



MEMORIAL HOSPITAL LOS BANOS

2025 – 2027 Community Benefit Plan Responding to the 2025 Community Health Needs Assessment

Submitted to the Department of Health Care Access and Information
July 2026

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Note: This Community Benefit Plan is based on the hospital's implementation strategy, which is written in accordance with Internal Revenue Service regulations pursuant to the Patient Protection and Affordable Care Act of 2010.

General Information

Date written plan was adopted by organization's governing body	October 17, 2025
Date written plan was required to be adopted	May 15, 2026
Authorized governing body that adopted the written plan	Sutter Valley Hospitals Board
Was the written plan adopted by the authorized governing body on or before the 15 th day of the fifth month after the end of the taxable year the CHNA was completed?	Yes ☒ No ☐
Date facility's prior written plan was adopted by organization's governing body	July 21, 2022

Summary: 2025 Implementation Strategy

The Implementation Strategy (IS) describes how Memorial Hospital Los Banos (MHLB), a Sutter Health system not-for-profit hospital, plans to address significant health needs identified in the 2025 Community Health Needs Assessment (CHNA) in calendar (tax) years 2025 through 2027.

The 2025 CHNA and the 2025 - 2027 IS were undertaken by the hospital to understand and address community health needs, in accordance with state law and the Internal Revenue Service (IRS) regulations pursuant to the Patient Protection and Affordable Care Act of 2010.

The hospital reserves the right to amend this IS as circumstances warrant. As outlined in this document, MHLB has identified the following significant health needs to be addressed in 2025-2027:

1. Access to Basic Needs Such as Housing, Jobs, and Food
2. Access to Mental/Behavioral Health and Substance Use Services
3. Access to Quality Primary Care Health Services

MHLB welcomes comments from the public on the 2025 CHNA and 2025 - 2027 IS. Written comments can be submitted:

- By emailing the Sutter Health System Office Community Benefit department at SHCB@sutterhealth.org;
- Through the mail using the hospital's address at 520 West I Street, Los Banos, CA 93635 and
- In-person at the hospital's Information Desk.

Sutter Health's CHNA reports and IS plans are publicly available online at <http://sutterhealth.org/about-us/community-benefit/community-health-needs-assessment>. In addition, the IS will be filed with the Internal Revenue Service using Form 990, Schedule H.

Introduction/Background

About Sutter Health

Memorial Hospital Los Banos (MHLB) is affiliated with Sutter Health, a not-for-profit healthcare system dedicated to providing comprehensive, high-quality care throughout California. Committed to closing care gaps and driving innovative healthcare solutions, Sutter is pursuing a bold new plan to reach more people and make excellent healthcare more connected and accessible. Currently serving 3.6 million patients, thanks to our dedicated team of approximately 64,000 employees (including nurses) and 15,000+ affiliated physicians and advanced practice clinicians, with a unified focus on expanding care to serve more patients.

2025 Activities to Address Community Health Needs

As part of Sutter Health's commitment to fulfill its not-for-profit mission, Sutter invests deeply in the communities it serves to help close health care gaps and improve individual and community wellness. Sutter's investments in community benefit programs and services increased to nearly \$1.2 billion in 2025, including \$101 million in traditional charity care, \$830 million in unreimbursed costs of providing care to Medi-Cal patients, \$101 million in training, education and development of future health care professionals, as well as investments in programs to address identified community health needs.

In 2025, MHLB's investments in community health programs addressed pressing community needs in three main priority areas: access to care, including chronic disease prevention and management; mental health and substance use treatment; and workforce development.

Learn more about how Sutter Health reinvests into communities and works to advance healthy outcomes for all by visiting sutterhealth.org/community-benefit.

2025 Community Health Needs Assessment Approach

Community Health Insights (www.communityhealthinsights.com) conducted the 2025 CHNA on behalf of MHLB. Community Health Insights is a Sacramento-based research-oriented consulting firm dedicated to improving the health and well-being of communities across Northern California.

Assessment Process and Methods

The data used to conduct the CHNA were identified and organized using the widely recognized Robert Wood Johnson Foundation's County Health Rankings model.¹ This model of population health includes many factors that impact and account for individual health and well-being. Further, to guide the overall process of conducting the assessment, a defined set of data-collection and analytic stages were developed. These included the collection and analysis of both primary (qualitative) and secondary (quantitative) data. Qualitative data included one-on-one and group interviews with community health experts, social service providers, and medical personnel. Furthermore, community residents or community service provider organizations participated in focus groups across the service area. Finally, community service providers responded to a Community Service Provider (CSP) survey asking about health need identification and prioritization (see Appendix A for CHNA participants).

¹ Robert Wood Johnson Foundation, and University of Wisconsin, 2024. County Health Rankings Model. Retrieved 18 July 2024 from <https://www.countyhealthrankings.org/health-data/methodology-and-sources/methods>.

Focusing on social determinants of health to identify and organize secondary data, datasets included measures to describe mortality and morbidity and social and economic factors such as income, educational attainment, and employment. Further, the measures also included indicators to describe health behaviors, clinical care (both quality and access), and the physical environment.

Process and Criteria to Identify and Prioritize Significant Health Needs

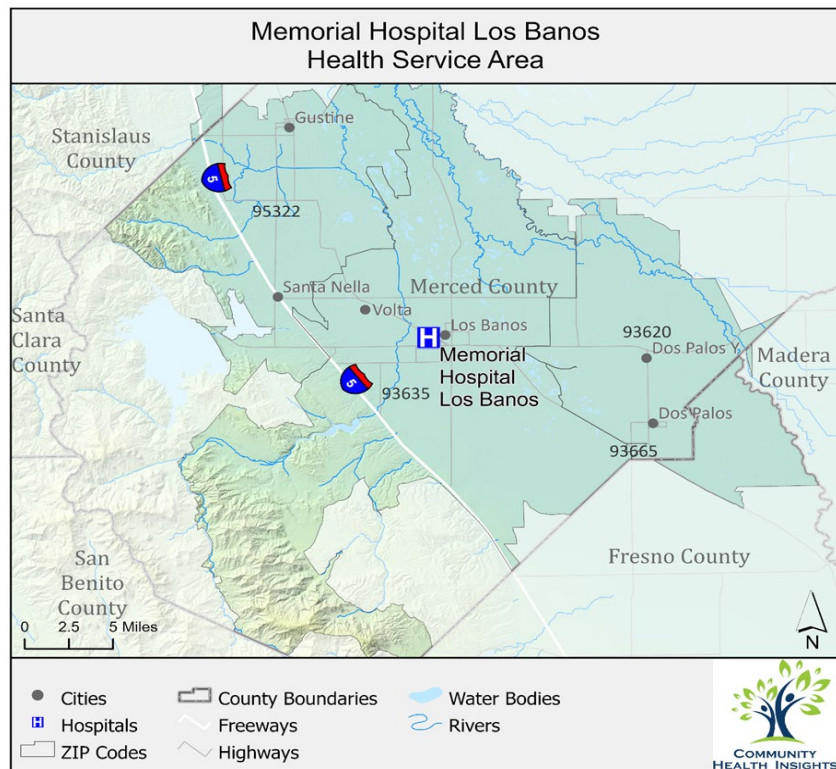
Primary and secondary data were analyzed to identify and prioritize SHNs. This began by identifying 12 potential health needs (PHNs). These PHNs were identified in previously conducted CHNAs. Data were analyzed to discover which, if any, of the PHNs were present in the service area. These PHNs were selected as significant health needs (SHN). These SHN were prioritized based on rankings provided by primary data sources. Data were also analyzed to detect emerging health needs beyond those 12 PHNs identified in previous CHNAs.

Community Served

The definition of the community served by the hospital was defined by four ZIP Code boundaries: 93620, 93635, 93665, and 95322. This service area was identified as the area where most patients served by the hospital resided. The total population of the service area was 66,824. The city and community of Los Banos is in Merced County near the Interstate 5 corridor. Los Banos sits at the intersection of State Routes 152 and 165. According to the U.S. Census Bureau, the city of Los Banos had a population of just over 48,000 residents in 2024, second only to the city of Merced as the county's largest city. The community serves as a bedroom community for those commuting to and from the Bay Area.

Merced County, named after the Merced River, sits in the heart of California's central valley and much of its economy is driven by agriculture. The county covers approximately 2,000 square miles. From an employment perspective, the county's largest industries include government, agriculture, and healthcare. Hispanic/Latino's account for over 70% of the total population, followed by non-Hispanic Whites at just under 20% (Figure 1).

Figure 1: Community served by MHLB.



Selected population characteristics for MHLB's service area are found in Table 1, below.

Table 1. Population Characteristics: Merced County	
Total Population	282,290
Median Age (yrs.)	31.5
Median Income	\$64,772
% Poverty	18.5
% Unemployed	10.7
% Uninsured	9.0
% Without High School Degree	28.6
% With High Housing Costs	35.5
% With Disability	12.8
Race/ethnicity	
% White	24.3
% Asian	7.0
% Hispanic or Latino	62.7
% Black or African American	2.7
% Multiracial	2.5
% Another race/ethnicity	0.3
% Native Hawaiian or Pacific Islander	0.2
% American Indian or Alaska Native	0.2

Source: 2022 American Community Survey 5-year estimates; U.S. Census Bureau.

Significant Health Needs Identified in the 2025 CHNA

Primary and secondary data were analyzed to identify and prioritize the significant health needs in the service area. The following significant health needs were identified in the 2025 CHNA:

1. Access to Basic Needs Such as Housing, Jobs, and Food
2. Access to Mental/Behavioral Health and Substance Use Services
3. Access to Quality Primary Care Health Services
4. Increased Community Connections
5. Access to Functional Needs
6. System Navigation
7. Access to Specialty and Extended Care
8. Active Living and Healthy Eating
9. Injury and Disease Prevention and Management
10. Safe and Violence-Free Environment
11. Access to Dental Care and Preventive Services

Sutter Health's Approach to Implementation Strategies

We are passionate about giving back to the communities that trust us with their health. As a not-for-profit health system, we improve health outcomes beyond the walls of our hospitals and care facilities through community benefit investments and collaborative partnerships. Community-based services, mobile clinics, transportation services, and prevention and wellness programs are among the ways Sutter Health seeks to put its mission into action. Our commitment to healthier lives begins with building stronger communities.

When creating our IS, we focus on innovative and effective strategies, collaborative partnerships and sustainable solutions to address the most pressing community health issues. Using the CHNA as our guide, we tailor our approach in each community to consider the unique needs of those living in the hospital service area. In addition to the CHNA, we also consider:

- Key stakeholder input from community leaders and service providers.
- Data analysis showing gaps in care for Medi-Cal and uninsured individuals.
- Where we can lend our health care expertise to provide valuable tools, perspective or services.
- Existing community capacity to determine where more resources are needed and avoid duplication of efforts.

We have streamlined our IS approach across the Sutter Health system to be more effective in meeting community needs and share best practices across regions. We have identified these three areas as our overarching community health goals:

- **Access to Care, including Chronic Disease Prevention and Management** – increase capacity and reduce barriers for vulnerable patients accessing primary and specialty care, and implement programs to prevent and manage chronic diseases.
- **Mental Health and Substance Use Treatment** – improve access to and quality of mental health and substance use disorder services in clinics, schools, community-based settings, and counties.
- **Workforce Development** – invest in the future generation of healthcare workers to improve the workforce pipeline and access to care.

Health Needs MHLB Plans to Address

The health needs the hospital will address in 2025-2027 are:

- 1. Access to Basic Needs Such as Housing, Jobs, and Food** - Access to affordable and clean housing, stable employment, quality education, and adequate food for good health are vital for survival. Maslow's Hierarchy of Needs⁴ suggests that only when people have their basic physiological and safety needs met can they become engaged members of society and self-actualize or live to their fullest potential, including enjoying good health. Research shows that the social determinants of health, such as quality housing, adequate employment and income, food security, education, and social support systems, influence individual health as much as health behaviors and access to clinical care.
- 2. Access to Mental/Behavioral Health and Substance Use Services** – Individual health and well-being are inseparable from individual mental and emotional outlook. Coping with daily life stressors is challenging for many people, especially when other social, familial, and economic challenges occur. Access to mental, behavioral, and substance use services is an essential ingredient for a healthy community where residents can obtain additional support when needed.
- 3. Access to Quality Primary Care Health Services** – Primary care resources include community clinics, pediatricians, family practice physicians, internists, nurse practitioners, pharmacists, telephone advice nurses, and other similar resources. Primary care services are typically the first point of contact when an individual seeks healthcare. These services are the front line in the prevention and treatment of common diseases and injuries in a community.

MHLB Implementation Strategies

To ensure we are meeting the needs outlined in our CHNA, each hospital's IS aligns with the prioritized health needs of the hospital's service area while also supporting our organization's strategic approach.

This IS describes how MHLB plans to address significant health needs identified in the 2025 CHNA and is aligned with the hospital's charitable mission. The strategy describes:

- Actions the hospital intends to take, including programs and resources it plans to commit,
- Anticipated impacts of these actions and a plan to evaluate impact, and
- Any planned collaboration between the hospital and other organizations in the community to address the significant health needs identified in the 2025 CHNA.

Below is an outline of the priority health needs MHLB plans to address by the end of 2027, as well as the goals and strategies we will implement to achieve the listed outcomes.

Priority Health Need	Goal	Strategies	Anticipated Outcomes	2025 Outcomes
Access to Basic Needs Such as Housing, Jobs, and Food	Improve access to healthcare and chronic disease prevention and management by investing in integrated, person-centered systems of care and partnerships across clinical, community, and educational settings.	Invest in safe and supportive short-term residential care to help community members experiencing housing insecurity heal from an illness or injury and transition to stable housing.	Program participants experience access to healthcare, housing and other community-based services that support health and address basic needs.	In 2025, as a result of investments in this strategy, 65 people received short-term residential care. A total of 12,617 bed nights were provided, and 24 people were connected to temporary, transitional, or permanent housing.

Access to Mental/Behavioral Health and Substance Use Services	Cultivate community mental health by expanding access to inclusive, trauma-informed prevention, intervention, crisis and substance use disorder services through innovative, culturally responsive delivery systems.	Invest in a coordinated network of culturally responsive, trauma-informed, and community-based mental health and/or substance use prevention and intervention strategies—spanning prevention, crisis care and post-stabilization, housing and vocational support, integrated healthcare models, and workforce development—to optimize access, strengthen service capacity, and improve behavioral health outcomes for underserved, uninsured, and high-risk populations across all age groups.	Community members will have access to services addressing behavioral health, primary care and basic needs.	In 2025, 143 people received access to services addressing behavioral health, primary care and basic needs and 52 people experienced improved mental health and/or substance use.
Access to Quality Primary Care Health Services	Improve access to healthcare and chronic disease prevention and management by investing in integrated, person-centered systems of care and partnerships across clinical, community, and educational settings.	Partner with Mobile and Street Medicine programs that serve individuals experiencing homelessness and other vulnerable community members by traveling to them, providing healthcare, and facilitating patient connection to housing and other wraparound services.	Community members access healthcare and other services that support health and address basic needs.	Planning for future investments to advance this strategy is underway.

Evaluation of Effectiveness

Sutter Health regularly monitors the impact and effectiveness of our community health strategies to ensure programs meet the needs of the communities we serve. We require all community partners who receive funding to report measurable outcomes, including but not limited to the outcomes identified in the table above, to demonstrate the impact of their programs. These reports help track program success, so that we may shift our strategies to more effectively meet the needs in the CHNA if needed.

Health Needs MHLB Does Not Plan to Address

While no hospital can address all of the health needs present in its community, many health needs are interrelated. The following were not identified as the primary health needs to be addressed through this IS, though they remain important and are closely connected to our priorities: Increased Community Connections, Access to Functional Needs, System Navigation, Access to Specialty and Extended Care, Active Living and Healthy Eating, Injury and Disease Prevention and Management, Safe and Violence-Free Environment, and Access to Dental Care and Preventive Services.

MHLB is committed to serving the community by adhering to its mission, using its skills and capabilities, and remaining a strong community partner so that it can continue to give back to the areas we serve. To leverage our resources and expertise, we are prioritizing the needs we are positioned to most effectively address.

Appendix A: 2025 CHNA Participants

Key Informant Interviews

Table A1 contains a listing of community health experts, or key informants, that contributed input to the CHNA. The table describes the name of the represented organization, the number of participants and area of expertise, the populations served by the organization, and the date of the interview.

Table A1: Key informant list.

Organization	Date	Number of Participants	Area of Expertise	Populations Served
Memorial Hospital Los Banos	01/29/2022	3	Acute care hospital	Areas of Merced County
Habitat for Humanity	01/30/2025	1	Housing, basic needs	Low income, seniors, unhoused
Gustine Unified School District	02/03/2025	1	Youth education and adult learners	Gustine
Merced County Department of Public Health	02/04/2025	1	Public Health	Merced County
Merced County Behavioral Health and Recovery Services	02/04/2025	1	Mental health, substance use, behavioral health	Medi-Cal and indigent in Merced County
Sierra Vista Child & Family Services	02/04/2025	1	Mental health, early childhood education, enhanced care management	Medi-Cal, low income, Hispanic, migrant, youth
Los Banos Unified School District	02/06/2025	1	Youth education and adult learners	Los Banos
First 5 Merced County	02/12/2025	1	Child development	Merced County
Golden Valley Health Centers	03/11/2025	2	Medical and dental services	Low income, underserved, Latino, minority communities

Focus Groups

Table A2 contains a listing of community resident groups that contributed input to the CHNA. The table describes the hosting organization of the focus group, the date it occurred, the total number of participants, and population represented for focus group members.

Table A2: Focus group list.

Hosting Organization	Date	Number of Participants	Populations Represented
United Way of Merced County Enhanced Care Management	04/08/2025	5	Medi-Cal recipients, low income, Spanish speaking, farm workers, people of color
Los Banos Parks & Recreation	04/15/2025	4	Seniors
Habitat For Humanity	04/15/2025	5	Low income, people of color, at risk single moms
Sierra Vista Child & Family Services	04/16/2025	6	Low-income families, youth, farm workers

Appendix B: 2025 Community Benefit Financials

Sutter Health hospitals and many other healthcare systems around the country voluntarily subscribe to a common definition of community benefit developed by the Catholic Health Association. Community benefits are programs or activities that provide treatment and/or promote health and healing as a response to community needs.

Community benefit programs include traditional charity care which covers healthcare services provided to persons who meet certain criteria and cannot afford to pay, as well as the unpaid costs of public programs treating Medi-Cal and indigent beneficiaries. Costs are computed based on a relationship of costs to charges. Additional community benefit expenses are reported based on total cost incurred, offset by any restricted revenue received to determine net community benefit expense. Additional community benefit programs include the cost of other services provided to persons who cannot afford healthcare because of inadequate resources and are uninsured or underinsured, cash donations on behalf of the poor and underserved as well as contributions made to community agencies to fund charitable activities, training health professionals, the cost of performing medical research, and other services including health screenings and educating the community with various seminars and classes, and the costs associated with providing free clinics and community services. Sutter Health hospitals provide some or all of these community benefit activities.

Memorial Hospital Los Banos

Total Community Benefits & Unpaid Costs of Medicare

For period from 01/01/2025 through 12/31/2025

Financial Assistance and Means-Tested Government Programs	Vulnerable Population	Broader Community	Total
Traditional Charity Care	\$2,160,400		\$2,160,400
Medi-Cal	\$7,215,788		\$7,215,788
Other Means-Tested Government (Indigent Care)	\$0		\$0
Sum Financial Assistance and Means-Tested Government Program	\$9,376,188		\$9,376,188
Other Benefits			
Community Health Improvement Services	\$37,975	\$0	\$37,975
Community Benefit Operations	\$0	\$26,148	\$26,148
Health Professions Education	\$0	\$0	\$0
Subsidized Health Services	\$13,915	\$0	\$13,915
Research	\$0	\$0	\$0
Cash and in-kind Contributions for Community Benefits	\$432,403	\$15,050	\$447,453
Other Community Benefits	\$0	\$0	\$0
Total Other Benefits	\$484,293	\$41,198	\$525,491

Community Benefits Spending			
Total Community Benefits	\$9,860,481	\$41,198	\$9,901,679
Medicare	\$0		\$0
Total Community Benefits with Medicare	\$9,860,481	\$41,198	\$9,901,679