

A Comprehensive Compendium

A ready reckoner for hospitals, transplant coordinators, NGOs and transplant patients.

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## Organ donation saves lives every day,

with organ transplants taking place across gender, caste, and religious affiliations throughout the country. These acts of solidarity and compassion are to be celebrated.

This wonderful story, however, contains a spoiler: organ transplants are extremely expensive in India.

This life-saving development in medicine does not benefit a large percentage of patients with organ failure, who are ill-equipped to endure the financial burden of a transplant surgery and after-care.

Further, the vast majority of organ transplants, particularly liver and heart transplants, are currently performed only in the private sector, with expenses ranging from Rs.20 to 25 lakhs. Even the less complicated kidney transplant costs between Rs. 8 and 10 lakhs.

Thus, the impoverished, by accident of birth, have limited opportunity of receiving life-saving transplants.

However, the Government of India, various State Governments, and certain generous philanthropic organizations & individuals have come forward to make organ transplantation more affordable for patients.

It gives us great pleasure to share with you a compilation of the various schemes available in India to assist economically disadvantaged patients gain access to life-saving organ transplants. This is meant to serve as a ready reckoner for hospitals, transplant coordinators, NGOs working in this domain, and needy patients.

I thank all those who have contributed to this compendium, especially the transplant coordinators across the country.

Lalitha Raghuram Country Director MOHAN Foundation



## In the tapestry of life,

health is the most precious thread, and when that thread frays, it is financial support that often stitches it back together. The journey of battling a life-threatening illness is a formidable one, and when it leads to the need for organ transplantation, the challenges can be overwhelming.

In India, where the spirit of generosity and compassion thrives, organizations like ours, in collaboration with the MOHAN Foundation, stand as beacons of hope for those in need of a transplant. We understand that while the heart yearns for a second chance at life, the mind is often clouded by the complexities of financing such a crucial medical procedure.

It is with great pride and a deep sense of responsibility that we present this; *Funding for Dialysis and Transplants: A Comprehensive Compendium*. This booklet is a testament to our commitment to providing comprehensive support to patients and their families during one of the most critical phases of their lives.

Within these pages, you will find a wealth of information that has been meticulously gathered to guide you through the maze of financial options available for transplant patients in India. Whether you are seeking information on government schemes, insurance policies, or crowdfunding opportunities, this compendium is your trusted companion.

We owe a debt of gratitude to the MOHAN Foundation for their unwavering dedication to the cause of organ donation and transplantation. Their expertise has been instrumental in shaping this booklet into a valuable resource that empowers patients and their families to make informed decisions.

To the brave individuals who are fighting for their lives and to the caregivers who stand by their side, we want you to know that you are not alone. This compendium is a symbol of our solidarity with you in your journey toward health and healing.

We extend our heartfelt thanks to the countless individuals, organizations, and healthcare professionals who have contributed to this endeavor. Your collective efforts have made this booklet a beacon of hope for transplant patients across the nation.

As we present this *Funding for Dialysis and Transplants: A Comprehensive Compendium*, we do so with the fervent hope that it serves as a guiding light in your pursuit of a healthier, happier tomorrow. Together, let us continue to weave the fabric of compassion and support that strengthens the bonds of our shared humanity.

With warm regards,

Anoj Viswanathan President and Co-Founder, Milaap

## Availability of government funding

for transplants in India for poor patients can vary depending on the state and region. However, the Indian government, at both the central and state levels, has recognized the importance of providing financial assistance and support for economically disadvantaged individuals in need of organ transplants, given the high costs associated with these medical procedures, especially in private hospitals.

This compendium is an endeavour to compile critical information regarding these schemes and the resources available for our poor patients and it will undoubtedly serve as an essential guide for patients, healthcare professionals, and policymakers alike.

As President NATCO, I take great pride that our members from across the country played a pivotal role in the compilation of this compendium. On behalf of the Network and Alliance of Transplant Coordinators, I express heartfelt gratitude to each one of you who has been a part of the creation of the 'Funding for Dialysis and Transplants - A Comprehensive Compendium.' Your dedication, hard work, and passion for making a difference in the field of transplant coordination will truly go a long way in improving the lives of those in need.

I look forward to continuing our collaboration and making further strides in our field.

Pallavi Kumar President NATCO



## **ACKNOWLEDGEMENTS**



We are grateful to Ms. Pallavi Kumar (Executive Director, NCR) and Ms Jaya Jairam (Project Director) for closely coordinating throughout with the authors and the various transplant coordinators across the country, as well as to Dr. Sunil Shroff (Managing Trustee) and Ms. Lalitha Raghuram (Country Director) for their persistent guidance.

#### SPECIAL APPRECIATION

Our gratitude to **Milaap**, whose financial support has made the development and publication of this Compendium possible.



Our sincere thanks to all the Transplant Coordinators and Government Officials (listed in Annexure 2) who contributed towards the information contained in this Compendium.

We are also indebted to the team at **QuickBrownFox Creative** that assisted in promptly designing this Compendium.

#### **MEET THE AUTHORS**

We are thankful to the authors of this document viz. Dr. Rimy Khurana and Dr. Aneka Paul for giving their valuable time to review & validate the primary data and develop this Compendium.

Dr. Rimy Khurana is a Medical Graduate and holds a Post-Graduate degree in Hospital Administration from the Tata Institute of Social Sciences and has over 14 years of work experience in Health systems strengthening and Health policy having worked in the Ministry of Health & Family Welfare, NITI Aayog and the National Health Authority.

Dr. Aneka Paul holds Post-graduate and Doctoral degrees in Social Work from the Tata Institute of Social Sciences, Mumbai, and has 15 years' experience of conducting monitoring & evaluation of programs for various philanthropic organizations in India.

## **ABBREVIATIONS**

| AAUY      | Atal Ayushman Uttarakhand Yojana                 |
|-----------|--|
| AB PM-JAY | Ayushman Bharat Pradhan Mantri Jan Arogya Yojana |
| APL       | Above Poverty Line                               |
| BMT       | Bone Marrow Transplant                           |
| BPL       | Below Poverty Line                               |
| BSKY      | Biju Swasthya Kalyan Yojna                       |
| CGRMS     | Central Grievance Redressal Management System    |
| CMCHIS    | CM's Comprehensive Health Insurance Scheme       |
| CMRF      | Chief Minister's Relief Fund                     |
| DCDC      | Deep Chand Dialysis Centre Unit                  |
| DDSSY     | Deen Dayal Swasthya Seva Yojana                  |
| DH        | District Hospital                                |
| DKBSSY    | Dr. Khoobchand Baghel Swasthya Sahayata Yojana   |
| ESRD      | End-Stage Renal Disease                          |
| HBP       | Health Benefit Packages                          |
| HD        | Hemodialysis                                     |
| MHIS      | Megha Health Insurance Scheme                    |
| MJPJAY    | Mahatma Jyotirao Phule Jan Arogya Yojana         |
| MoH&FW    | Ministry of Health & Family Welfare              |

| MOHAN | Multi Organ Harvesting Aid Network              |
|-------|---|
| MS    | Medical Superintendent                          |
| MVSSY | Mukhyamantri Vishesh Swasthya Sahayata Yojana   |
| NATCO | Network and Alliance of Transplant Coordinators |
| NGO   | Non-Governmental Organisations                  |
| NHA   | National Health Authority                       |
| PD    | Peritoneal Dialysis                             |
| PMAM  | Pradhan Mantri Arogya Mitra                     |
| PMNDP | Pradhan Mantri National Dialysis Program        |
| PMNRF | Prime Minister's National Relief Fund           |
| PPP   | Public Private Partnership                      |
| RAN   | Rashtriya Aarogya Nidhi                         |
| RSBY  | Rashtriya Swasthya Bima Yojana                  |
| SECC  | Socio-Economic Caste Census                     |
| SHA   | State Health Authority                          |
| UHC   | Universal Health Coverage                       |
| UT    | Union Territory                                 |
| WHO   | World Health Organisation                       |
| SC/ST | Schedule Caste / Scheduled Tribe                |

## **EXECUTIVE SUMMARY**

ransplantation is a life-saving surgical procedure in which organs or tissues are removed from one person (donor) and placed into the body of another person (recipient) to replace a damaged or missing organ. Associated with it are diagnostic tests and work-up prior to the surgery, and lifelong immunosuppressive medications to be taken after the surgery in order to prevent rejection of the transplanted organ. In India, organ transplantation is governed by the Transplantation of Human Organs and Tissues Act (THOA) 1994 and Rules 1995, and subsequent amendments thereto.

A significant number of transplant surgeries in India are performed in the private sector, where hospitals may decide their own rates for various transplant-related services. This makes transplants rather unaffordable for most of the common citizens. Consequently, the Central and various State Governments have devised schemes to provide access to and enable their citizens to avail of this lifesaving procedure. To reduce catastrophic healthcare expenditure on treatment, majority of these schemes are directed towards the very poor and marginalised groups (BPL, SC/ST), although some schemes do cater to the general population.

Providing protection to its citizens from financial hardships faced as a consequence of meeting healthcare needs is one of the key tasks of the government to achieving UHC (62% out of pocket expenditure as per National Health Accounts 2015). There are some key central government schemes that cover the cost of transplant and dialysis (required by End stage renal disease patients) viz. Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana (AB PM-JAY), Rashtriya Aarogya Nidhi (RAN), Pradhan Mantri National Dialysis

Program (PMNDP) and Prime Minister's National Relief Fund (PMNRF). The Government of India is responsible for managing & delivering benefits under first three schemes and PMNRF is managed by the PM's office. In addition to this, each State has its own State funded and managed schemes to provide financial support to transplant patients. Each of these schemes has its own operational guidelines defining the eligibility criteria, have a wallet limit/ fund limit for each patient/ family annually to support healthcare expenses, transplant related health benefit packages offered, procedure to avail treatment, etc. and on the provider side have empanelled hospitals from where the patient/ beneficiary can avail treatment.

Certain trusts/foundations have also been setup to cater to the needs of patients requiring an organ transplant; these may be state-specific or have a pan-India presence, and each have their own stipulated application forms, requirements. and procedures. A recent alternative to the traditional grant-seeking approach is crowdfunding, which enables small amounts to be gathered in a short span of time from a large number of donors for a specific cause.

To prepare this compendium, primary data was collected from transplant coordinators in each State in a defined format. Data available to them about governmental and non-governmental entities and schemes available to patients with organ failure was filled in. Simultaneously, secondary data was taken from the scheme websites for validation of primary data and together compiled to prepare this document.

## INTRODUCTION

#### **About MOHAN Foundation**

MOHAN (Multi Organ Harvesting Aid Network) Foundation is a not-forprofit organization established in 1997 with the objective of ensuring that every Indian who is suffering from end stage organ failure be provided with the 'gift of life' through a life-saving organ.

Headquartered in Chennai, it has offices in Hyderabad, Delhi-NCR, Chandigarh, Nagpur, Jaipur, Mumbai, Bengaluru, and USA. The organization undertakes a range of activities to fulfil its mission:

- Training a cadre of health care professionals in transplant coordination
- Counselling families of "brain dead" patients to donate their loved ones' organs
- Creating a computerized network for logistic support for organ donation in hospitals and appropriate utilization of donated organs
- Liaising with Central and State Governments for favourable legislation that will help increase organ donations in the country
- Creating awareness about organ donation among the general public (through suitable literature, donor cards, Indian Transplant Newsletter, etc)
- Managing an online Patient Support Group for patients with organ failure and their families to interact with subject experts and avail subsidized medication.

#### **About NATCO**

Network and Alliance of Transplant Coordinators (NATCO) India is a Membership organization committed to the advancement of organ and tissue donation and the professional development of transplant coordinators of India and neighbouring countries. The Alliance endeavours to empower each Transplant Coordinator to reach his or her highest potential to enable ethical transplantation and saving of multiple lives through organ donation.

Organ donation and transplantation are lifesaving programs, and require dedication, professionalism, and thorough knowledge of the processes involved. Transplant Coordinators are the central part of the entire process of organ donation and transplantation. It is NATCO's endeavour to strengthen this cadre of health care professionals so that the number of deceased organ donations sees a quantum increase in the coming years. Its work is guided by the Transplantation of Human Organs Act 1994 and Amendment of 2011.

#### NATCO is a platform for the members:

- To Network
- To Expand Knowledge And Share Best Practices
- To Present Ideas And Showcase Achievements
- To Enhance Professional And Personal Development
- To Meet & Learn Beyond Their Field Of Interest
- · To Discuss The Challenges Faced And Provide Support
- To Celebrate Successes
- To Acknowledge And Award Accomplishments

The alliance works closely with the Government, Non-Governmental Organisations, Hospitals and other like-minded organisations working towards the noble cause of saving lives through organ donation and transplantation.

NATCO members have greatly contributed to the content of this compendium.

## **SCOPE & METHODOLOGY**

#### **SCOPE**

MOHAN Foundation wished to prepare a knowledge bank having a compilation of various financial schemes and entities - both governmental and non-governmental - that provide financial support for organ transplants and associated costs, into a single resource. The final output was to be a Compendium that would be made available freely - both online and in print - for the transplant coordinators primarily, in addition to the patients with organ failure requiring to undergo transplantation, their families, as well as healthcare professionals and other interested groups.



#### **METHODOLOGY**

A framework to collect requisite information about financial schemes was designed in Microsoft Excel, then converted into a Google form. A link to fill the Google form was circulated to Transplant Coordinators in each state. Transplant Coordinators filled in the information about governmental and non-governmental entities and schemes available to patients with organ failure to support them for undergoing transplantation in their respective state. Separately, schemes available at a pan-India level were also listed in addition to support available through crowd funding, non-government organisations (NGO), etc. After collation and verification, the schemes are presented in this Compendium to facilitate the stakeholders with the necessary details about these funding sources.



#### Disclaimer

- 1. The information presented in this document is up-to-date to the best of the knowledge of the authors and to the extent possible and it is acknowledged that this document is an ever evolving one.
- 2. Most of the information is from the primary sources (State Transplant Co-ordinators) and validated through the information available on the scheme website. The Statistics presented herein are as of end-August 2023.

## **CENTRAL SCHEMES** SUPPORTING TRANSPLANT

#### AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA (AB PM-JAY)

#### Summary of PM-JAY:

- Launched in 2018 by the Hon'ble Prime Minister of India
- Cashless Government scheme
- Providing benefits upto 5 Lakhs/ family/ annum
- Financial Assistance to lower 40% of the population ~50 cr. beneficiaries
- Eligible households based on deprivation and occupational criteria of Socio Economic Caste Census (SECC) 2011 data
- No cap on family size, age or gender
- All pre-existing health conditions are covered
- Transplant packages for Renal transplant, Bone Marrow transplant, Haemodialysis, Corneal grafting
- Scheme is currently implemented in all States/ UTs except West Bengal, Odisha and Delhi
- Institutes of excellence like AIIMS and PGIMER, etc. and all NABH accredited private hospitals in the National Capital Region (NCR) are empanelled directly by NHA
- 'Am I eligible', 'Find hospital' & 'Grievance redressal portal'
- National helpline number 14555
- https://pmjay.gov.in/



niversal health coverage (UHC) means that all people have access to the full range of quality health services they need, when and where they need them, without financial hardship. It covers the full continuum of essential health services, from health promotion to prevention, treatment, rehabilitation, and palliative care across the life course", according to the World Health Organisation (WHO). Providing protection to its citizens from financial hardships faced as a consequence of meeting healthcare needs is one of the key tasks of the government to achieving UHC.

To meet these ends both State and Central government in India have taken steps to provide accessible and affordable quality health care to its people. However, still a large proportion of people are deprived of quality care when needed and have to spend out of pocket to meet their healthcare needs (62% out of pocket expenditure as per National Health Accounts 2015). This is especially true for those illnesses and disease conditions which require super specialty care, life threatening illnesses, advanced end stage diseases, rare disease conditions and long-standing chronic illnesses, etc.

Organ Transplant is one of the treatment modalities which involves high cost of treatment and thus financial support for affording it is a must especially for the poor and vulnerable. In the past few years the Government of India has taken initiatives by operationalizing certain schemes that provide financial support to such patients.

The two most relevant central government schemes that provide cover

for transplant costs are Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana (AB PM-JAY) & Rashtriya Aarogya Nidhi (RAN). The Government of India is responsible for managing & delivering benefits under these schemes.

Ayushman Bharat PM-JAY is a cashless scheme providing benefits to the eligible beneficiaries & their families for healthcare benefits upto Rs 5 Lakhs/ family/ annum. This scheme was launched by the Hon'ble Prime Minister in September 2018. The National Health Authority (NHA) at the Central level and State Health Agencies (SHA) at the State level is responsible for its implementation in the country and respective States/ UTs. The scheme is fully funded by the Government with Centre & State share of 60:40 in most States & UTs with legislature, currently. Under this scheme financial assistance/ financial protection for treatment of secondary and tertiary disease conditions is provided to bottom 40% of the population which covers around 10.74 crore poor families (~50 crore beneficiaries). The eligible households have been identified based upon deprivation criteria (D1 to D7) and occupational criteria of Socio-economic caste census (SECC) 2011 data for rural and urban areas, respectively.

States can use their own database incase they were already implementing a health insurance/ assurance scheme in addition to those eligible families that are covered as per SECC 2011 data.

Many States have been implementing their own Health insurance/assurance schemes since many years even before the launch of PM-JAY.

However, most of these schemes provide healthcare benefit for tertiary care conditions within the confines of the respective State, except some smaller States which have few hospitals empanelled outside the State boundaries. Only few States had in the past converged with the erstwhile Rashtriya Swasthya Bima Yojana (RSBY) which had been launched in 2008, provided financial protection of Rs 30,000/ family at the central level & mostly covered secondary care hospitalisation.

The scheme is being implemented in all States/ UTs of India except West Bengal, Odisha and Delhi. The scheme is implemented at the State level using insurance/ assurance (trust)/ mixed model. Under insurance model, the States use services of insurance companies while under assurance model the States directly implement their schemes.

States are in-charge of the empanelment of hospitals under the scheme. However, certain institutes of excellence and eminent tertiary care and specialised hospitals operational directly under the Ministry of Health and Family Welfare (MoHFW) or some other departments are directly empanelled individually by NHA under PM-JAY. Some examples of such hospitals are AIIMS, Safdarjang Hospital, JIPMER, PGI Chandigarh, etc. In addition to this all NABH accredited private hospitals in the National Capital Region (NCR) are directly empanelled by NHA to widen the network of service providers. Such hospitals/institutes have been called as National Health care providers (NHCP).

The beneficiaries can avail cashless treatment in any public or private hospitals empanelled under the scheme across the country.

Thus, the scheme provides an option of portability across PM-JAY states. Each empanelled hospital has a dedicated help desk/ PM-JAY kiosk manned by a dedicated staff called the Pradhan Mantri Arogya Mitra (PMAM) who help facilitate treatment of the beneficiaries within the scheme at the hospital. The eligible beneficiaries get a PM-JAY ID card for using at the empanelled hospitals. Under this scheme there is no cap on family size, age or gender and all pre-existing health conditions are also covered.

The Health Benefit Packages (HBP) under the scheme are defined from time to time and cover medical & surgical packages including day care procedures such as dialysis, etc. The package covers all costs associated with the treatment including pre- & post- hospitalization expenses. There are dedicated packages for covering few transplant packages with defined package rates. The rates may be reviewed, revised and updated from time-to-time. The HBP under PM-JAY includes packages for the treatment of various medical and surgical conditions.

Specific to transplant treatment, as per HBP 2022, these include packages for Renal transplant (Pre-procedure work-up of Donor/Recipient, Transplant & Induction, Post-transplant medication for 1 year), Dialysis, Corneal grafting & Bone Marrow transplant (Autologous)(Pre-transplant evaluation, stem cell collection, cryopreservation, transplant, post-transplant care for 3 months). In addition, there are packages related to management of other related/non-related disease conditions as well.

An individual can visit the web portal **www.pmjay.gov.in** to seek more information & know all the details about the scheme.

The beneficiaries can know about their eligibility by clicking on the 'Am I Eligible' tab on the above website or by calling at the dedicated PM-JAY call centre/ National helpline number- 14555. Additionally, the PM-JAY web portal also provides an option to find the empaneled hospital through 'Find hospital' option. Any grievances may be submitted & tracked by the aggrieved party from anywhere, anytime through the Grievance portal- Central Grievance Redressal Management System (CGRMS). This system enables timely redressal of grievances at District, State & National level.

#### RASHTRIYA AROGYA NIDHI (RAN)

#### Summary of Rashtriya Arogya Nidhi (RAN):

- Old scheme started in 1997 until 2019
- New scheme started in 2019 has 3 components: RAN, Health Minister's Cancer Patients fund, Scheme for financial assistance for patients suffering from specified rare diseases.
- Managed by Department of Health & Family Welfare under MoH&FW
- Below Poverty Line (BPL) population suffering from major life threatening illness
- Receive treatment in super-specialty government institutes/ hospitals
- Financial assistance is a one-time grant
- Power delegated to MS/ Director of hospital with revolving funds for providing treatment upto Rs 5 lakh
- For treatment beyond Rs 5 Lakh/ cases in hospital not having revolving funds referred to DoH&FW for approval.
- Maximum financial assistance admissible under Scheme is Rs 15 lakh
- Heart & Lung transplant, Bone Marrow transplant, Renal transplant, Liver Transplant
- https://main.mohfw.gov.in/major-programmes/poor-patients-financial-assistance/rashtriya-arogya-nidhi
- https://main.mohfw.gov.in/sites/default/files/RAN\_Guideline\_2019.pdf

ashtriya Arogya Nidhi (RAN) was set up in 1997 & is registered as a society under the Societies Registration Act .1860. The old scheme was functional till 2019, and thereafter, new Umbrella scheme of RAN commenced from 2019 and it has three components. These include RAN, Health Minister's Cancer Patients fund & Scheme for financial assistance for patients suffering from specified rare diseases.

The RAN component provides financial assistance upto Rs 15 Lakhs to patients, living below poverty line and who are suffering from major life-threatening diseases, as per a defined list, for receiving medical treatment at any of the Government Super specialty Hospitals/ Institutes or other Government hospitals. The financial assistance to such patients is released in the form of 'one-time grant', which is released to the Medical Superintendent of the Hospital in which the treatment has been/is being received.

Heart & Lung transplant, Bone Marrow transplant, Renal transplant & Liver Transplant are some of the transplants covered under the scheme for eligible patients.

The Government servants and their families are not eligible under this scheme & no reimbursement of expenditure already incurred is permissible. Families covered under AB PM-JAY are also not eligible for financial assistance under this scheme.

To avail benefits under RAN, the patient is required to submit (1) an application form in the prescribed proforma duly signed by the treating doctor and countersigned by the Medical Superintendent of the Government hospital/institute (2) Copy of the income certificate (3) Copy of the ration card.

The Medical Superintendent/ Director of the Government hospital having revolving funds can provide treatment upto Rs 5 Lakh per case for eligible patients. Cases with treatment cost beyond Rs 5 Lakh in Government hospitals with revolving funds or in hospitals without revolving funds are referred to the Technical committee under the Department of Health and Family Welfare (DoH&FW), Government of India for approval.

Incase the patient receives financial assistance from Prime Minister's National Relief Fund (PMNRF) or from any other source for treatment then the same shall be deducted from the admissible amount under RAN.

Further details can be found online at the scheme website https://main.mohfw.gov.in/major-programmes/poor-patientsfinancial-assistance/rashtriva-arogya-nidhi & RAN guidelines can be referred to at https://main.mohfw.gov.in/sites/default/files/RAN Guideline 2019. pdf

#### PRADHAN MANTRI NATIONAL DIALYSIS PROGRAM (PMNDP)

#### Summary of PMNDP:

- Launched by MoH&FW, Government of India, under NHM, in April 2016
- Covers 2 components- Hemodialysis & Peritoneal dialysis
- Provides free dialysis to the poor
- Services available at the District Hospitals
- Managed by State/ UT in-house/ PPP mode/ hybrid mode
- https://pmndp.mohfw.gov.in/en

he Pradhan Mantri National Dialysis Program (PMNDP) was launched in April 2016 by the Ministry of Health and Family Welfare (MoH&FW) under the National Health Mission (NHM) in Public Private Partnership (PPP) mode at all the District Hospital (DH) to make dialysis accessible and affordable to Below Poverty Line (BPL) patients. The high cost of dialysis leads to financial catastrophe for families with patients suffering from End-Stage Renal Disease (ESRD). Till the time these patients receive Renal transplant, they need to undergo dialysis on a regular basis for their survival.

Under this program 'free dialysis' services – Hemodialysis (HD) and Peritoneal Dialysis (PD) are provided free of cost to the poor.

As on 30th June 2023, the program is being implemented in 36 States/ UTs covering 686 districts across 1403 centres which are either run inhouse by the district hospital/ in PPP mode/ in hybrid mode by the State/ UT. So far 19.58 Lakh patients have availed dialysis services under this program.

The PMNDP portal (an IT platform) was launched in May 2022 to integrate all the dialysis centres operational in the State to ensure portability within State (one state one dialysis) and within the country (one nation one dialysis) going forward. This platform will also help facilitate setting up of renal registry in the country which will enable policy makers determine the disease burden and accordingly come up with policies enabling prevention and management of the disease. Further details may be obtained from the PMNDP website- https://pmndp.mohfw.gov.in/en

#### PRIME MINISTER'S NATIONAL RELIEF FUND (PMNRF)

#### Summary of PMNRF:

- Launched in 1948 by the then Prime Minister of India (Pt. Jawaharlal Nehru)
- Provides financial support to those killed in natural calamities & to partially meet the expenses for treatment of major diseases in Government/ PMNRF empanelled private hospitals.
- The disbursement is made at the discretion of the Prime Minister and in accordance with the directions of the Prime Minister.
- Website- https://pmnrf.gov.in/en/

Prime Minister's National Relief Fund (PMNRF) was established in 1948 with public contributions. It accepts only voluntary contributions from individuals and institutions. Disbursements are made with the approval of the Prime Minister. This fund operates from the Prime Minister's Office, South Block, New Delhi-110011. It does not get any budgetary support and assists to:

- Render immediate relief to families of those killed in natural calamities like floods, cyclones and earthquakes, etc. a.
- Partially defray the expenses for medical treatment like heart surgery, kidney transplantation, cancer treatment of needy people and acid h. attack, etc. at Government/PMNRF empanelled hospitals. All Central and State Government hospitals are on the panel of PMNRF In addition, some private hospitals across various States are also on the panel of PMNRF. For detailed list of empanelled private hospitals, the following link may be checked: https://pmnrf.gov.in/en/about/private-hospital-lists

How to apply?

Given the limited resources, PMNRF may not be able to accommodate all requests received seeking financial assistance for medical treatment under PMNRF. Applicants can apply for grant of financial assistance through an application (format available on the PMNRF website- https://pmnrf.gov.in/en/downloads or https://pmnrf.gov.in/assets/uploads/downloads/PMNRF-Assistance-form-English.pdf) addressed to the Prime Minister.

Applicants, applying for grant of financial assistance for medical treatment, are required to enclose two passport size photographs of patient (one pasted on application, another stapled with application), copy of residence proof, original medical certificate mentioning the type of disease, estimated cost of expenditure and copy of his income certificate.

List of private hospitals empanelled with the PMNRF is also available at the PMNRF website (https://pmnrf.gov.in/en/about/private-hospitallists) which can be used by the applicant for reference at the time of applying for grant (all Central and State government hospitals are already empanelled with PMNRF). After receipt of application, the same is considered and disbursements are made at the sole discretion of the Prime Minister, keeping in view availability of funds and prior commitments of the PMNRF.

Further details can be obtained from the PMNRF website: https://pmnrf.gov.in/en/

# STATE SCHEMES SUPPORTING TRANSPLANT

| Andhra Pradesh  | page 18 | Maharashtra   | page 44 |
|-----------------|---------|---------------|---------|
| Assam           | page 19 | Manipur       | page 49 |
| Bihar           | page 23 | Meghalaya     | page 50 |
| Chhattisgarh    | page 24 | Odisha        | page 52 |
| Delhi           | page 25 | Punjab        | page 53 |
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#### ANDHRA PRADESH - DR YSR Arogyasri Scheme

| DR YSR AROGYASRI SCHEME                               |   |  |
|---|---|--|
| Patient category                                      | BPL Patients Only                               |  |
| Geography serviced                                    | Within State / UT                               |  |
| Types of hospitals covered                            | Public & Private                                |  |
| Type of transplants supported                         | Kidney  |  |
| Aspects of treatments supported                       | Dialysis, Transplant Surgery, Medication        |  |
| Cost of donor organ retrieval surgery covered         | No  |  |
| Maximum amount covered                                | 1.6 lakhs                                       |  |
| Quantum of support provided                           | No such criteria                                |  |
| Application process                                   | Online only                                     |  |
| To whom is the payment done?                          | To Hospital                                     |  |
| How is the payment done?                              | During Treatment                                |  |
| Can it be availed multiple times or just one-time?    | Multiple times upto the wallet limit            |  |
| Can it be availed along with other Government Schemes | No  |  |
| Additional information (if applicable)                | Hospital needs to be empanelled for this scheme |  |

| SNEHASPARSHA SCHEME                                    |  |  |
|--|--|--|
| Patient category                                       | General category (All)   |  |
| Geography serviced                                     | Within State / UT  |  |
| Types of hospitals covered                             | Public & Private   |  |
| Type of transplants supported                          | Kidney, Liver, BMT   |  |
| Aspects of treatments supported                        | Transplant Surgery, Cost of travel and stay for obtaining treatment  |  |
| Cost of donor organ retrieval surgery covered          | No   |  |
| Maximum amount covered (Depends on type of transplant) | Upto 10 lakhs irrespective of poverty status for Bone Marrow Transplant (BMT)  Upto 16 lakhs for Liver transplant for Below Poverty Line (BPL) families  Upto 10 lakhs for Liver transplant for Above Poverty Line (APL) families  Upto 3 lakhs for kidney transplantation for BPL families  Upto 2 lakhs for kidney transplantation for APL families. |  |

#### ASSAM - Snehasparsha - a Health Care Initiative for Children

| SNEHASPARSHA SCHEME (CON'T)                           |   |  |
|---|---|--|
| Quantum of support provided                           | No such criteria  |  |
| Application process                                   | Visit only  |  |
| To whom is the payment done?                          | To Hospital   |  |
| How is the payment done?                              | During Treatment  |  |
| Can it be availed multiple times or just one-time?    | One-time per patient only   |  |
| Can it be availed along with other Government Schemes | Info unavailable  |  |
| Additional information (if applicable)                | Maximum amount considered under this scheme for treatment of children with other conditions includes: Cochlear implant (5.35 lakhs), Blood cancer (5 lakhs), Thalassemia (3 lakhs), solid tumours (3 lakhs), Neurological anomalies (3 lakhs), Artificial limbs (2 lakhscosmetic limbs, 5 lakhs- motorized artificial limbs), specialized eye surgery (50,000). |  |

#### ASSAM - Susrusha - Financial Assistance for Kidney Transplantation

| SUSRUSHA SCHEME                                       |   |  |
|---|---|--|
| Patient category                                      | General category (All)  |  |
| Geography serviced                                    | Within State / UT   |  |
| Types of hospitals covered                            | Public & Private  |  |
| Type of transplants supported                         | Kidney  |  |
| Aspects of treatments supported                       | Kidney transplant procedure and aftercare                                   |  |
| Cost of donor organ retrieval surgery covered         | No  |  |
| Maximum amount covered                                | 1 lakh  |  |
| Quantum of support provided                           | No such criteria  |  |
| Application process                                   | Visit only  |  |
| To whom is the payment done?                          | To Patient / relative   |  |
| How is the payment done?                              | Only on reimbursement basis   |  |
| Can it be availed multiple times or just one-time?    | One-time per patient only   |  |
| Can it be availed along with other Government Schemes | Info unavailable  |  |
| Additional information (if applicable)                | Patient must be a resident of Assam, with annual income less than ₹3 lakhs. |  |

#### ASSAM - SUHRID MLA Development Fund for Health and Education

| SUHRID MLA DEVELOPMENT FUND SCHEME                    |   |  |
|---|---|--|
| Patient category                                      | BPL Patients Only                                   |  |
| Geography serviced                                    | Within State / UT                                   |  |
| Types of hospitals covered                            | Public & Private                                    |  |
| Type of transplants supported                         | Any organ transplantation along with other diseases |  |
| Aspects of treatments supported                       | Any procedure related to medical treatments         |  |
| Cost of donor organ retrieval surgery covered         | No  |  |
| Maximum amount covered                                | 10,000/-  |  |
| Quantum of support provided                           | No such criteria                                    |  |
| Application process                                   | Visit only  |  |
| To whom is the payment done?                          | To Patient / relative                               |  |
| How is the payment done?                              | During treatment                                    |  |
| Can it be availed multiple times or just one-time?    | One-time per patient only                           |  |
| Can it be availed along with other Government Schemes | Info unavailable                                    |  |
| Additional information (if applicable)                | N/A   |  |

#### **BIHAR - Chief Minister Medical Assistance Fund**

| CHIEF MINISTER MEDICAL ASSISTANCE FUND SCHEME         |  |  |
|---|--|--|
| Patient category                                      | General category (All)                         |  |
| Geography serviced                                    | Within State / UT                              |  |
| Types of hospitals covered                            | Public & Private                               |  |
| Type of transplants supported                         | Kidney   |  |
| Aspects of treatments supported                       | Transplant Surgery, Post-Transplant Medication |  |
| Cost of donor organ retrieval surgery covered         | Yes  |  |
| Maximum amount covered                                | 3.5 lakhs to 4.5 lakhs                         |  |
| Quantum of support provided                           | No such criteria                               |  |
| Application process                                   | Visit only                                     |  |
| To whom is the payment done?                          | To Hospital                                    |  |
| How is the payment done?                              | During treatment                               |  |
| Can it be availed multiple times or just one-time?    | One-time per patient only                      |  |
| Can it be availed along with other Government Schemes | No   |  |
| Additional information (if applicable)                | N/A  |  |

## CHHATTISGARH - Dr. Khoobchand Baghel Swasthya Sahayata Yojana (DKBSSY) and Mukhyamantri Vishesh Swasthya Sahayata Yojana (MVSSY)

| DKBSSY and MVSSY SCHEME                       |  |
|---|--|
| Patient category                              | General category (All)   |
| Geography serviced                            | Within State / UT  |
| Types of hospitals covered                    | Public & Private   |
| Type of transplants supported                 | Kidney, Liver  |
| Aspects of treatments supported               | Dialysis, Pre-transplant Workup costs, Transplant Surgery, Post-Transplant Medication. |
| Cost of donor organ retrieval surgery covered | Yes  |
| Maximum amount covered                        | 18 lakhs   |
| Quantum of support provided                   | No such criteria   |
| Application process                           | Visit only   |
| To whom is the payment done?                  | To Hospital  |

#### CHHATTISGARH - Dr. Khoobchand Baghel Swasthya Sahayata Yojana (DKBSSY) and Mukhyamantri Vishesh Swasthya Sahayata Yojana (MVSSY)

| DKBSSY and MVSSY SCHEME (CON'T)                       |   |  |
|---|---|--|
| How is the payment done?                              | During treatment  |  |
| Can it be availed multiple times or just one-time?    | Patient can avail of it multiple times but after a minimum time gap   |  |
| Can it be availed along with other Government Schemes | Not sure  |  |
| Additional information (if applicable)                | Most hospitals are enrolled for transplant under Ayushman Bharat. In case a patient is ineligible for Ayushman Bharat for any reason, they may apply under DKBSSY (if BPL) or MVSSY (if APL). DKBSSY and MVSSY schemes are merged and function jointly. |  |

#### **DELHI**

Few Central Government Schemes (Refer to Central Schemes Supporting Transplant on page 09), Private trusts (Refer to Pan India Non-Governmental Funding Sources on page 67) and Crowdfunding Platforms on page 73 are available for support in Delhi.

#### **GOA - Deen Dayal Swasthya Seva Yojana (DDSSY)**

| DEEN DAYAL SWASTHYA SEVA YOJANA (DDSSY)                 |  |  |
|---|--|--|
| Patient category  | All (Any person residing in the State of Goa<br>for five years or more except Central/ State<br>government employees & their families) |  |
| Geography serviced                                      | Within UT  |  |
| Types of hospitals covered                              | Public & Private (In and outside Goa)  |  |
| Type of transplants supported                           | Bone marrow, Kidney,   |  |
| Aspects of treatments supported                         | Dialysis, renal transplantation surgery,<br>Post-transplant immunosuppressive treatment  |  |
| Does it cover the cost of Donor organ retrieval surgery | Info unavailable   |  |

#### GOA - Deen Dayal Swasthya Seva Yojana (DDSSY)

| DEEN DAYAL SWASTHYA SEVA YOJANA SCHEME (CON'T)        |   |  |
|---|---|--|
| Maximum amount covered                                | 2.5 Lakhs/ annum (for a family of 3 or less) & 4 lakhs (for a family of 4 or more)                |  |
| Quantum of support provided                           | No such criteria  |  |
| Application process                                   | Visit only  |  |
| To whom is the payment done?                          | To Hospital   |  |
| How is the payment done?                              | Post treatment  |  |
| Can it be availed multiple times or just one-time?    | Patient can avail of it upto the limit of maximum amount covered                                  |  |
| Can it be availed along with other Government Schemes | Info unavailable  |  |
| Additional information (if applicable)                | To avail the benefits the eligible person has to enrol themselves online at www.goaonline.gov.in. |  |

Further scheme related details can be viewed at http://ddssygoa.mdindia.com/Goa\_HomePage.aspx

#### **GUJARAT - BPL Scheme**

| BPL SCHEME  |   |
|---|---|
| Patient category                                      | Below Poverty Line Category (BPL) only                    |
| Geography serviced                                    | Within State / UT   |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | Kidney, Liver   |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant Surgery |
| Cost of donor organ retrieval surgery covered         | Yes   |
| Maximum amount covered                                | No limit  |
| Quantum of support provided                           | 100%  |
| Application process                                   | Visit only  |
| To whom is the payment done?                          | To Hospital   |
| How is the payment done?                              | Only on reimbursement basis                               |
| Can it be availed multiple times or just one-time?    | Multiple times  |
| Can it be availed along with other Government Schemes | Yes   |
| Additional information (if applicable)                | N/A   |

#### **GUJARAT - SC and ST Scheme**

| SC and ST SCHEME                                      |   |
|---|---|
| Patient category                                      | SC/ST   |
| Geography serviced                                    | Within State / UT   |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | Kidney, Liver   |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant Surgery |
| Cost of donor organ retrieval surgery covered         | Yes   |
| Maximum amount covered                                | No limit  |
| Quantum of support provided                           | 100%  |
| Application process                                   | Visit only  |
| To whom is the payment done?                          | To Hospital   |
| How is the payment done?                              | Only on reimbursement basis                               |
| Can it be availed multiple times or just one-time?    | Multiple times.   |
| Can it be availed along with other Government Schemes | Yes   |
| Additional information (if applicable)                | N/A   |

#### **GUJARAT - LIG (Low-Income Group) Scheme**

| LIG SCHEME  |  |
|---|--|
| Patient category                                      | General category (All)   |
| Geography serviced                                    | Within State / UT  |
| Types of hospitals covered                            | Public & Private   |
| Type of transplants supported                         | Kidney, Liver  |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant Surgery  |
| Cost of donor organ retrieval surgery covered         | Yes  |
| Maximum amount covered                                | Free of cost to patient if income is under ₹2 lakhs.   |
| Quantum of support provided                           | 50%  |
| Application process                                   | Visit only   |
| To whom is the payment done?                          | To Hospital  |
| How is the payment done?                              | Only on reimbursement basis  |
| Can it be availed multiple times or just one-time?    | Multiple times   |
| Can it be availed along with other Government Schemes | Yes  |
| Additional information (if applicable)                | A patient may apply under this scheme if he/she does not have a BPL or Mukhyamantri Amrutam Yojana (MA) or similar card. |

#### **GUJARAT - CM Relief Fund**

| CM RELIEF FUND SCHEME                                 |   |
|---|---|
| Patient category                                      | General category (All)  |
| Geography serviced                                    | Within State / UT   |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | Kidney, Liver   |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant Surgery   |
| Cost of donor organ retrieval surgery covered         | Yes   |
| Maximum amount covered                                | Kidney- 1,00,000, Liver- 4,00,000   |
| Quantum of support provided                           | 28.5% for kidney, 30.7% for liver   |
| Application process                                   | Visit only  |
| To whom is the payment done?                          | To Hospital   |
| How is the payment done?                              | Only on reimbursement basis   |
| Can it be availed multiple times or just one-time?    | One-time per patient only   |
| Can it be availed along with other Government Schemes | Yes   |
| Additional information (if applicable)                | The patient has to apply personally for the CMRF with all relevant documents. After verification a certain amount is sanctioned depending on the income and other criteria. |

## HARYANA - Deep Chand Dialysis Centre Unit (DCDC) under Pardhan Mantri National Dialysis Program

| DCDC UNDER PARDHAN MANTRI NATIONAL DIALYSIS PROGRAM     |  |
|---|--|
| Patient category  | General category (All)   |
| Geography serviced                                      | Within State / UT  |
| Types of hospitals covered                              | Public & Private   |
| Type of transplants supported                           | NA   |
| Aspects of treatments supported                         | Dialysis   |
| Does it cover the cost of Donor organ retrieval surgery | No   |
| Maximum amount covered                                  | Monthly dialysis and medications only  |
| Quantum of support provided                             | No such criteria   |
| Application process                                     | Visit only   |
| To whom is the payment done?                            | To Hospital  |
| How is the payment done?                                | During treatment   |
| Can it be availed multiple times or just one-time?      | Multiple times   |
| Can it be availed along with other Government Schemes   | No   |
| Additional information (if applicable)                  | Deep Chand Dialysis Centre Units are available in 16 cities of Haryana. More details of the scheme are available at: http://nhmharyana.gov.in/ |

### JAMMU & KASHMIR - Pradhan Mantri Jan Arogya Yojna (PMJAY) -SEHAT Scheme

| PMJAY - SEHAT SCHEME                                  |   |
|---|---|
| Patient category                                      | General category (All)  |
| Geography serviced                                    | Within State / UT   |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | Same as PM-JAY  |
| Aspects of treatments supported                       | Same as PM-JAY  |
| Cost of donor organ retrieval surgery covered         | No  |
| Maximum amount covered                                | Rs 5 Lakhs/ family/ year  |
| Quantum of support provided                           | No such criteria  |
| Application process                                   | At the empanelled hospital  |
| To whom is the payment done?                          | To Hospital   |
| How is the payment done?                              | Post treatment  |
| Can it be availed multiple times or just one-time?    | Upto the wallet limit   |
| Can it be availed along with other Government Schemes | No  |
| Additional information (if applicable)                | More details of the scheme are available at: https://www.jkpmjaysehat.co.in/index.php |

## KARNATAKA - Arogya Karnataka Scheme

| AROGYA KARNATAKA SCHEME                               |  |
|---|--|
| Patient category                                      | All residents of Karnataka (Eligible patient and General patient)                          |
| Geography serviced                                    | Within State / UT  |
| Types of hospitals covered                            | Public & Private   |
| Type of transplants supported                         | Not available  |
| Aspects of treatments supported                       | Not available  |
| Cost of donor organ retrieval surgery covered         | No   |
| Maximum amount covered                                | Rs 5 Lakhs/ family/ year   |
| Quantum of support provided                           | No such criteria   |
| Application process                                   | At the empanelled hospital   |
| To whom is the payment done?                          | To Hospital  |
| How is the payment done?                              | Post treatment   |
| Can it be availed multiple times or just one-time?    | Upto the wallet limit  |
| Can it be availed along with other Government Schemes | No   |
| Additional information (if applicable)                | More details of the scheme are available at:<br>https://arogya.karnataka.gov.in/index.aspx |

# KERALA - Karunya Arogya Suraksha Padhathi (KASP)

| KARUNYA AROGYA SURAKSHA PADHATHI                      |                              |
|---|------------------------------|
| Patient category                                      | General category (All)       |
| Geography serviced                                    | Within State / UT            |
| Types of hospitals covered                            | Public & Private             |
| Type of transplants supported                         | All                          |
| Aspects of treatments supported                       | Dialysis, Transplant Surgery |
| Cost of donor organ retrieval surgery covered         | Yes                          |
| Maximum amount covered                                | 3 Lakhs                      |
| Quantum of support provided                           | No such criteria             |
| Application process                                   | Visit only                   |
| To whom is the payment done?                          | To Hospital                  |
| How is the payment done?                              | Only on reimbursement basis  |
| Can it be availed multiple times or just one-time?    | One-time per patient only    |
| Can it be availed along with other Government Schemes | No                           |
| Additional information (if applicable)                | N/A                          |

#### **KERALA - Chief Minister's Relief Fund**

| CHIEF MINISTER'S RELIEF FUND                          |  |
|---|--|
| Patient category                                      | Below Poverty Line Category (BPL) only |
| Geography serviced                                    | Within State / UT                      |
| Types of hospitals covered                            | Public & Private                       |
| Type of transplants supported                         | Kidney, Liver                          |
| Aspects of treatments supported                       | Transplant Surgery                     |
| Cost of donor organ retrieval surgery covered         | Yes                                    |
| Maximum amount covered                                | 3 Lakhs                                |
| Quantum of support provided                           | No such criteria                       |
| Application process                                   | Either Visit or Online                 |
| To whom is the payment done?                          | To Hospital                            |
| How is the payment done?                              | Only on reimbursement basis            |
| Can it be availed multiple times or just one-time?    | One-time per patient only              |
| Can it be availed along with other Government Schemes | No                                     |
| Additional information (if applicable)                | N/A                                    |

| KERALA SOCIAL SECURITY MISSION                        |  |
|---|--|
| Patient category                                      | Below Poverty Line Category (BPL) only |
| Geography serviced                                    | Within State / UT                      |
| Types of hospitals covered                            | Public & Private                       |
| Type of transplants supported                         | Kidney, Liver                          |
| Aspects of treatments supported                       | Transplant Surgery                     |
| Cost of donor organ retrieval surgery covered         | Yes                                    |
| Maximum amount covered                                | 2 Lakhs                                |
| Quantum of support provided                           | 76-100%                                |
| Application process                                   | Visit only                             |
| To whom is the payment done?                          | To Hospital                            |
| How is the payment done?                              | During treatment                       |
| Can it be availed multiple times or just one-time?    | One-time per patient only              |
| Can it be availed along with other Government Schemes | No                                     |
| Additional information (if applicable)                | N/A                                    |

### **KERALA - Santhi Medical Information Centre (NGO/TRUST)**

| SANTHI MEDICAL INFORMATION CENTRE                     |   |
|---|---|
| Patient category                                      | Below Poverty Line Category (BPL) only                      |
| Geography serviced                                    | Within State / UT   |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | Kidney  |
| Aspects of treatments supported                       | Dialysis, Transplant Surgery, Post-Transplant<br>Medication |
| Cost of donor organ retrieval surgery covered         | Yes   |
| Maximum amount covered                                | Depends upon the Patient's financial status                 |
| Quantum of support provided                           | 76-100%   |
| Application process                                   | Visit only  |
| To whom is the payment done?                          | To Patient / relative                                       |
| How is the payment done?                              | During treatment  |
| Can it be availed multiple times or just one-time?    | One-time per patient only                                   |
| Can it be availed along with other Government Schemes | Yes   |
| Additional information (if applicable)                | N/A   |

### **KERALA - Liver Foundation of Kerala (NGO/TRUST)**

| LIVER FOUNDATION OF KERALA                            |  |
|---|--|
| Patient category                                      | Below Poverty Line Category (BPL) only               |
| Geography serviced                                    | Within State / UT                                    |
| Types of hospitals covered                            | Public & Private                                     |
| Type of transplants supported                         | Liver  |
| Aspects of treatments supported                       | Post-Transplant Medication                           |
| Cost of donor organ retrieval surgery covered         | No   |
| Maximum amount covered                                | Depends upon the Patient's financial back-<br>ground |
| Quantum of support provided                           | 50-75%   |
| Application process                                   | Visit only   |
| To whom is the payment done?                          | To Hospital  |
| How is the payment done?                              | During treatment                                     |
| Can it be availed multiple times or just one-time?    | One-time per patient only                            |
| Can it be availed along with other Government Schemes | Yes  |
| Additional information (if applicable)                | N/A  |

### **KERALA - Muthoot Foundation (NGO/TRUST)**

| MUTHOOT FOUNDATION                                    |                              |
|---|------------------------------|
| Patient category                                      | General category (All)       |
| Geography serviced                                    | Within State / UT            |
| Types of hospitals covered                            | Public & Private             |
| Type of transplants supported                         | Kidney                       |
| Aspects of treatments supported                       | Dialysis, Transplant Surgery |
| Cost of donor organ retrieval surgery covered         | No                           |
| Maximum amount covered                                | 30,000/-                     |
| Quantum of support provided                           | No such criteria             |
| Application process                                   | Visit only                   |
| To whom is the payment done?                          | To Hospital                  |
| How is the payment done?                              | During treatment             |
| Can it be availed multiple times or just one-time?    | One-time per patient only    |
| Can it be availed along with other Government Schemes | Yes                          |
| Additional information (if applicable)                | N/A                          |

## **KERALA - Joyalukkas Foundation (NGO/TRUST)**

| JOYALUKKAS FOUNDATION                                 |                              |
|---|------------------------------|
| Patient category                                      | General category (All)       |
| Geography serviced                                    | Within State / UT            |
| Types of hospitals covered                            | Public & Private             |
| Type of transplants supported                         | Kidney                       |
| Aspects of treatments supported                       | Dialysis, Transplant Surgery |
| Cost of donor organ retrieval surgery covered         | No                           |
| Maximum amount covered                                | 50,000/-                     |
| Quantum of support provided                           | No such criteria             |
| Application process                                   | Visit only                   |
| To whom is the payment done?                          | To Hospital                  |
| How is the payment done?                              | During treatment             |
| Can it be availed multiple times or just one-time?    | One-time per patient only    |
| Can it be availed along with other Government Schemes | Yes                          |
| Additional information (if applicable)                | N/A                          |

# **KERALA - K Chittilappilly Foundation (NGO/TRUST)**

| K CHITTILAPPILLY FOUNDATION                           |  |
|---|--|
| Patient category                                      | Below Poverty Line Category (BPL) only |
| Geography serviced                                    | Within State / UT                      |
| Types of hospitals covered                            | Public & Private                       |
| Type of transplants supported                         | Kidney                                 |
| Aspects of treatments supported                       | Dialysis, Transplant Surgery           |
| Cost of donor organ retrieval surgery covered         | Yes                                    |
| Maximum amount covered                                | 1 lakh to 5 lakhs                      |
| Quantum of support provided                           | No such criteria                       |
| Application process                                   | Either Visit or Online                 |
| To whom is the payment done?                          | To Hospital                            |
| How is the payment done?                              | During treatment                       |
| Can it be availed multiple times or just one-time?    | One-time per patient only              |
| Can it be availed along with other Government Schemes | Yes                                    |
| Additional information (if applicable)                | N/A                                    |

#### **MADHYA PRADESH - CM Relief Fund**

| CM RELIEF FUND  |                           |
|---|---------------------------|
| Patient category  | General category (All)    |
| Geography serviced                                      | Within State / UT         |
| Types of hospitals covered                              | Public & Private          |
| Type of transplants supported                           | Kidney                    |
| Aspects of treatments supported                         | Transplant Surgery        |
| Does it cover the cost of Donor organ retrieval surgery | No                        |
| Maximum amount covered                                  | 1.5 lakhs                 |
| Quantum of support provided                             | 0-25% of the cost         |
| Application process                                     | Visit only                |
| To whom is the payment done?                            | To Hospital               |
| How is the payment done?                                | During treatment          |
| Can it be availed multiple times or just one-time?      | One-time per patient only |
| Can it be availed along with other Government Schemes   | Yes                       |
| Additional information (if applicable)                  | NA                        |

### MAHARASHTRA - Mahatma Jyotirao Phule Jan Arogya Yojana (MJPJAY)

| MJPJAY SCHEME                                      |  |
|--|--|
| Patient category                                   | Categories A, B & C  |
| Geography serviced                                 | Within State / UT  |
| Types of hospitals covered                         | Public & Private   |
| Type of transplants supported                      | All  |
| Aspects of treatments supported                    | Renal Transplantation Surgery, AV fistula & Donors Nephrectomy, Post-Transplant Immunosuppression Treatment up to 3 years after Transplantation including specified investigations, Dialysis |
| Cost of donor organ retrieval surgery covered      | Yes  |
| Maximum amount covered                             | Rs 2.50 Lakhs per family per policy year for renal transplant; Rs 1.50 Lakhs per family per policy year for other hospitalisation  |
| Application process                                | Either Visit to empanelled hospital  |
| To whom is the payment done?                       | To empanelled hospital   |
| How is the payment done?                           | Post treatment   |
| Can it be availed multiple times or just one-time? | Upto the wallet limit  |
| Can it be availed along with other Gov't Schemes   | No   |
| Additional information (if applicable)             | More details: https://www.jeevandayee.gov.in/MJPJAY/index.jsp  |

## MAHARASHTRA - Chief Minister's Relief Fund (CMRF)

| CHIEF MINISTER'S RELIEF FUND (CMRF)                     |   |
|---|---|
| Patient category  | BPL Patients Only                                   |
| Geography serviced                                      | Within State / UT                                   |
| Types of hospitals covered                              | Public & Private                                    |
| Type of transplants supported                           | All   |
| Aspects of treatments supported                         | Transplant Surgery, Dialysis                        |
| Does it cover the cost of Donor organ retrieval surgery | Yes   |
| Maximum amount covered                                  | 2 lakhs   |
| Quantum of support provided                             | 26-50%  |
| Application process                                     | Visit or Online                                     |
| To whom is the payment done?                            | To Hospital   |
| How is the payment done?                                | During treatment                                    |
| Can it be availed multiple times or just one-time?      | One-time per patient only                           |
| Can it be availed along with other Government Schemes   | Yes   |
| Additional information (if applicable)                  | Need to visit Mantralaya for additiona information. |

# MAHARASHTRA - Karo Trust (NGO/Trust)

| KARO TRUST  |                              |
|---|------------------------------|
| Patient category  | All                          |
| Geography serviced                                      | Within State / UT            |
| Types of hospitals covered                              | Public & Private             |
| Type of transplants supported                           | All                          |
| Aspects of treatments supported                         | Transplant Surgery           |
| Does it cover the cost of Donor organ retrieval surgery | Yes                          |
| Maximum amount covered                                  | 1 lakh                       |
| Quantum of support provided                             | 0-25%                        |
| Application process                                     | Either Visit or Online       |
| To whom is the payment done?                            | To Hospital                  |
| How is the payment done?                                | During treatment             |
| Can it be availed multiple times or just one-time?      | Multiple times               |
| Can it be availed along with other Gov't Schemes        | Yes                          |
| Additional information (if applicable)                  | For Paediatric patients only |

# MAHARASHTRA - Siddhivinayak Trust (NGO/Trust)

| SIDDHIVINAYAK TRUST                                   |                              |
|---|------------------------------|
| Patient category                                      | BPL Patients Only            |
| Geography serviced                                    | Within State / UT            |
| Types of hospitals covered                            | Public & Private             |
| Type of transplants supported                         | All                          |
| Aspects of treatments supported                       | Dialysis, Transplant Surgery |
| Cost of donor organ retrieval surgery covered         | Yes                          |
| Maximum amount covered                                | 25,000                       |
| Quantum of support provided                           | No such criteria             |
| Application process                                   | Visit Only                   |
| To whom is the payment done?                          | To Hospital                  |
| How is the payment done?                              | During treatment             |
| Can it be availed multiple times or just one-time?    | Multiple times               |
| Can it be availed along with other Government Schemes | Yes                          |
| Additional information (if applicable)                | N/A                          |

## MAHARASHTRA - Tata Trusts (NGO/Trust)

| TATA TRUSTS   |   |
|---|---|
| Patient category                                      | All   |
| Geography serviced                                    | Within City Only  |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | All   |
| Aspects of treatments supported                       | Transplant Surgery, major complications (if any)                                  |
| Cost of donor organ retrieval surgery covered         | Yes   |
| Maximum amount covered                                | 12 lakhs  |
| Quantum of support provided                           | 26-50%  |
| Application process                                   | Either Visit or Online  |
| To whom is the payment done?                          | To Patient or Relative  |
| How is the payment done?                              | During treatment  |
| Can it be availed multiple times or just one-time?    | One-time per patient  |
| Can it be availed along with other Government Schemes | Yes   |
| Additional information (if applicable)                | Applications are also received through linked hospitals in other cities of India. |

# MANIPUR - Chief Ministergi Hakshelgi Tengbang

| CHIEF MINISTERGI HAKSHELGI TENGBANG                   |  |
|---|--|
| Patient category                                      | Below Poverty Line Category (BPL) only   |
| Geography serviced                                    | Within State / UT  |
| Types of hospitals covered                            | Public & Private   |
| Type of transplants supported                         | Kidney   |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant Surgery, Post-Transplant Medication. |
| Cost of donor organ retrieval surgery covered         | Yes  |
| Maximum amount covered                                | 5 lakhs per year per family  |
| Quantum of support provided                           | 76-100%  |
| Application process                                   | Online only  |
| To whom is the payment done?                          | To Hospital  |
| How is the payment done?                              | During treatment   |
| Can it be availed multiple times or just one-time?    | Multiple times   |
| Can it be availed along with other Government Schemes | Info not available   |
| Additional information (if applicable)                | N/A  |

### MEGHALAYA - Megha Health Insurance Scheme (MHIS)

| MEGHA HEALTH INSURANCE SCHEME                 |   |  |
|---|---|--|
| Patient category                              | All citizens of state of Meghalaya (except Central and State government employees)  |  |
| Geography serviced                            | Within State  |  |
| Types of hospitals covered                    | Public & Private  |  |
| Type of transplants supported                 | Renal, Bone marrow, Nerve transplant, Colon transplant  |  |
| Aspects of treatments supported               | Dialysis, Renal transplant (Induction, Transplant Surgery including donor nephrectomy, Intervention for acute rejection, Post-Transplant Medication upto 1 year), Bone marrow transplant (Pre Transplant Evaluation and Stem Cell Collection and Cryopreservation, Transplant (includes conditioning), Post Transplant Care for 3 months (includes supportive care and investigations). |  |
| Cost of donor organ retrieval surgery covered | Yes   |  |

### **MEGHALAYA** - Megha Health Insurance Scheme (MHIS)

| MEGHA HEALTH INSURANCE SCHEME (CON'T)                 |   |  |
|---|---|--|
| Maximum amount covered                                | 5.3 lakhs per year per family                                     |  |
| Quantum of support provided                           | N/A   |  |
| Application process                                   | Online only   |  |
| To whom is the payment done?                          | To Hospital   |  |
| How is the payment done?                              | Post treatment  |  |
| Can it be availed multiple times or just one-time?    | Upto the wallet limit   |  |
| Can it be availed along with other Government Schemes | No  |  |
| Additional information (if applicable)                | More details of the scheme are available at: https://mhis.org.in/ |  |

### ODISHA - Biju Swasthya Kalyan Yojna (BSKY)

| BIJU SWASTHYA KALYAN YOJNA                         |  |
|--|--|
| Patient category                                   | Below Poverty Line Category (BPL) only   |
| Geography serviced                                 | Within State / UT  |
| Types of hospitals covered                         | Public & Private   |
| Type of transplants supported                      | Kidney   |
| Aspects of treatments supported                    | Dialysis, Pre-transplant Workup costs,<br>Transplant Surgery, Post-Transplant Medication |
| Cost of donor organ retrieval surgery covered      | Yes  |
| Maximum amount covered                             | 7 lakhs  |
| Quantum of support provided                        | No such criteria   |
| Application process                                | Either Visit or Online   |
| To whom is the payment done?                       | To Hospital  |
| How is the payment done?                           | During treatment   |
| Can it be availed multiple times or just one-time? | Multiple times   |
| Can it be availed along with other Gov't Schemes   | Yes  |
| Additional information (if applicable)             | N/A  |

## PUNJAB - Ayushman Bharat-Mukh Mantri Sehat Bima Yojana

| AYUSHMAN BHARAT-MUKH MANTRI SEHAT BIMA YOJANA         |   |
|---|---|
| Patient category                                      | Below Poverty Line Category (BPL) only  |
| Geography serviced                                    | Within State / UT   |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | All   |
| Aspects of treatments supported                       | Transplant Surgery, Post-Transplant Medication  |
| Cost of donor organ retrieval surgery covered         | No  |
| Maximum amount covered                                | 5 lakhs   |
| Quantum of support provided                           | 76-100%   |
| Application process                                   | Either Visit or Online  |
| To whom is the payment done?                          | To Patient / relative   |
| How is the payment done?                              | Only on reimbursement basis   |
| Can it be availed multiple times or just one-time?    | Patient can avail of it multiple times upto the wallet limit but after a minimum time gap |
| Can it be availed along with other Government Schemes | Info unavailable  |
| Additional information (if applicable)                | N/A   |

### RAJASTHAN - Mukhyamantri Chiranjivi Swastya Bima Yojna

| MUKHYAMANTRI CHIRANJIVI SWASTYA BIMA YOJNA         |  |  |
|--|--|--|
| Patient category                                   | General category (All)   |  |
| Geography serviced                                 | Within State / UT  |  |
| Types of hospitals covered                         | Public & Private   |  |
| Type of transplants supported                      | All  |  |
| Aspects of treatments supported                    | Dialysis, Pre-transplant Workup costs, Transplant Surgery, Post-Transplant Medication. After transplant, all treatment (for complication, unrelated diseases, etc) is provided free by the government under "Right to Health".   |  |
| Cost of donor organ retrieval surgery covered      | Yes  |  |
| Maximum amount covered                             | Package code as per diseases, up to 25 Lakhs.  |  |
| Quantum of support provided                        | 76-100%  |  |
| Application process                                | Either Visit or Online   |  |
| To whom is the payment done?                       | To Hospital  |  |
| How is the payment done?                           | During treatment   |  |
| Can it be availed multiple times or just one-time? | Multiple times   |  |
| Additional information (if applicable)             | Under "Right to Health", any citizen of Rajasthan will receive free treatment for a transplant conducted in any state of India, up to ₹25 Lakhs. Further, travel (flight/ train/ bus) costs as well as boarding and lodging expenses incurred for the patient, donor, and accompanying caregiver will be reimbursed, up to ₹1lakh. |  |

## **TAMIL NADU - Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS)**

| Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS) |   |
|---|---|
| Patient category  | General category (All)                                      |
| Geography serviced  | Within State / UT   |
| Types of hospitals covered                                      | Private   |
| Type of transplants supported                                   | Kidney, Liver, Heart  |
| Aspects of treatments supported                                 | Dialysis, Transplant Surgery, Post-Transplant<br>Medication |
| Cost of donor organ retrieval surgery covered                   | Yes   |
| Maximum amount covered  | Kidney- 4.6 lakhs   |
| Quantum of support provided                                     | No such criteria  |
| Application process   | Either Visit or Online                                      |
| To whom is the payment done?                                    | To Hospital   |
| How is the payment done?  | During treatment  |
| Can it be availed multiple times or just one-time?              | Multiple times  |
| Can it be availed along with other Government Schemes           | No  |
| Additional information (if applicable)                          | N/A   |

## **TAMIL NADU - TANKER Foundation (NGO/Trust)**

| TANKER FOUNDATION                                     |   |
|---|---|
| Patient category                                      | Below Poverty Line Category (BPL) only                              |
| Geography serviced                                    | Within State / UT   |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | Kidney  |
| Aspects of treatments supported                       | Dialysis, Post-Transplant Medication                                |
| Cost of donor organ retrieval surgery covered         | No  |
| Maximum amount covered                                | 10,000/-  |
| Quantum of support provided                           | No such criteria  |
| Application process                                   | Either Visit or Online  |
| To whom is the payment done?                          | To Hospital   |
| How is the payment done?                              | During treatment  |
| Can it be availed multiple times or just one-time?    | Patient can avail of it multiple times but after a minimum time gap |
| Can it be availed along with other Government Schemes | Yes   |
| Additional information (if applicable)                | N/A   |

## **TELANGANA** - Arogyasri

| AROGYASRI                                     |  |
|---|--|
| Patient category                              | Below Poverty Line Category (BPL) only   |
| Geography serviced                            | Within State / UT  |
| Types of hospitals covered                    | Public & Private   |
| Type of transplants supported                 | Kidney, Liver, Heart, Lungs  |
| Aspects of treatments supported               | Dialysis, Pre-transplant Workup costs, Transplant<br>Surgery, Post-Transplant Medication (lifelong), Bus fares<br>to hospitals |
| Cost of donor organ retrieval surgery covered | Yes  |
| Maximum amount covered                        | Kidney- 3 to 3.5 lakhs, Liver- 10.5 lakhs, Heart & Lungs- 12 lakhs each. Patient has to bear any expenses beyond these limits. |
| Quantum of support provided                   | 76-100%  |

## **TELANGANA** - Arogyasri

| AROGYASRI (CON'T)                                     |   |
|---|---|
| Application process                                   | Online only   |
| To whom is the payment done?                          | To Hospital   |
| How is the payment done?                              | Only on reimbursement basis   |
| Can it be availed multiple times or just one-time?    | Multiple times  |
| Can it be availed along with other Government Schemes | No  |
| Additional information (if applicable)                | Hospital needs to be registered with the government for this scheme. Thereafter, any BPL category patient can directly approach the empanelled hospital for treatment. Public Hospitals offering Transplant: Osmania-Kidney & Liver; Gandhi- Kidney & Heart; NIMS-Kidney, Liver, Heart, Lungs |

## **TELANGANA - Free Dialysis**

| FREE DIALYSIS   |  |
|---|--|
| Patient category                                      | Below Poverty Line Category (BPL) only   |
| Geography serviced                                    | Within State / UT  |
| Types of hospitals covered                            | Public   |
| Type of transplants supported                         | N/A  |
| Aspects of treatments supported                       | Dialysis   |
| Cost of donor organ retrieval surgery covered         | N/A  |
| Maximum amount covered                                | Full amount; no extra charges taken from the patient.  |
| Quantum of support provided                           | No such criteria   |
| Application process                                   | Visit only   |
| To whom is the payment done?                          | To Hospital  |
| How is the payment done?                              | During treatment   |
| Can it be availed multiple times or just one-time?    | Multiple times   |
| Can it be availed along with other Government Schemes | No   |
| Additional information (if applicable)                | Can be availed at all Government Hospitals in Telangana. BPL patients with Arogyasri or White Ration Card and SC/ST/OBC patients with CM Camp Office (CMCO) letter are eligible for free dialysis, and free enrollment in the Jeevandaan program for organ transplant. |

## **TELANGANA - Cheyutha Foundation for Organ Transplantation (NGO/Trust)**

| CHEYUTHA FOUNDATION FOR ORGAN TRANSPLANTATION         |  |
|---|--|
| Patient category                                      | General category (All)   |
| Geography serviced                                    | Within State / UT  |
| Types of hospitals covered                            | Public & Private   |
| Type of transplants supported                         | Kidney   |
| Aspects of treatments supported                       | Dialysis, Transplant Surgery, Post-Transplant Medication   |
| Cost of donor organ retrieval surgery covered         | No   |
| Maximum amount covered                                | Not a fixed amount   |
| Quantum of support provided                           | 0-25% of the cost  |
| Application process                                   | Either Visit or Online   |
| To whom is the payment done?                          | To Patient / relative  |
| How is the payment done?                              | Only on reimbursement basis  |
| Can it be availed multiple times or just one-time?    | One-time per patient only  |
| Can it be availed along with other Government Schemes | Yes  |
| Additional information (if applicable)                | Medicines and dialysis kits distributed at subsidised rates, and rehabilitate kidney transplant recipients and dialysis patients. A help call or reference from the treating doctor is needed to initiate the process. Awareness programs. |

#### UTTAR PRADESH - Chief Minister's Relief Fund for Medical Care

| CHIEF MINISTER'S RELIEF FUND FOR MEDICAL CARE         |  |
|---|--|
| Patient category                                      | General category (All)   |
| Geography serviced                                    | Within State / UT  |
| Types of hospitals covered                            | Public & Private   |
| Type of transplants supported                         | All  |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant Surgery,<br>Post-Transplant Medication             |
| Cost of donor organ retrieval surgery covered         | Yes  |
| Maximum amount covered                                | Depending upon estimated cost of treatment (usually up to 5 Lakhs for Kidney and 10 lakhs for Liver) |
| Quantum of support provided                           | No such criteria   |
| Application process                                   | Online only  |
| To whom is the payment done?                          | To Hospital  |
| How is the payment done?                              | During treatment   |
| Can it be availed multiple times or just one-time?    | Multiple times   |
| Can it be availed along with other Government Schemes | No   |
| Additional information (if applicable)                | Most hospitals carrying out transplants would be located in Lucknow.                                 |

## **UTTAR PRADESH - Awadh International Foundation (NGO/Trust)**

| AWADH INTERNATIONAL FOUNDATION                        |                           |  |
|---|---------------------------|--|
| Patient category                                      | General category (All)    |  |
| Geography serviced                                    | Within City only          |  |
| Types of hospitals covered                            | Public                    |  |
| Type of transplants supported                         | All                       |  |
| Aspects of treatments supported                       | Transplant Surgery        |  |
| Cost of donor organ retrieval surgery covered         | Yes                       |  |
| Maximum amount covered                                | 2 lakhs                   |  |
| Quantum of support provided                           | No such criteria          |  |
| Application process                                   | Visit only                |  |
| To whom is the payment done?                          | To Hospital               |  |
| How is the payment done?                              | During treatment          |  |
| Can it be availed multiple times or just one-time?    | One-time per patient only |  |
| Can it be availed along with other Government Schemes | Yes                       |  |
| Additional information (if applicable)                | N/A                       |  |

## **UTTARAKHAND** - Atal Ayushman Uttarakhand Yojana (AAUY)

| ATAL AYUSHMAN UTTARAKHAND YOJANA                      |   |
|---|---|
| Patient category                                      | All residents of Uttarakhand  |
| Geography serviced                                    | Within State / UT   |
| Types of hospitals covered                            | Public & Private  |
| Type of transplants supported                         | Renal, Bone marrow, Cornea (Same as that of PM-JAY)   |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant Surgery,<br>Post-Transplant Medication (Same as that of PM-JAY) |
| Cost of donor organ retrieval surgery covered         | Yes   |
| Maximum amount covered                                | Up to 5 Lakhs per family per year   |
| Quantum of support provided                           | No such criteria  |
| Application process                                   | On visit to the hospital  |
| To whom is the payment done?                          | To Hospital   |
| How is the payment done?                              | Post treatment  |
| Can it be availed multiple times or just one-time?    | Upto the wallet limit   |
| Can it be availed along with other Government Schemes | No  |
| Additional information (if applicable)                | More details of the scheme are available at https://sha.uk.gov.in/  |



| WEST BENGAL GOVERNMENT HOSPITALS                      |  |
|---|--|
| Patient category                                      | General category (All)   |
| Geography serviced                                    | Within State / UT  |
| Types of hospitals covered                            | Public   |
| Type of transplants supported                         | All (based on facility available at hospital)  |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant Surgery,<br>Post-Transplant Meds (out-patient and in-patient costs)    |
| Cost of donor organ retrieval surgery covered         | Yes  |
| Maximum amount covered                                | Entire cost is borne by the government hospital  |
| Quantum of support provided                           | 100%   |
| Application process                                   | Visit only   |
| To whom is the payment done?                          | To Hospital  |
| How is the payment done?                              | During treatment   |
| Can it be availed multiple times or just one-time?    | Multiple times   |
| Can it be availed along with other Government Schemes | Yes  |
| Additional information (if applicable)                | Patient may go directly to a public hospital with a Transplant licence. Most such hospitals would be located in Kolkata. |

# WEST BENGAL - Swasthya Sathi Health Card

| SWASTHYA SATHI HEALTH CARD                            |  |  |
|---|--|--|
| Patient category                                      | General category (All)   |  |
| Geography serviced                                    | Within State / UT  |  |
| Types of hospitals covered                            | Public & Private   |  |
| Type of transplants supported                         | All  |  |
| Aspects of treatments supported                       | Pre-transplant Workup costs, Transplant Surgery (in-patient treatment costs only)                              |  |
| Cost of donor organ retrieval surgery covered         | No   |  |
| Maximum amount covered                                | 5 lakhs in a financial year  |  |
| Quantum of support provided                           | No such criteria   |  |
| Application process                                   | Visit only   |  |
| To whom is the payment done?                          | To Hospital  |  |
| How is the payment done?                              | Only on reimbursement basis  |  |
| Can it be availed multiple times or just one-time?    | Patient can avail of it multiple times but after a minimum time gap  |  |
| Can it be availed along with other Government Schemes | Yes  |  |
| Additional information (if applicable)                | Transplant surgery in all government hospitals is free. This card can be used in designated private hospitals. |  |

## WEST BENGAL - Kolkata Swasthya Sankalp

| KOLKATA SWASTHYA SANKALP                              |   |  |
|---|---|--|
| Patient category                                      | General category (All)  |  |
| Geography serviced                                    | Within State / UT   |  |
| Types of hospitals covered                            | Public & Private  |  |
| Type of transplants supported                         | Dialysis service at highly subsidised cost, medicines for transplant patients may be considered in deserving cases. |  |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Post-Transplant<br>Medication (on case to case basis)                        |  |
| Cost of donor organ retrieval surgery covered         | No  |  |
| Maximum amount covered                                | Variable  |  |
| Quantum of support provided                           | No such criteria  |  |
| Application process                                   | Visit only  |  |
| To whom is the payment done?                          | To Hospital   |  |
| How is the payment done?                              | During treatment  |  |
| Can it be availed multiple times or just one-time?    | Multiple times  |  |
| Can it be availed along with other Government Schemes | Yes   |  |
| Additional information (if applicable)                | N/A   |  |

## PAN INDIA NGO FUNDING SOURCES - Transplants 'Help The Poor' Foundation

| TRANSPLANTS 'HELP THE POOR' FOUNDATION                  |  |  |
|---|--|--|
| Patient category  | All  |  |
| Geography serviced                                      | Pan India  |  |
| Types of hospitals covered                              | Public & Private   |  |
| Type of transplants supported                           | All  |  |
| Aspects of treatments supported                         | Transplant surgery only  |  |
| Does it cover the cost of Donor organ retrieval surgery | Yes  |  |
| Maximum amount covered                                  | 3 lakhs  |  |
| Quantum of support provided                             | 26-50%   |  |
| Application process                                     | Either Visit or Online   |  |
| To whom is the payment done?                            | To Hospital  |  |
| How is the payment done?                                | On Reimbursement basis only  |  |
| Can it be availed multiple times or just one-time?      | One-time per patient   |  |
| Can it be availed along with other Government Schemes   | Yes  |  |
| Additional information (if applicable)                  | The organization has supported 430+ transplants by raising more than ₹15 crores since inception in 2017. |  |

## PAN INDIA NGO FUNDING SOURCES - The Pravin Agarwal Foundation

| THE PRAVIN AGARWAL FOUNDATION                           |   |  |
|---|---|--|
| Patient category  | All   |  |
| Geography serviced                                      | Pan India   |  |
| Types of hospitals covered                              | Public & Private  |  |
| Type of transplants supported                           | Liver   |  |
| Aspects of treatments supported                         | Transplant cost   |  |
| Does it cover the cost of Donor organ retrieval surgery | Yes   |  |
| Maximum amount covered                                  | 1.5 lakhs   |  |
| Quantum of support provided                             | 0-25%   |  |
| Application process                                     | Online only   |  |
| To whom is the payment done?                            | To Hospital   |  |
| How is the payment done?                                | On Reimbursement basis only   |  |
| Can it be availed multiple times or just one-time?      | One-time per patient  |  |
| Can it be availed along with other Government Schemes   | Yes   |  |
| Additional information (if applicable)                  | The organization has supported 300+ transplants by directly contributing ₹5+ crores and leveraging ₹12+ crores since inception in 2016. |  |

## PAN INDIA NGO FUNDING SOURCES - MOHAN Foundation's Anudaan -**Making Transplants Affordable**

| ANUDAAN - MAKING TRANSPLANTS AFFORDABLE               |   |  |  |  |
|---|---|--|--|--|
| Patient category                                      | General category (All)  |  |  |  |
| Geography serviced                                    | Pan India   |  |  |  |
| Types of hospitals covered                            | Private   |  |  |  |
| Type of transplants supported                         | Kidney, Liver, Heart (on case to case basis)  |  |  |  |
| Aspects of treatments supported                       | Transplant Surgery  |  |  |  |
| Cost of donor organ retrieval surgery covered         | Yes   |  |  |  |
| Maximum amount covered                                | Case to case basis as approved by the Committee   |  |  |  |
| Quantum of support provided                           | No such criteria  |  |  |  |
| Application process                                   | Online only   |  |  |  |
| To whom is the payment done?                          | To Hospital   |  |  |  |
| How is the payment done?                              | During treatment  |  |  |  |
| Can it be availed multiple times or just one-time?    | One-time per patient only   |  |  |  |
| Can it be availed along with other Government Schemes | Yes   |  |  |  |
| Additional information (if applicable)                | Form to be submitted by the hospital authorities where the transplant is planned. Submit applications at least 15 days prior to the procedure date. Anudaan's committee will make final decision. Anudaan has supported 50+ transplants by raising ₹91+ lakhs since 2021 inception. |  |  |  |

## PAN INDIA NGO FUNDING SOURCES - The Hans Foundation

| THE HANS FOUNDATION                                   |  |  |  |  |  |
|---|--|--|--|--|--|
| Patient category                                      | Below Poverty Line Category (BPL) only   |  |  |  |  |
| Geography serviced                                    | Pan India  |  |  |  |  |
| Types of hospitals covered                            | Public & Private   |  |  |  |  |
| Type of transplants supported                         | All  |  |  |  |  |
| Aspects of treatments supported                       | Dialysis, Pre-transplant Workup costs, Transplant<br>Surgery, Post-Transplant Medication |  |  |  |  |
| Cost of donor organ retrieval surgery covered         | Yes  |  |  |  |  |
| Maximum amount covered                                | No such criteria   |  |  |  |  |
| Quantum of support provided                           | No such criteria   |  |  |  |  |
| Application process                                   | Online only  |  |  |  |  |
| To whom is the payment done?                          | To Hospital  |  |  |  |  |
| How is the payment done?                              | During treatment   |  |  |  |  |
| Can it be availed multiple times or just one-time?    | Multiple times but after a minimum time gap  |  |  |  |  |
| Can it be availed along with other Government Schemes | Yes  |  |  |  |  |
| Additional information (if applicable)                | Amount depends on estimate provided by the hospital.                                     |  |  |  |  |

## PAN INDIA NGO FUNDING SOURCES - TANKER Foundation

| TANKER FOUNDATION                                     |   |  |  |  |
|---|---|--|--|--|
| Patient category                                      | General category (All)  |  |  |  |
| Geography serviced                                    | Pan India   |  |  |  |
| Types of hospitals covered                            | Public & Private  |  |  |  |
| Type of transplants supported                         | Kidney  |  |  |  |
| Aspects of treatments supported                       | Transplant Surgery, Post-Transplant Medication, Investigation                                   |  |  |  |
| Cost of donor organ retrieval surgery covered         | No  |  |  |  |
| Maximum amount covered                                | 10,000/-, 2,500/-,1,500/-   |  |  |  |
| Quantum of support provided                           | No such criteria  |  |  |  |
| Application process                                   | Either Visit or Online  |  |  |  |
| To whom is the payment done?                          | To Hospital   |  |  |  |
| How is the payment done?                              | During treatment  |  |  |  |
| Can it be availed multiple times or just one-time?    | One-time per patient only   |  |  |  |
| Can it be availed along with other Government Schemes | Yes   |  |  |  |
| Additional information (if applicable)                | The organization has supported 4800+ patients by disbursing ₹4+ crores since inception in 1993. |  |  |  |

## PAN INDIA NGO FUNDING SOURCES - TANKER Foundation

| TANKER FOUNDATION (BPL)                               |   |  |  |  |  |
|---|---|--|--|--|--|
| Patient category                                      | Below Poverty Line Category (BPL) only          |  |  |  |  |
| Geography serviced                                    | Pan India                                       |  |  |  |  |
| Types of hospitals covered                            | Public & Private                                |  |  |  |  |
| Type of transplants supported                         | Kidney  |  |  |  |  |
| Aspects of treatments supported                       | Pre-transplant Workup costs, Transplant Surgery |  |  |  |  |
| Cost of donor organ retrieval surgery covered         | No  |  |  |  |  |
| Maximum amount covered                                | 10,000/-  |  |  |  |  |
| Quantum of support provided                           | No such criteria                                |  |  |  |  |
| Application process                                   | Either Visit or Online                          |  |  |  |  |
| To whom is the payment done?                          | To Hospital                                     |  |  |  |  |
| How is the payment done?                              | During treatment                                |  |  |  |  |
| Can it be availed multiple times or just one-time?    | One-time per patient only                       |  |  |  |  |
| Can it be availed along with other Government Schemes | Yes   |  |  |  |  |
| Additional information (if applicable)                | N/A   |  |  |  |  |

# CROWDFUNDING PLATFORMS



## What is Crowdfunding?

Crowdfunding is a way of raising money for a project or business or social cause, by collecting varied and mostly small amounts of capital from a large number of people, via online platforms. Donation crowdfunding is a type of campaign where individuals give donations to fund a specific idea or cause but do not receive any financial returns. Donation-based crowdfunding initiatives are typically used to raise funds for medical emergencies and social causes. There are several Crowdfunding platforms in India, which may charge 8%-12% of the amount collected as administrative/ platform fees. Donors receive Tax exemption under provision of 80G for the amount donated.

## How Can a Crowdfunding Campaign Be Organized?

The Transplant Coordinator is ideally placed to initiate this. A Crowdfunding campaign begins with introducing a needy patient and family to a Crowdfunding Manager. The Crowdfunding team will conduct due verification processes, then create a communication plan to narrate the patient's story using various audio-visual means like videos and photographs. It is important to alert the family to the fact that their patient's details and medical information will be revealed to the general public and seek necessary consent.

The family's role is to seed the campaign, with the help of a few key-supporters who are close to the family and/or are influencers. Influencers are those who connect with the cause, commit to donate to the cause themselves, as well as spread the word actively among their acquaintances. The crowdfunding platform itself will send out targeted messages to its database of regular donors. It is vital to provide regular updates about the patient's condition to the donors, for the interest of transparency as well as to prompt further donations.

Online platforms allow individuals to 'Start a Fundraiser' themselves, by clicking on the link provided on the Homepage, filling-in basic details about the patient one is raising funds for, ailment details, treating hospital, and Target amount to be raised. The appeal can then be shared to all one's contacts and social media sites along with a photo of the patient concerned. Donations received can be withdrawn to the patient's account in the hospital or reimbursed to their own bank account.



## Which are the most common Medical Crowdfunding platforms in India?

1. Milaap: https://crowdfunding.milaap.org/ **Impact Guru:** https://www.impactguru.com/

Ketto: https://www.ketto.org/

These can be accessed for any patient category, Pan-India, for all types of transplants, conducted in both Public & Private Hospitals.

## What is the scale of Medical Crowdfunding?

- Milaap has raised Rs. 2300+ crores, over 809,000+ fundraisers, from 92 lakh+ donations.
- Impact Guru has created 2 lakh+ fundraisers, with a donor base of 30 lakh+.
- Ketto's 72 lakh+ donors have contributed to saving 1.4 lakh+ lives through 3.2 lakh+ fundraisers.







# **SPOTLIGHT**



## Revolutionizing Crowdfunding To Build Financial Support For Those In Need

Milaap, India'ss premier crowdfunding platform, was founded in 2010 by Anoj Viswanathan and Mayukh Choudhury, distinguished microfinance professionals. Initially focused on rural projects and micro-entrepreneurs, Milaap has since expanded its scope to include a diverse range of causes, such as healthcare, education, sports, disaster relief, and personal emergencies.

#### Founded in 2010, Milaap has become India's most trusted crowdfunding platform.

The core belief in the inherent compassion of people drives the mission. Leveraging technology, the platform made online giving seamless and transparent. Anyone in India, regardless of their background, can create a fundraiser on Milaap. The founders envision online giving as the future of charitable and humanitarian acts. It allows people to quickly share their needs with an extensive online community and raise funds safely, transparently, and efficiently.

To date, Milaap has raised over INR Rs. 2400+ Crores, funding an impressive 857,000+ projects across India and receiving over 96 lakhs+ donations. Over the course of 13 years, the platform has emerged as the preferred choice for individuals seeking to rally support and contribute to their cherished causes, not only within India but also across 130 countries worldwide.

Milaap's success is built on its unwavering commitment to transparency, making crowdfunding seamless and trustworthy. It has earned the title of India's most trusted crowdfunding platform, thanks to its dedication and reliability. Collaborations with hospitals, corporates, and NGOs have expanded its reach, enabling campaigns in local languages and reaching smaller cities. Milaap's 'tech-for-good' initiative offers hope to families facing financial hardship due to high medical costs, alleviating the burden of substantial medical bills.

## Milaap's Impact Around Transplants

Milaap plays a vital role in supporting transplant surgeries for both children and adults in India.

These platforms have become instrumental in bridging the financial gap for individuals and families facing the high costs of organ transplantation.

Here is a more detailed breakdown of how Milaap has supported transplant initiatives on its platform:

- Total no. of transplants supported by the platform so far Close to 15000
- Adult transplants 64%
- Paediatric transplants 44%
- Total funds raised for organ donation and transplants INR. 198 cr +

Individual raise for liver, kidney, heart and lung transplants:

| Transplant/Ailment | Total Raise |
|--------------------|-------------|
| Liver              | 131 cr +    |
| Heart              | 6 cr +      |
| Lung               | 11 cr +     |
| Kidney             | 49 cr +     |

| State       | No. of Paediatric<br>Transplant Cases | State       | No. of Adult<br>Transplant Cases |
|-------------|---------------------------------------|-------------|----------------------------------|
| Telangana   | 1141                                  | Tamil Nadu  | 1621                             |
| Tamil Nadu  | 997                                   | Maharashtra | 1256                             |
| Maharashtra | 626                                   | Telangana   | 901                              |
| Karnataka   | 560                                   | Karnataka   | 894                              |
| Delhi       | 443                                   | AP          | 613                              |
|             |                                       |             |                                  |

"At the heart of Milaap's mission is inclusivity—any individual, regardless of their socio-economic background, can start a fundraiser on our platform. Our commitment to a seamless and transparent crowdfunding process has earned us trust among both patrons and beneficiaries. As society advances, online giving is poised to become the primary avenue for charitable and

humanitarian acts. Milaap leads the way, uniting compassionate individuals worldwide, fostering kindness, instilling hope, and providing support to those in need. Through this remarkable platform, people come together to make a significant and lasting impact on countless lives, promoting the spirit of giving and community well-being."







#### Our crowdfunding platform charges NO fees.

Through Milaap, people come together to make a significant and lasting impact on countless lives, promoting the spirit of giving and community well-being.

For assistance and more information on Milaap, please use the information below:



feedback@milaap.org



9916174848

You can also use the Milaap app to fundraise and donate seamlessly.

Set up and manage your fundraiser or donate to different causes from your mobile at anytime and from anywhere



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