee the registration and issuance of compliance-eligible Offset Credits. As the first private GHG registry in the world, ACR has set the bar for transparency and integrity that is the market standard today and continues to lead carbon market innovation.

americancarbonregistry.org

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