

## Funding for Cancer Treatment in India

List of resources available in India for funding cancer treatment.

Contact us for special pricing and discounts for cancer treatment at [contact@dcodecare.com](mailto:contact@dcodecare.com)

### 1) Medical Insurance

You can only avail insurance payments if you already hold a valid medical insurance which covers cancer. If you do, check with your insurer about cancer coverage.

- Get a list of tests and procedures that are included and excluded. A lot of the care for cancer is outside the hospital e.g. chemotherapy, radiation therapy, advanced scans don't always need hospitalisation. Hence, talk to your insurer about how to cover those costs into the treatment package.
- Your doctor can work with you to ensure you are able to maximize your insurance claim. Some key drugs are not included in the coverage, so ensure you talk to your doctor about alternatives available that are accepted by your insurance.
- Please do this before you start a treatment plan, as it may not be possible to change the medicines mid-way once you start a particular treatment. This way chances of your claim being rejected later are reduced.

### 2) Medical Loans / Payment Plans

Below are two ways of availing EMI payments – Take a loan directly from a bank OR Negotiate a payment plan with your hospital

- You can take a personal loan, subject to your credit history. Usually for medical purposes, you can take a loan with an interest of 11-35% depending on the conditions of the loan.
- While loans are one way to borrow money, you can also negotiate a payment plan with your hospital. Most hospitals are open to this. They will work out EMI payment options to pay for your treatment.
- Some hospitals such as Aster hospital have an Aster finance Service arm that facilitates medical loans for treatments. You must ask your hospital if there are such facilities. They generally work with a bank(s) to enable part payments for the bill value.

### 3) Crowdfunding

There are many online crowdfunding platforms that enable you to borrow money from donors over the internet. These crowdfunding platforms have helped patients raised lakhs of rupees successfully for cancer treatments.

- You can use crowdfunding portals such as [Milaap](#), [Ketto](#), [ImpactGuru](#) to set up a campaign easily and raise funds
- There are no eligibility criteria
- You need basic knowledge of the internet to tell your story through a campaign online

#### 4) Funds from NGOs and Trusts

There are private funds setup by individuals that fund cancer treatment - Nargis Dutt Memorial Trust and Yuvraj Singh Foundation are few of these.

There are some NGOs that raise funds for treatment for the needy, below are a few you can contact.

- The Indian Cancer Society: Learn how to apply [here](#)
- The Cancer Patient Aid Association, learn more [here](#)
- The Cancer Care Trust. Learn more [here](#)

In Bangalore there are charitable hospitals that fund treatment of the needy:

- [Bangalore Baptist Hospital](#) has a trust of its own to fund treatment for poor
- [Sri Shankara Cancer Hospital](#) has a tie-up with Indian Cancer Society for funding treatment of the needy
- [Cytocare Hospital](#) assists paediatric cancer patients from financially weak section to fund their treatment through donations and subsidized costs

#### 5) Funds from the Government

Below is a list of government schemes that can help you fund your treatment:

1. **Health Minister's Cancer Patient Fund:** The Ministry of Health & Family Welfare offers the Health Minister's Cancer Patient Fund (HMCPF) under Rashtriya Arogya Nidhi. This is available for patients living below the poverty line. Apply [here](#)
2. **The Health Minister's Discretionary Grants:** The Ministry of Health & Family Welfare, offers up to a maximum of Rs. 50,000 to poor patients in cases where free medical facilities are not available at government hospitals. Only those having an annual family income up to Rs.1.25,000 and below are eligible for financial assistance of up to 70% of the total bill. Apply [here](#)
3. **National Health Protection Scheme:** An Ayushman Bharat initiative, the National Health Protection Scheme provides coverage up to 5 lakh rupees per family per year for secondary and tertiary care hospitalization. Learn more [here](#).
4. **Prime Minister's National Relief Fund:** Originally intended for victims of natural disasters also provides partial coverage for heart surgeries, kidney transplantation, cancer treatment, and more such treatments. Learn more [here](#).
5. **State Illness Assistance Fund:** States/UTs (with Legislature) have set up Illness Assistance Fund that offers coverage up to Rs. 1 Lakh for cancer treatment at government hospitals within the state. While some states do not have this scheme, Karnataka, Madhya Pradesh, Tripura, Andhra Pradesh, Tamil Nadu, Himachal Pradesh, Jammu & Kashmir, Maharashtra, West Bengal, Kerala, Mizoram, Rajasthan, Goa, Gujarat, Sikkim, Bihar, Chhatisgarh, Jharkhand, Haryana, Uttarakhand, Punjab and Uttar Pradesh and the NCT of Delhi and Puducherry support it. Apply [here](#)
6. **Chief Minister's Relief Fund:** Under this, states provide financial assistance to the poor for cancer treatment. You can find complete details of the financial assistance available in Karnataka [here](#)