

***Can Cure is the Nag Foundation's quarterly newsletter that helps create awareness about various issues related to cancer and its treatment. It is an opportunity for our members, both doctors and patients, to share their insights and testimonies with you.***

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**MAKING CANCER TREATMENT AFFORDABLE AND MORE EFFECTIVE by Dr Shona Nag, (Trustee)**



In March 2019 the Nag Foundation daycare, "Gulmohar", which was operational at Phadke Hospital moved to new premises. The Surya Sahyadri Hospital at Kasba Peth has kindly offered to house our daycare. In fact the whole hospital has been reserved to run the "Mahatma Jyotiba Phule Jan Arogya Yojana Scheme" and "Ayushman Bharat Scheme" meant for below poverty line patients and yellow ration card holders.

Cancer treatments are not only expensive, but are a recurring cost. While the government is doing what is possible, the onus falls on NGOs such as ours to help out in any way we can. The Nag Foundation started the Herceptin fund, with the support of the Live Life Love Life Foundation 3 years ago. The fund sponsors a life-saving drug for women with Her2 positive breast cancer. So far we have helped more than 50 women in the last 3 years by supplying free vials of Herceptin to them.

Many other life-saving medicines like growth factor injections, which protect the patients' bone marrow after chemotherapy, are also provided free of cost to patients. We also sponsor cancer surgeries and radiotherapy treatments.

In a bold move, the Government of India has recently capped the maximum retail price (MRP) of over 52 cancer drugs, which will help patients afford treatment throughout the country. This means that larger corporate hospitals will now have to sell drugs cheaper.

Patients who were previously not able to afford treatment in larger hospitals, will now be able to access treatment in them. Many patients opt for treatment in nursing homes due to unaffordability, leading to compromises in care, as Oncologists are not available at all times to

supervise the treatment. This move will facilitate cancer care in NABH accredited hospitals, with standardised protocols, under the direct care of well-trained Oncologists.

An additional focus of the Foundation has been research and education. Last year we conducted a series of Onco-Nurse education workshops. Nurses are often the first and only point of contact for cancer patients when they are receiving chemotherapy. It is important they be trained well, both in terms of technical and scientific knowledge as well as soft skills. Over 55 nurses from 16 major hospitals in Pune attended these workshops. This year we plan to conduct not only nursing workshops but also sessions for Caregivers of cancer patients.

The Surabhi Nag Research Award was started in 2016 for Indian researchers below the age of 50. Research done in our own country is vital to understanding cancers that are unique to India. This may eventually lead to treatment breakthroughs as well. This year the award became bigger – the Nag Foundation and WCI (Women's Cancer Initiative) of Tata Hospital came together and instituted a combined award for research in Breast Cancer. Of the 20 research proposals received, 2 were given research grants of ₹10 lakhs each. The results of the research should be available in 2 years. We think this is an important way forward for progress in the field of Breast Cancer in our country.

### **FINANCIAL PLANNING LESSONS FROM MY SICKNESS by Amit Shah (Cancer Survivor)**

Adversity is a blessing in disguise if you look hard enough - my illness certainly brought a lot of blessings.

It is only when we experience a certain situation that we realise how limited our understanding is. I faced this when I was diagnosed with cancer.

My illness and subsequent recovery made me look at financial planning in a totally new light and I would like to share my learnings.

This article is not about how to do financial planning, but deals with some aspects of financial planning that have helped me.

- ✚ **Make Financial Planning a Topmost Priority:** Financial planning was important, but was always last on my list so when I got sick, my biggest worry was centered around money. How will I manage my treatment expenses? How will my family manage if I am to die? What if I survive but am unable to work for an extended time? This made me realise that financial planning should be a priority for everyone, because disaster can happen at any time.
- ✚ **Create an Emergency Fund:** This will take care of 6 to 12 months of one's total expenses. This includes all daily expenses, EMIs, premiums, etc. My illness taught me that it is not just enough to have an emergency fund, one also needs funds to take care of immediate "hospital costs". Often hospitals do not have a cashless facility or the insurance does not fully cover all of the expenses. The emergency fund includes a corpus amount for medical expenses.

- ✚ **Have Adequate Mediciam:** It is important to have an independent Mediciam policy for yourself and your family and it should consider both current and future needs. A company coverage may not be adequate and one should have an independent Mediciam cover as well. The amount of Mediciam cover will increase as you get older. So ₹5 lakhs may be good enough today but will it be enough ten years down the line? Go with a medical cover that is useful in the long term. Understand the clauses of the Mediciam policy, make sure your agent explains the clauses, its exclusions, etc. I realised that my policy would not have covered my illness, if it was less than 4 years old.
- ✚ **Life Insurance:** The biggest worry after a diagnosis of a major illness is how the family will cope in case of death. An adequate life insurance takes care of this worry. To identify how much insurance one needs, look at total yearly cash expenses and divide it by 6% (expected return on investment). For example, if the total yearly expense is ₹6 lakhs then one should have an insurance of ₹1 crore. You may subtract your savings from the amount of insurance needed but it is always better to have extra insurance to account for inflation. Both premium and amount of insurance need to increase with age, so it is better to buy a large insurance policy when one is young. Also buy term insurance policies which are cheaper. Make sure that nominee names are clear and original copies are readily available to your family.
- ✚ **Consolidate Your Investment Documents:** I was the only member of my family aware of all the investments made over a period of time, and the documents were not consolidated in one place. Many of them did not have nominations or an updated postal address. I realised that if I had not survived and if all the documentation was not in one place, chances are my family would not have been able to claim at least 10-20% of my investments. Consolidate all documents, ensure that nominees are appointed and one copy each is kept with your spouse and your CA.
- ✚ **Invest in Good Karma and Relationships:** I have been regularly donating my time and money. The good Karma generated through my works of charity ensured that I found the right doctor, healer and my illness had relatively very low impact. I also understood the importance of relationships during my sickness. The fact that I was surrounded by my immediate and extended family and friends gave me the strength and courage to face the disease, and their prayers ensured that I recovered very fast.



*Our activities reflect our vision and mission of Cancer – Care to Cure. Our dedicated team of doctors, professionals and survivor volunteers reach out into the community to destigmatise Cancer and to educate and inform women and men about the curative aspects of Cancer. The survivorship programmes for patients and caregivers help them navigate life after Cancer.*

### **THE LAST QUARTER (1<sup>st</sup> January to 31<sup>st</sup> March 2019)**



**Total No. of Awareness Sessions : 5**

**Total No. of Screening Sessions: 4**



**Total No. of Continuing Medical Training Programmes: 2**



**Total No. of Survivorship Programmes: 4**



**Total No. of Patients Supported by Gulmohar Low Cost Daycare: 52**

**Total No. of Herceptin Vials given in the last 3 months: 13**

If the Nag Foundation has made a difference in the lives of our patients, and enabled individuals to reconsider health priorities, it is because of the empathy and the generosity of our patrons and donors. We would like to thank –

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**A message from Ms Valerie Beynon**

*"With love and happy memories of Pat Barr and Sarah Corp – both remarkable in what they contributed in their lives".*

**A special gratitude to all our donors who wish to remain anonymous**

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