The increasing cost of health care poses a major financial challenge for many family woodland owners, the majority of whom are 65 years or older. For many families, their forest land is their largest and most valuable asset to draw from when financial needs such as medical expenses arise. Without adequate personal finances, many landowners have no choice but to liquidate their timber assets or sell their land outright, contributing to the average of nearly 6,000 acres of forest and open space being converted to other uses in the US each day (see chart). To help reverse this trend, the Pinchot Institute has launched a bold and innovative new program linking forest conservation with human health.

The Forest Health-Human Health Initiative aims to keep family woodlands intact by helping to meet health care costs not through the sale or conversion of forests, but by turning the value of the public benefits these lands provide—such as carbon sequestration, habitat for wildlife, and water resource protection—into credits that family woodland owners can use to pay for health care services. Forest landowners see this kind of support for public benefits from private lands as essential to resisting development pressures.

Using an approach to carbon credits designed with the unique needs of family woodland owners in mind, the Forest Health-Human Health Initiative engages landowners underserved by existing carbon markets. Participating landowners receive a new kind of dedicated debit card—the ATreeM® card—which allows them to use their credits to pay for a wide range of health services and prescription medicines.

Companies and other institutional investors in the Forest Health-Human Health Initiative receive carbon credits transacted through the American Carbon Registry. These investors also receive the benefit from the knowledge that they are improving health care opportunities for rural forest landowners and the communities they live in.

**Get Involved**
For more information on how you or your company can participate in the Forest Health-Human Health Initiative, call the Pinchot Institute 202.797.6580, email fhhhi@pinchot.org, or visit pinchot.org/gp/FHHHI.

- **Landowners benefit** through accessing new funds to cover health care expenses.
- **Credit purchasers benefit** from carbon credits that provide health care for rural communities.
- **The public benefits** from keeping land forested.

**Linking landowners, carbon markets, and affordable health care to conserve and sustainably manage family forests**