



KOA Medical Funds Program 2021-2024



KOA Medical Case Review

KOA Health Care Network Advisory Group



HISTORY

- Since 1989 KOA started getting letters from Kashmiri Pandits (KPs), mostly from Jammu refugee camps, asking for financial help to treat their seriously ill relatives.
- The illnesses ranged from the damaged kidneys needing replacement, cancer, heart disease, diabetes, asthma to severe depression.
- In most of the cases the treatment was going to be provided outside Jammu, as the illnesses could not get appropriate treatment by the Jammu medical establishment.
- In 2002, KOA thought that a better way to run this program was to have a dedicated committee run it in an organized way.
- In 2003, the **KOA Medical Fund**, as the committee was called, was established.
- **PROGRAM OPERATION:** An applicant asking for the Medical Fund assistance, or someone filling the application on his behalf (for some stated reason), has to go through KMECT in India.

Medical Fund History

Medical Funds Over The Years (2001-2015)





Current State : Medical Review cases KMECT

- ▶ KOA Healthcare Network (HCN) has a Medical advisory Group , volunteers that help with review of cases sent by KMECT
- ▶ Patient information is uploaded on to a secure portal for which access is required.
- ▶ The preliminary information is sent via email but the portal provides a means to maintain details about clinical information, financial details that should be kept confidential
- ▶ Cases forwarded are expected to be reviewed in a timely fashion



Current State : Medical Review cases

KMECT

- ▶ KMECT provides an estimate of amounts needed for the patient and also may indicate if the need is urgent
- ▶ For urgent cases, the group tries to keep the turnaround time as short as possible.
- ▶ We are indebted to our specialists in the HCN who provide their expertise when the case requires complex information to be reviewed before a decision can be made. .
- ▶ Situations arise where more funding is requested than the advisory group approves either because not enough information is provided or other reasons



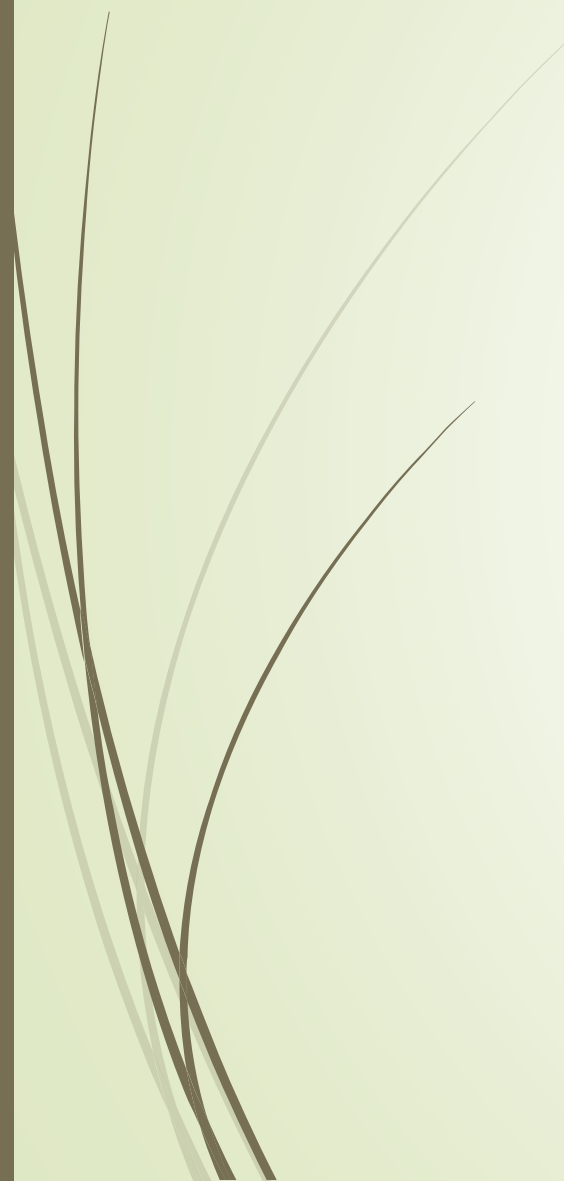
Current State : Medical Review cases

KMECT

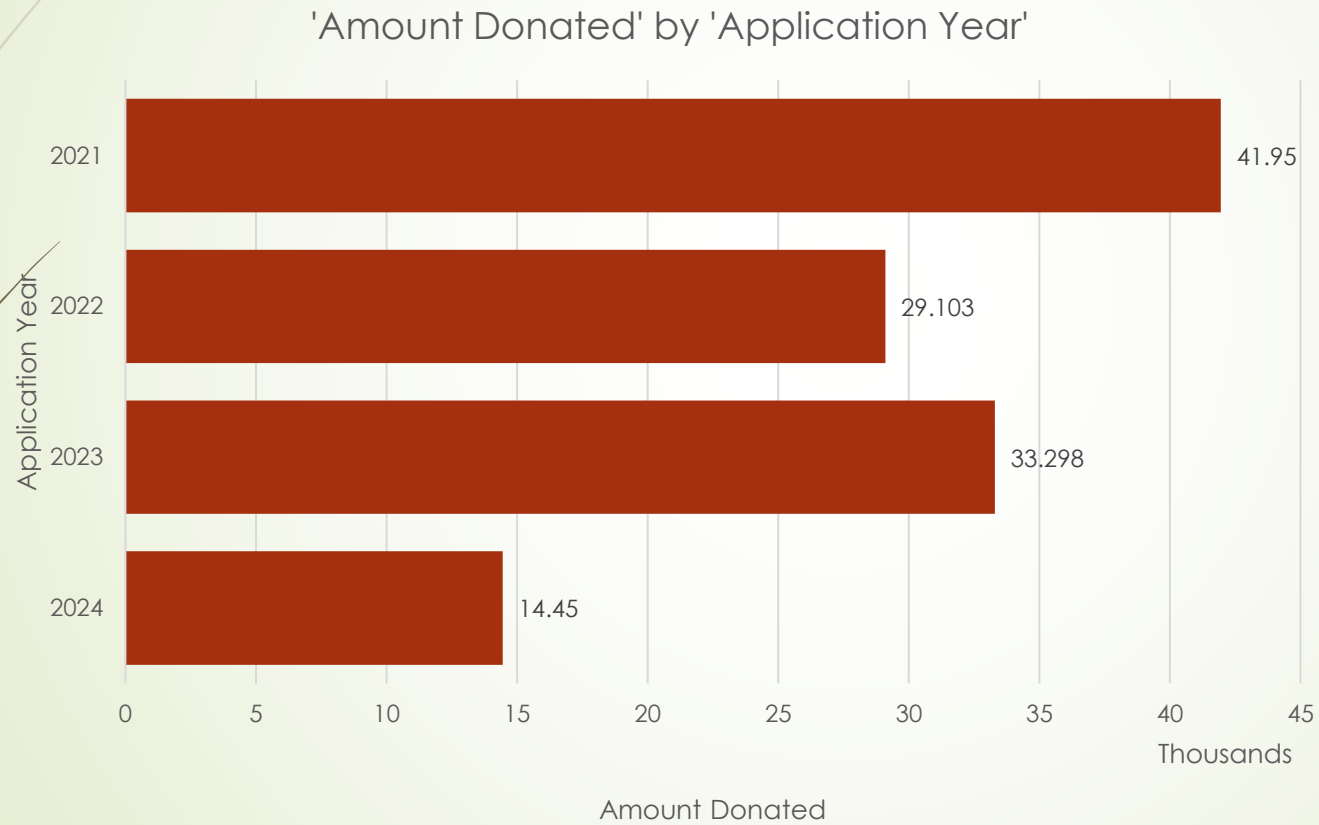
- ▶ Over the last few years the case mix is changing as more advanced therapies become standard of care
- ▶ Oncology and Transplant cases are increasing years and amounts requested per case is becoming larger because of the increasing associated costs.
- ▶ The HCN medical advisory board is limited in what can be dispensed because of limited funds
- ▶ The need remains significant for donations in spite of many other donor pools



cases

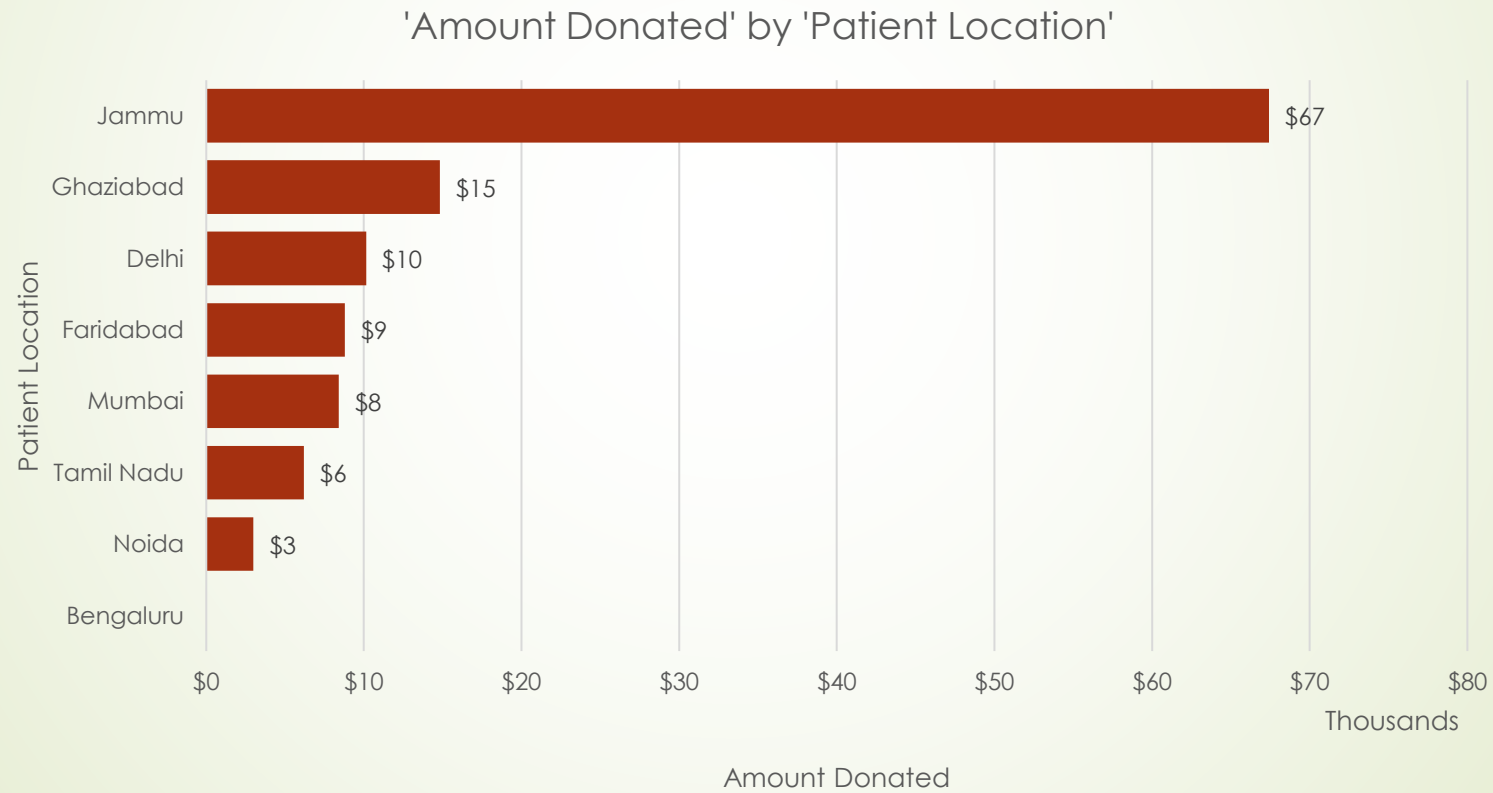


Funds Transferred Year wise



Year	Amount Transferred
2021	\$41,950
2022	\$29,103
2023	\$33,298
2024	\$14,450
Grand Total	\$118,801

Amount Donated by Patient Location

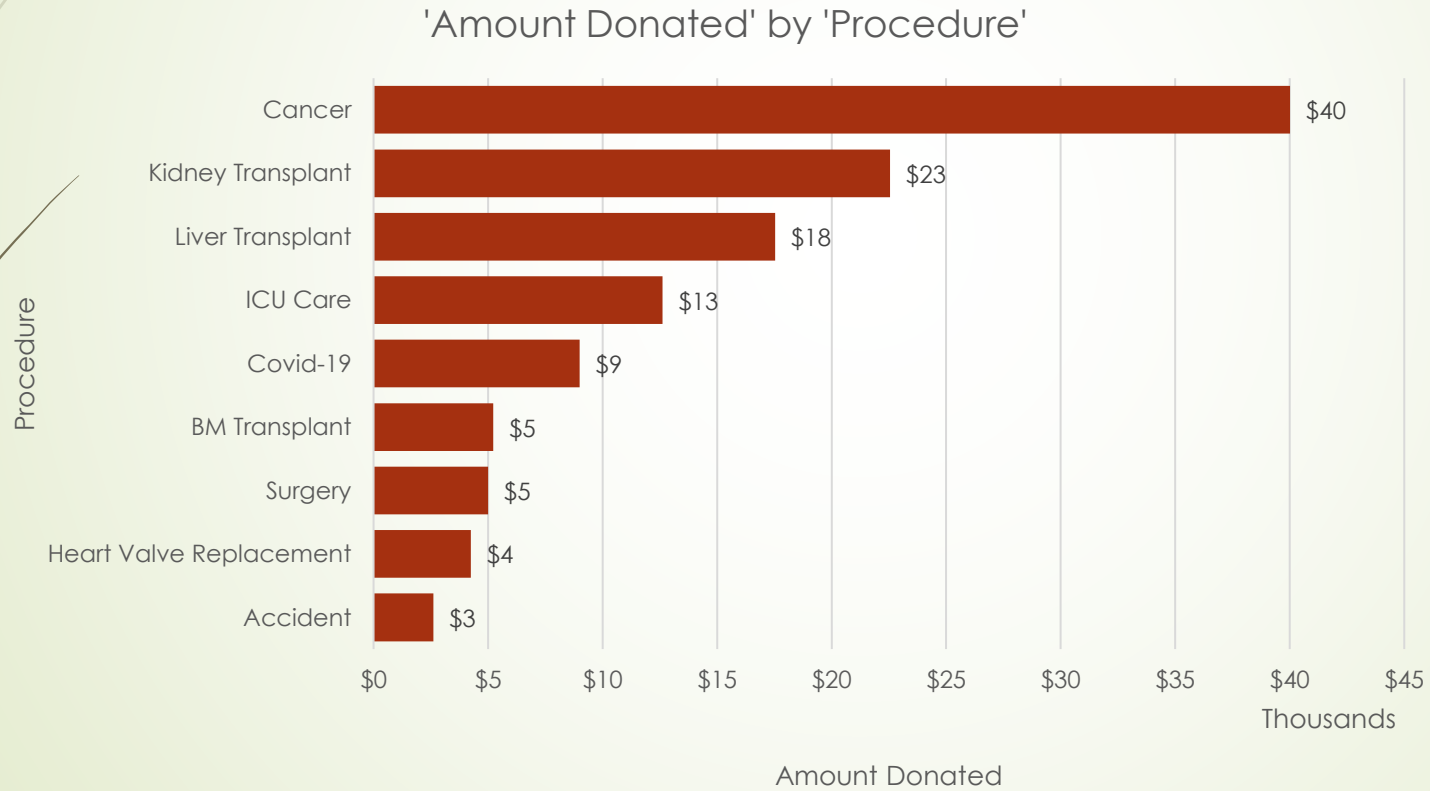




Cancer Cases

- ▶ 69 y/o F, Homemaker, Faridabad
 - ▶ Diagnosed with Colon Cancer, required Surgery & Chemotherapy
 - ▶ Father also very sick in the hospital
- ▶ 52 y/o M, Unemployed, Jammu
 - ▶ Recurrent Lung Cancer requiring Immunotherapy
 - ▶ Family Income Rs 6500/month
- ▶ 47 y/o M, Unemployed, Jammu
 - ▶ Liver Cirrhosis with Liver Cancer requiring Liver Transplant
 - ▶ Family Income Rs 13,000/month

The Rising Cost of Cancer



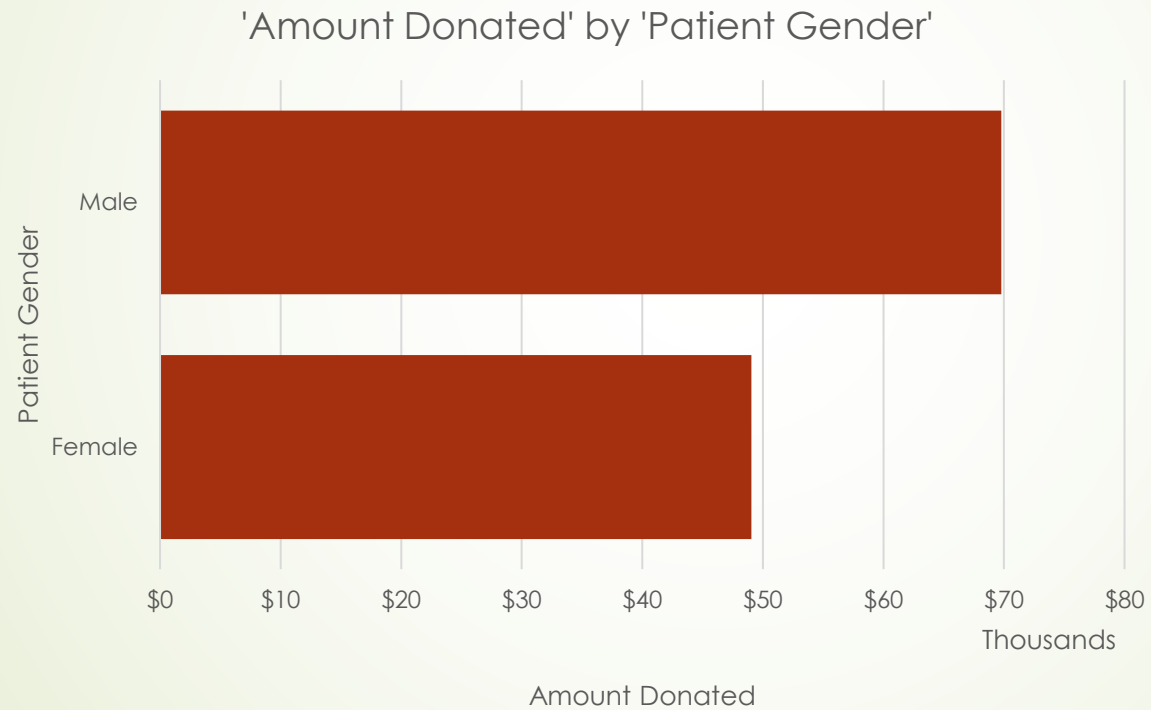
Procedure	Sum of Amount Donated
Cancer	\$40,022
Kidney Transplant	\$22,554
Liver Transplant	\$17,526
ICU Care	\$12,616
Covid-19	\$9,000
BM Transplant	\$5,224
Surgery	\$5,000
Heart Valve Replacement	\$4,250
Accident	\$2,609
Grand Total	\$118,801



Kidney Transplant Cases

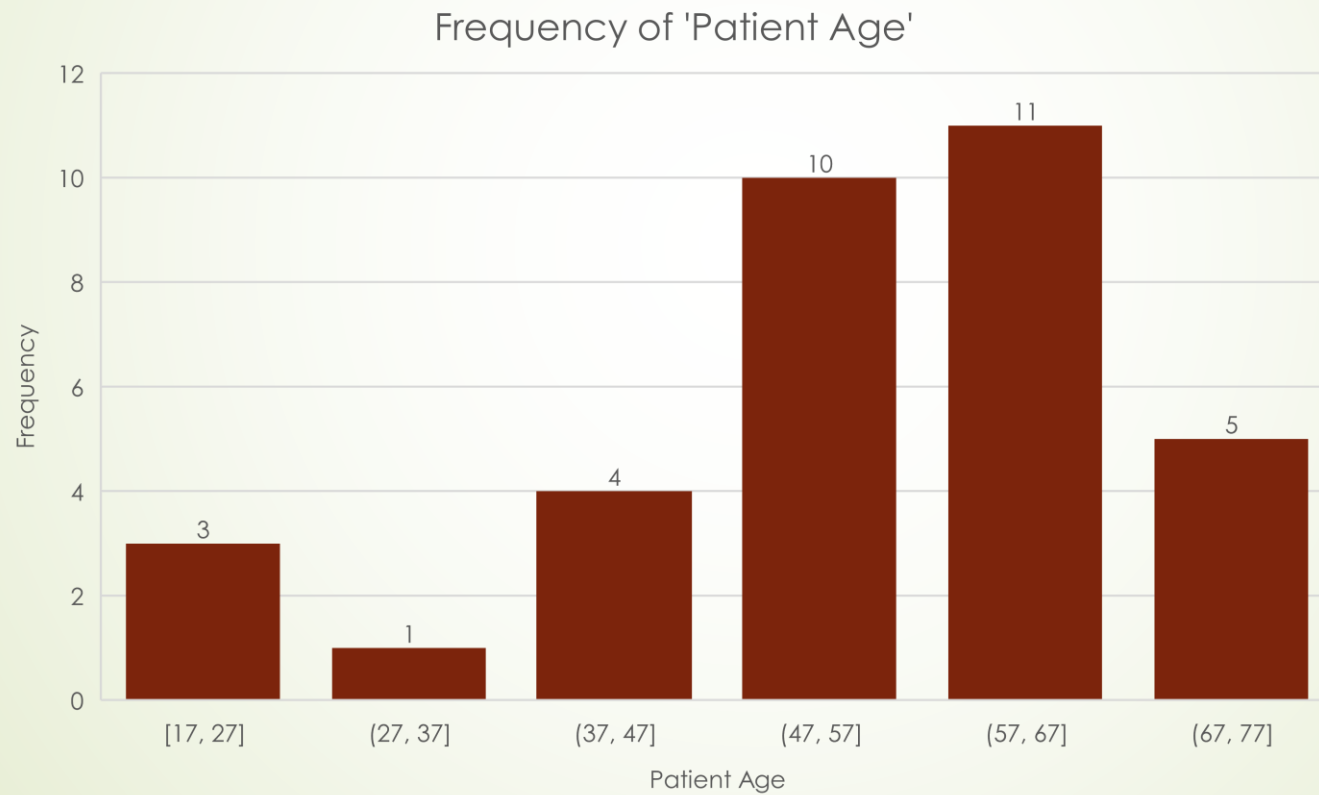
- ▶ 51 y/o M, Unemployed, Jammu
 - ▶ h/o CKD → ESRD (2021)
 - ▶ Family Income Rs 13,000/month
- ▶ 24 y/o M, Student, Jammu
 - ▶ h/o CKD → ESRD (2022)
- ▶ 54 y/o F, Homemaker, Jammu
 - ▶ ESRD on Dialysis (2022)
 - ▶ Family Income Rs 40,000/month
- ▶ 17 y/o F, Student, Jammu
 - ▶ h/o CKD → ESRD (2024)
 - ▶ Family Income Rs 63,000/month

Gender Distribution

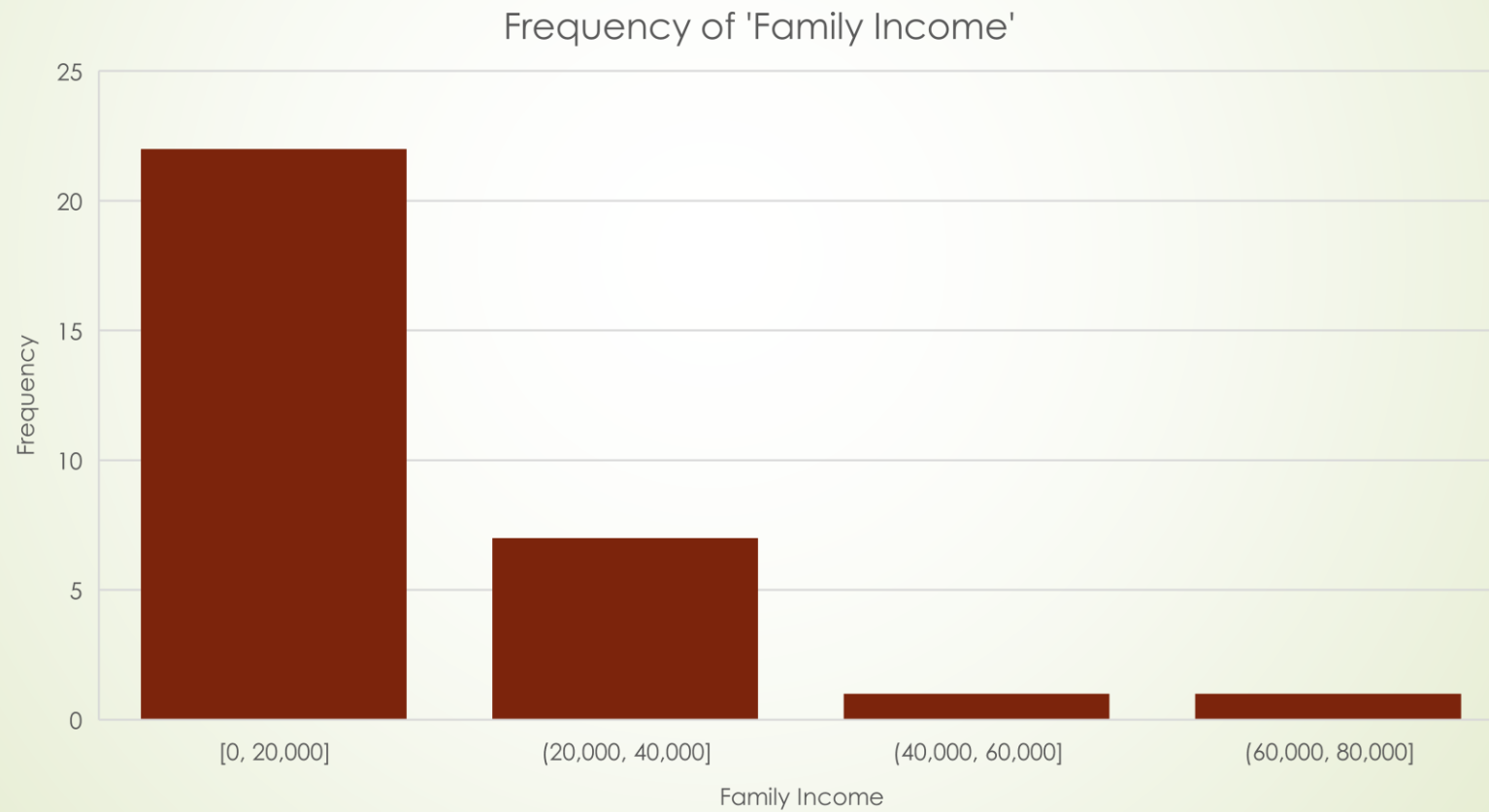


Patient Gender	Sum of Amount Donated
Male	\$69,766
Female	\$49,035
Grand Total	\$118,801

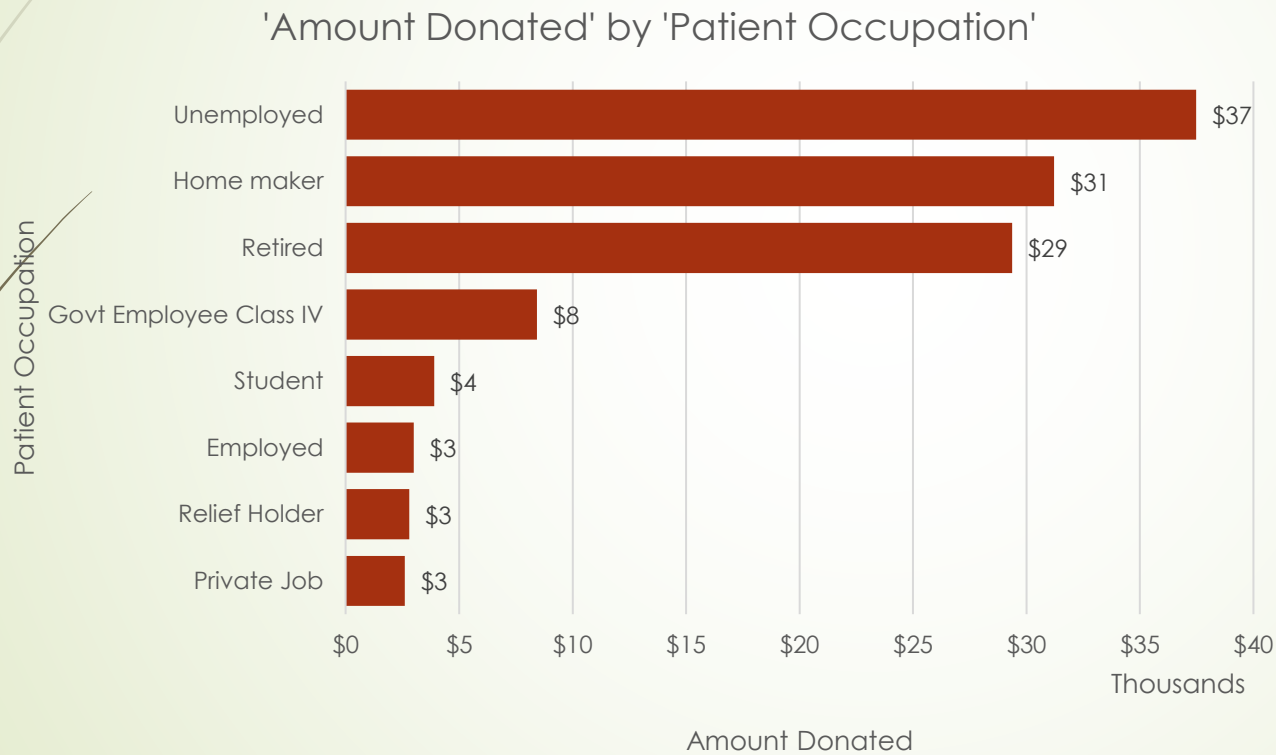
Age Groups



Family Income (INR)



Patient Occupation



Patient Occupation	Amount Donated
Unemployed	\$37,480
Home maker	\$31,220
Retired	\$29,362
Govt Employee Class IV	\$8,430
Student	\$3,900
Employed	\$3,000
Relief Holder	\$2,800
Private Job	\$2,609
Grand Total	\$118,801