

# CMLP Medical Expense Loans

## Improve Well-being

### HELPING WITH DENTAL EXPENSES

#### Why did you need the loan?

*"The girls needed braces because their teeth were in bad shape. Because the braces were considered cosmetic it was not covered under Dental Insurance.*

#### How did assist you?

*I didn't get the loan, the girls would not have had their braces, and their self-image would have been negatively affected."*

O'ahu - \$5,750

### LEVERAGING MEDICAL CO-PAYMENTS



#### Why did you need the loan?

*"I was overweight, and if I wasn't able to get this loan, I probably wouldn't be here to share my story, and would be dead at a very young age due to the many health problems resulting from being obese."*

#### How long did it take to get the money you needed?

*"I applied, and within a week, I signed my loan documents and received the funds."*

#### How were funds used?

*"The medical loan was used to cover the costs of doing a vertical sleeve procedure on my stomach, reducing it from the size of a football to the size of an apple banana.*

*Prior to the surgery, I weighed 700 pounds, and within a month of doing the surgery, I had lost 100 pounds. It's been three years and I weigh 425."*

#### Long-Term impact

*"OHA loan changed my life forever. this loan helped me to be a better father figure to my kids. It gave me my life back, and now I can live life all over again. Chose to live, providing for my family, and providing for my family, and being able to give back to my community."*

Q.Ki'ili, Wailuku, Maui - \$7,500

### MEDICAL LOAN EXPENSE BORROWERS REPORTED (N=14: 47% RESPONSE RATE)

- 85%** Significant or excellent progress in achieving the purpose of the loan
- 86%** Improvement in well-being index after the loan\*
- 43%** Average gain in well-being index score\*
- 66%** Higher income after the loan\*
- \$264** Mean gain in household income after loan\*

(\*) All OHA home loans between FY2009-F2012 were evaluated at two time periods: T1 was the year of the loan; T2 was 2012. Gains were calculated by subtracting T2-T1. For study details see Executive Summary of OHA loan evaluation study at [www.oha.org/malamaloan](http://www.oha.org/malamaloan).

For Mālama Home Loans up to \$19,999 go to <http://www.oha.org/malamaloan> or call Robert at 594-1924,

For Consumer Micro-Loans up to \$7,500 for unexpected emergencies go to <http://www.oha.org/cmlp> or call Lareina at 594-1823.