



## Profile of partner NGOs

### NIVEDITHA GRAMIBHIVRUDHI SANGHA

Niveditha Gramabhirudhi Sangha (NGS) is a voluntary organization registered under Society Act 1960. The NGO's area of operation is entire Karnataka State and so far they have covered poor families in Kolar, Chickaballapura, Bangalore urban and rural districts.

NGO is working for social welfare through eco friendly projects, socio-economic development of the poor families, micro finance, old age day care centre, HIV AIDS affected people, state highway day care centre under the road safety project, environmental projects, science clubs, health care, technology innovation and cultural activities. They are providing shelters for youth and implementing projects for the senior citizen such as running old age home.

#### MISSION

Uplifting the society by providing services to the needy persons, destitute women and make independent organizations to implement projects for welfare of the poor.

## FLASH



Dr. Arjun Sachidanand, MD addressing the delegates From NGOs and Hospitals about the Suddanand Poorna Arogya Scheme on the occasion of National Seminar at Hubli on 25th to 26th August.

#### Outreach and future outlook:

Has promoted 108 SHGs in 200 villages in Siddlaghatta taluk and town, and in Chikaballapur district. The society has planned various schemes for development of rural poor people such as vocational training like dry land development, women welfare training, horticulture training, road safety, traffic signal awareness, etc.

#### Contact Address:

V. Narayanappa, Secretary, Niveditha Gramabhirudhi Sangha, No. 601, Santhosh Nagar, Dibburahalli Road, Siddlaghatta Town, Chikballapur, Karnataka,

A company committed to arrange low cost, timely and quality health care services to the urban and rural poor by collaborating with NGO-MFIs/ Cooperatives and recognized private Hospitals. Corporate and Donors can sponsor programs for implementation in areas of their choice for communities whom they want to provide special health care services.

## Highlights of achievements

No. of districts Covered for Karnataka	17
No. of Partner NGO-MFIs	15
No. of Net work Hospitals	40
No. of orientation for NGO staff and beneficiaries	220
No. of SAS Field Staff	35
No. of SAS Back office Staff	13
No. of Sukhi Health Cards Issued by NGO's	60000



**SAS Poorna Arogya Health Care Pvt. Ltd Mysore conducted 2 day's National Seminar at Hubli on 25th & 26th August 2010**

ರೀಡ್ ಸಂಸ್ಥೆ (ಧಾರವಾಡ) ನಡೆದು ಬಂದ ಹಾದಿ

ಗ್ರಾಮೀಣ ಪರಿಸರ ಮತ್ತು ಕೃಷಿ ಅಭಿವೃದ್ಧಿ ಸೇವಾ ಸಂಸ್ಥೆ (ರೀಡ್) ಧಾರವಾಡವು 2004 ರಲ್ಲಿ ಸ್ಥಾಪನೆಯಾಯಿತು. ಒಟ್ಟು 7 ಜನ ನಿರ್ದೇಶಕರು ವಿದ್ಯಾವಂತರೂ- ಸಾಕಷ್ಟು ಅನುಭವಿಗಳು ಆಗಿರುವ ಅಧ್ಯಕ್ಷರು ಹಾಗೂ ಕಾರ್ಯದರ್ಶಿಗಳ ಮುಖಂಡತ್ವದಲ್ಲಿ ಸ್ಥಾಪನೆಗೊಂಡು 3 ವರ್ಷಗಳ ಪರ್ಯಂತ ಭಾರತೀಯ ಜೀವ ವಿಮಾ ನಿಗಮದವರು "ಜೀವನ ಮಧುರ" (ಮೈಕ್ರೋ) ಇನ್ಸುರೆನ್ಸ್ ಒಂದು ಹೊಸ ಯೋಜನೆಯನ್ನು ಜಾರಿಗೊಳಿಸಿ ಕಡು ಬಡವರಿಗೆ, ಕೂಲಿ ಕಾರ್ಮಿಕರಿಗೆ ವಿಮೆಯ ಪಾಲಭ್ಯವನ್ನು ಜಾರಿಗೆ ತಂದಿರುವುದಲ್ಲದೆ ಅಪಘಾತ ಹಾಗೂ ಮರಣ ಪಾಲಭ್ಯಗಳನ್ನು ವಿಮೆಯನ್ನು ಸಂಘ ಸಂಸ್ಥೆಗಳಿಗೆ ಮಾತ್ರ ಕೊಡುವುದಾಗಿ ಸೀಮಿತವಾಗಿರುವುದರಿಂದ ಮೈಕ್ರೋ ಇನ್ಸುರೆನ್ಸ್ ಸೇವೆ ಮಾಡುವ ಸದವಾಕಾಶ ನಮ್ಮ ಸಂಸ್ಥೆಗೆ ದೊರೆಯಿತು.

ಮೈಕ್ರೋ ಇನ್ಸುರೆನ್ಸ್ ಮ್ಯಾನೇಜರ್ ಮಾನ್ಯ ಶ್ರೀ ಗೋಪಾಲ ಅವರ ಸಹಕಾರದಿಂದ ತರಬೇತಿ ನಂತರ ಗ್ರಾಮೀಣ ಭಾಗದ ಸ್ವ ಸಹಾಯ ಗುಂಪುಗಳಿಗೆ, ಸ್ತ್ರೀ ಶಕ್ತಿ ಗುಂಪುಗಳಿಗೆ ಹಾಗೂ ಬಡವರಿಗೆ ಪ್ರಾರಂಭವಾದ ಇನ್ಸುರೆನ್ಸ್ ಸೇವೆಯಿಂದ ನಮ್ಮ ಸಂಸ್ಥೆಯು ಸ್ಥಿರವಾಗಿ ನಿಲ್ಲಲು ಸಹಾಯವಾಯಿತು ಹಾಗೂ ತನ್ಮೂಲಕ ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಲಯದಲ್ಲಿ ಖರ್ಚು- ಟೇಬಲ್-ಕಬರ್ನ್, ಕಂಪ್ಯೂಟರ್- ಪ್ರಿಂಟರ್ ಮುಂತಾದವುಗಳಿಂದ ಆಫೀಸು ಏರ್ಪಡಿಸಿ ಕೊಡಿತು. ಈ ಸೇವೆಯಿಂದ ಸಂಸ್ಥೆಯ ಮುಖಾಂತರ ಸುಮಾರು 50 ಜನ ಮಹಿಳಾ ನಿರುದ್ಯೋಗಿಗಳು ತಮ್ಮ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಇನ್ಸುರೆನ್ಸ್ ಮುಖಾಂತರ ಪ್ರತಿ ತಿಂಗಳು ಕಮಿಷನ್ ಆಧಾರದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಾ ಬಂದಿದ್ದಾರೆ ಹಾಗೂ ಸುಮಾರು 6000 ಬಡಕುಟುಂಬಗಳನ್ನು ಮೈಕ್ರೋ ಇನ್ಸುರೆನ್ಸ್ ಅಡಿಯಲ್ಲಿ ತರುವ ಮೂಲಕ ಅವರ ಕುಟುಂಬಗಳಿಗೆ ಸುರಕ್ಷೆಯನ್ನು ಒದಗಿಸಿದ್ದಾರೆ.



## ರೀಡ್ಸ್ ಮುಂದುವರೆದ ಭಾಗ

ಇದನ್ನು ಆರೋಗ್ಯ ಪಂಚಾಯತ್‌ನವರು ಧಾರವಾಡ ಜಿಲ್ಲೆ ನವಲಗುಂದ ತಾಲೂಕಿನ ಸ್ವ ಸಹಾಯ ಗುಂಪುಗಳನ್ನು ರಚಿಸಿ ಅವುಗಳನ್ನು ಅನುಕರಣೆ ಮಾಡಿ ಬ್ಯಾಂಕಿಗೆ ಸಂಬಂಧ ಬೆಳೆಸುವುದು ಅಲ್ಲದೆ ಆ ಗುಂಪುಗಳಿಗೆ ಸಾಲ ಕೊಡುವುದು, ಸ್ವರ್ಣ ಜಯಂತಿ ಸ್ವಗ್ರಾಮ ರೋಡ್‌ಗಾರ್ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಸರ್ವಿಸಡ ಸಾಲ ಕೊಡಿಸಿ ಬಡತನ ರೇವೆಗಿಂತ ಕೆಳಗಿರುವವರನ್ನು ಆರ್ಥಿಕವಾಗಿ ಸಬಲರನ್ನಾಗಿ ಮಾಡುವುದು ಅಲ್ಲದೆ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದಲ್ಲಿ ಸೌಚಾಲಯಗಳನ್ನು ನಿರ್ಮಿಸಿ ಅವುಗಳ ಉಪಯೋಗಗಳ ಕುರಿತು ತಿಳಿಹೇಳುವುದು. ಹಾಗೂ ಶಾಲೆಯಿಂದ ಹೊರಗಿರುವ ಮಕ್ಕಳ ಕುರಿತು ಅವರ ತಂದೆ ತಾಯಿಗಳಿಗೆ ತಿಳಿ ಹೇಳಿ ಮಕ್ಕಳು ಸರಿಯಾಗಿ ಶಾಲೆಗೆ ಹೋಗುವಂತೆ ಪ್ರೋತ್ಸಾಹಿಸುವುದು ಮತ್ತು ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದಲ್ಲಿ ಬಾಲಕಾರ್ಮಿಕ ಪದ್ಧತಿ -ಬಾಲ್ಯವಿವಾಹ ಇಂತಹ ಪಿಡುಗುಗಳ ಕುರಿತು ತಿಳಿ ಹೇಳುವುದು, ಇದಲ್ಲದೆ ಎಚ್ ಐ ವಿ ಯಂತಹ ಫೋರ ಮಾರಕ ರೋಗಗಳ ಹರಡುವಿಕೆ ಹಾಗೂ ತಡೆಗಟ್ಟುವಿಕೆ ಕುರಿತು ತಿಳಿ ಹೇಳುವುದನ್ನು ಸಂಸ್ಥೆ ನಿರ್ವಹಿಸುತ್ತಾ ಬಂದಿರುತ್ತದೆ.

ಒಟ್ಟಿನಲ್ಲಿ ಸಂಸ್ಥೆ (ರೀಡ್ಸ್)ಯು ಗ್ರಾಮೀಣ ಭಾಗದಲ್ಲಿ ಹೆಚ್ಚಿನ ಪ್ರಮಾಣದಲ್ಲಿ ಒಳ್ಳೆಯ ಸೇವೆ ಕೊಡುತ್ತಾ ಬಂದಿರುತ್ತದೆ.

## ಸ್ವಯಂ ಸೇವಾ ಸಂಸ್ಥೆಯ ಅನುಭವ

### ರೀಡ್ಸ್ ಸಂಸ್ಥೆ( ಧಾರವಾಡ )

2010 ನೇ ಸಾಲಿನಲ್ಲಿ ಮೈಸೂರಿನ ಎಸ್.ಎ.ಎಸ್ ಪೂರ್ಣ ಆರೋಗ್ಯ ಸಂಸ್ಥೆಯವರು ಧಾರವಾಡದಲ್ಲಿ ರೀಡ್ಸ್ ಸಂಸ್ಥೆಯ ವಿಷಯ ತಿಳಿದು ತಾವು ಪೂರ್ಣ ಆರೋಗ್ಯ ಕಾರ್ಯಕ್ರಮ ಕೊಡುವುದಾಗಿ ತಿಳಿಸಿ ಹೇಳಿರುವುದರಿಂದ ಸದರಿ ಕಾರ್ಯಕ್ರಮವನ್ನು ಕೈಗೆತ್ತಿಕೊಂಡಿದೆ. ನಮ್ಮ ಸಂಸ್ಥೆಯ ಮುಖಾಂತರ ಸಾಕಷ್ಟು ಜನರಿಗೆ ಆರೋಗ್ಯಸೇವೆಯ ಅನುಕೂಲ ಮಾಡಿಕೊಡಲಾಗಿದ್ದು ಈ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಬಡವರಿಗೆ ತುಂಬಾ ಅನುಕೂಲವಾಗಿರುವುದನ್ನು ಈ ಸೇವೆಯಿಂದ ತೃಪ್ತಿಯಾದ ಬಡ ಜನತೆ ಸ್ವತಃ ಹೇಳುತ್ತಿರುವರು.

ನಮ್ಮ ಸಂಸ್ಥೆಯು ಇನ್ನು ಉಳಿದ ಫಲಾನುಭವಿಗಳಿಗೆ ಸದಾಪಕಾಶ ಮಾಡಿಕೊಡುವಲ್ಲಿ ಎಸ್.ಎ.ಎಸ್ ಪೂರ್ಣ ಆರೋಗ್ಯ ಕಾರ್ಯ ಕ್ರಮದವರು ಹಾಗೂ ರೀಡ್ಸ್ ಸಂಸ್ಥೆಯವರು ಹೆಚ್ಚಿನ ಶ್ರಮ ವಹಿಸಬೇಕಾಗಿದೆ

## Shakuntala Memorial Hospital, Hubli



## Profile of Net work hospitals



SHAKUNTHALA MEMORIAL HOSPITAL is located in HUBLI which is commercial hub of north Karnataka. It is well connected by road, rail and airlinks. The hospital is conveniently located in close proximity to the bus stand and railway station

An ideally situated and well designed lobby provides comfortable ambience to patients, attenders and visitors. There is 24 hour Pharmacy within the hospital premises itself. The hospital canteen provides meal facility to all wards and caters to the patients, attenders, visitors and staff. Facilities for one attender per patient is available in all wards. Ambulance service is available round the clock at the hospital.

Shakuntala memorial hospital is a 150 bedded multi specialist hospital located in the heart of Hubli city providing comprehensive & dedicated medical care. The hospital is conceptualized by Dr. V.E. Gadagi's philosophy to provide all the required medical facilities under one roof at affordable costs.

To fulfil the philosophy of Dr. V. E. Gadagi the hospital is provided with

- A24 hour accident and emergency unit with ambulance
- Spacious consultation rooms
- Specially designed burns and plastic surgery units
- A dedicated burns and plastic surgery unit
- Sophisticated ultra modern operation theaters
- A state of the art dialysis unit
- Comfortable and well ventilated wards
- A comprehensive diagnostic complex

ನನ್ನ ಹೆಸರು ಶರವತ್ ನಾನು ತುಂಬಾ ಬಡವಳಾಗಿದ್ದು ಸುದಾನಂದ ಹೆಲ್ತ್ ಕೇರ್‌ನ ಹೆಲ್ತ್ ಕಾರ್ಡ್‌ನಿಂದ ಉಚಿತ ಚಿಕಿತ್ಸೆಯು ದೊರಕಿತು. ಇದರಿಂದ ತುಂಬಾ ಸಂತೋಷವಾಗಿದೆ. ನಮ್ಮ ಕಷ್ಟ ಕಾಲದಲ್ಲಿ ನಮಗೆ ಸಹಕರಿಸಿದ ಕಾರಣ ನಮಗೆ ಉಚಿತ ಚಿಕಿತ್ಸಾ ಪೌಲ್ಕ ಕೊಡಿಸಿದ ಕಾರಣ ಸುದಾನಂದ ಹೆಲ್ತ್ ಕೇರ್ ಸಂಸ್ಥೆಗೆ ನಮ್ಮ ಹೃದಯಪೂರ್ವಕ ವಂದನೆಗಳು.

ನಮಗೆ ಶಕುಂತಲಾ ಮೆಮೋರಿಯಲ್ ಆಸ್ಪತ್ರೆಯ ಸಹಾಯವಾಣಿಯಾದ ರಾಜೇಶ್ವರಿಯವರಿಂದ ತುಂಬಾ ಸಹಾಯವಾಗಿದೆ ಆದ ಕಾರಣ ಅವರಿಗೆ ನಮ್ಮ ವಂದನೆಗಳು.

ಶರವತ್



## ಸುದಾನಂದ ಪೂರ್ಣ ಆರೋಗ್ಯ ಯೋಜನೆಯ ಸುಖಿ ಆರೋಗ್ಯ ಕಾರ್ಡ್‌ದಾರರ ಅನಿಸಿಕೆಗಳು.



ನಾನು ಶ್ರೀಮತಿ ಅನುರಾಧ ವಿನಾಯಕ, ಗುನಗ, ದೇವರಹಳ್ಳಿ, ಕುಮಟಾ ಈ ಮೂಲಕ ನನ್ನ ಅನಿಸಿಕೆಗಳನ್ನು ತಿಳಿಸಬಯಸುತ್ತೇನೆ.

“ಆರೋಗ್ಯ ಪೂರ್ಣ ಜೀವನ ಸುಖಿ ಜೀವನ”, ಈ ತತ್ವದಡಿಯಲ್ಲಿ ತಮ್ಮ ಸಂಸ್ಥೆಯ ಕಾರ್ಯಕಾರ್ತೆಯರ ಮೂಲಕ ಸಂಪೂರ್ಣ ಆರೋಗ್ಯದ ಬಗ್ಗೆ ತಿಳಿಯ ಪಡಿಸಿದಂತೆ ತಾನು ತಮ್ಮ ಸಂಸ್ಥೆಯ ಸದಸ್ಯತ್ವವನ್ನು ಪಡೆದಿರುತ್ತೇನೆ. ಈ ಸಂಸ್ಥೆಯು ಅವಶ್ಯಕವುಳ್ಳವರಿಗೆ ಅವರ ಆರೋಗ್ಯ ಸುಧಾರಣೆಯ ಬಗ್ಗೆ ತಗಲುವ ವೆಚ್ಚವನ್ನು ಭರಿಸುತ್ತ ತನ್ನ ಹಿರಿಮೆಯನ್ನು ಗುರುತಿಸಿಕೊಂಡಿದೆ ಇದೇ ರೀತಿ ಸಂಸ್ಥೆಯ ಸಂಪೂರ್ಣ ಆರೋಗ್ಯದ ಬಗ್ಗೆ ಅವಶ್ಯವುಳ್ಳವರಿಗೆ ಇನ್ನು ಹೆಚ್ಚಿನ ಸಹಾಯ ಪೊಲಭ್ಯವನ್ನು ಕಲ್ಪಿಸಲಿ ಹಾಗೂ ಸಂಸ್ಥೆಯ ಸೇವೆ ರಾಷ್ಟ್ರಾದ್ಯಂತ ಹೆಸರಾಗಲಿ. ಸಂಸ್ಥೆಗೆ ಹಾಗೂ ಸಂಸ್ಥೆಯ ಎಲ್ಲಾ ಸಿಬ್ಬಂದಿವರ್ಗದವರಿಗೂ ತುಂಬು ಹೃದಯದ ವಂದನೆಗಳು.



ಸುದಾನಂದ ಹೆಲ್ತ್ ಕೇರ್” ಬಗ್ಗೆ ನಮಗೆ ಇರುವ ಅಭಿಪ್ರಾಯಗಳೆಂದರೆ ಇದರಿಂದ ನಮಗೆ ಒಳ್ಳೆಯ ಅನುಕೂಲವಾಗಿದೆ ಮತ್ತು ಗ್ರಾಮೀಣ ವರ್ಗದ ಮತ್ತು ಬಡ ಜನರಿಗೆ ಒಳ್ಳೆಯ ಅನುಕೂಲವಾಗಿದೆ. ಶಕುಂತಲಾ ಆಸ್ಪತ್ರೆಯಲ್ಲಿ ನನಗೆ ಒಳ್ಳೆಯ ಆರೋಗ್ಯ ಸೇವೆ ಸಿಕ್ಕಿತು ಮತ್ತು ಇಲ್ಲಿ ಎಲ್ಲಾ ತರಹದ ಪೊಲಭ್ಯಗಳು ಹಾಗೂ ಸೌಕರ್ಯ ದೊರೆಯಿತು. ನಿಮ್ಮ ಸಿಬ್ಬಂದಿಯಾದ ರಾಜೇಶ್ವರಿಯವರ ಬಗ್ಗೆ ನಮ್ಮ ಅಭಿಪ್ರಾಯ ಏನೆಂದರೆ ಇಲ್ಲಿ ಯಾವುದೇ ರೀತಿಯ ತೊಂದರೆಯಾಗದ ಹಾಗೆ ನಮಗೆ ಅನುಕೂಲ ಮಾಡಿಕೊಟ್ಟಿದ್ದಾರೆ. ಇಲ್ಲಿ ಮೆಡಿಕಲ್ ಬಿಲ್, ಡಾಕ್ಟರ್, ಆಯಾ, ಮತ್ತು ಆಸ್ಪತ್ರೆಯಿಂದ ಯಾವುದೇ ರೀತಿ ಬಿಲ್ ಮಾಡಿರುವುದಿಲ್ಲ ಎಲ್ಲವನ್ನೂ ನಮಗೆ ಉಚಿತವಾಗಿ ಕೊಟ್ಟಿದ್ದಾರೆ. ನೀವು ಇದೆ ರೀತಿ “ಸುದಾನಂದ ಹೆಲ್ತ್ ಕೇರ್” ನಿಮ್ಮ ಸಂಸ್ಥೆಯನ್ನು ಇನ್ನು ದೊಡ್ಡ ಪ್ರಮಾಣದಲ್ಲಿ ಮುಂದುವರೆಯಿಸಿ. ಈ ಸಂಸ್ಥೆ ಇನ್ನು ದೊಡ್ಡ ಪ್ರಮಾಣದಲ್ಲಿ ಬೆಳೆಯಲೆಂದು ಇಚ್ಛಿಸುತ್ತೇನೆ.

ಕಾವ್ಯ

## COMPANY MATTERS

### Quarterly Business Review:

The Company conducted its second Quarterly Business Review for the quarter ended June on 24<sup>th</sup> August 2010 at Hubli. All the staff participated and the MD addressed the meeting.

The senior management reviewed the work of each staff and discussed the operational issues. Then group discussions were held among the staff on issues relating to issue of Sukhi Health Cards and while providing health care services to the Sukhi Health Card Holders through the network hospitals and were resolved.

Two day's workshop was held on 25<sup>th</sup> and 26<sup>th</sup> August 2010 at Hubli. On 25<sup>th</sup> August. The website of the company was launched.

### Quarterly Workshop for partner NGOs and Net work Hospitals:

On 25<sup>th</sup> the delegates from partner NGOs and network hospitals participated and discussed the progress made and issues relating to scheme. Delegates from 28 NGOs who are interested in the implementation of the scheme also participated and observed the deliberations. They appreciated the scheme.

### National Seminar on Health Care for the poor.

On 26<sup>th</sup> August 2010 a National Seminar on Health Care for the poor was held for the delegates of NGOs who showed interest in participating in the scheme. At the end of the workshop 15 NGOs confirmed their willingness to implement the scheme. The company subsequently conducted due diligence of 10 NGOs and signed agreement with 5 NGOs covering Belgaum ,

Bijapur, Bagalkot, Chikballapur, Kolar districts under which the NGOs agreed to issue 45000 health cards to their beneficiaries.

The company has great pleasure in welcoming the new partner NGOs to Suddanand Group and wishes them great success in the implementation Suddanand Poorna Arogya Scheme by which they can provide low cost health care services to the poor families being serviced by them.

The company had a series of discussions with Grameen Koota NGO-MFI and we are glad that Grameen Koota has expressed their willingness to implement the scheme.

### Signing of MoU with NGO-MFI's

The names of the NGOs with whom the company signed agreement for the scheme are

1. Margadarshi NGO in Bijapur
2. Shri. Bhuvaneshwari Grameena Mahila Abhivradhi Sangha in Hungund, Bagalkot district.
3. Belgaum Integrated Rural Development Society (BIRDS)
4. Niveditha NGO in Chikballapur district
5. Prerana NGO in Khanapur, Belgaum

### Staff Matters:

The company welcomes the following new staff who joined in the month of August 2010 and wishes them all the best.

Mr. Vikas and Mr.Pradeep as Managers and Miss. Shalini as Office Secretary.

On 24<sup>th</sup> August the company hosted a dinner to all the staff at Basanth Thrupthi International Hotel at Hubli. The staff enjoyed playing games and cultural activities. On 27<sup>th</sup> and 28<sup>th</sup> August the staff in the Head Office and the Program Orientation Officers enjoyed the trip to Goa arranged by the Company.



MoU with MARGADARSHI NGO



MoU with Bhuvaneshwari NGO



MoU with NIVEDITA NGO



SAS & NGOs Coming together to serve the Poor



**SUDDANAND POORNA AROGYA SCHEME OF  
SAS POORNA AROGYA HEALTH CARE PVT.LTD. MYSORE**  
**A Scheme for providing low cost health care services to the urban and rural poor-**

*M.Shripathy Rao*

A number of development programs being implemented by the Central and State Governments and by the NGO-MFIs are intended to improve the socio economic conditions of the poor in India. The economically active poor are also having access to micro finance because of the initiative taken by the Reserve Bank, NABARD and other NGO-MFIs. These interventions are slowly changing the socio economic conditions of the poor.

Despite all these, poor are prone to various types of risk such as natural calamities, financial loss in their occupation, family disputes etc. While the extents of such risks are not frequent, the one risk which very often they encounter is due to ill health. Incidence of sickness in the family of the poor put these families under considerable psychological and financial difficulties due to the problems they face in arranging for the unexpected health care expenses.

SAS Poorna Arogya Health Care Pvt. Ltd. Mysore has been addressing this issue through the Suddanand Poorna Arogya Scheme being implemented in Karnataka since 8 months in collaboration with NGO-MFIs and recognized net work hospitals. The company appreciates the progress made by the NGO-MFIs in reaching out to more than 20000 poor families with more than 60000 health card holders in 8 months. Thanks to the cooperation and encouragement received from NGO-MFIs, Network Hospitals and the beneficiaries of the NGO-MFIs. In this article some details about the extent of out reach are given.

There are 31 districts in Karnataka. SAS covered 10 districts in the first phase viz. Uttara Kannada, Dharwad, Haveri, Bidar, Gulbarga, Davangere, Chitradurga, Thumkur, Mysore and Chamaraajnagar districts.

The second phase of issue of health cards is now taken up by the NGO-MFIs in Bijapur, Bagalkot, Belgaum, Chikodi, Chikballapur and Kolar districts. Efforts are on for identifying NGOs in Gadag, Shimoga, Raichur, Hassan, Yadgiri and Ramanagar districts. So in the second phase majority of the districts in Karnataka except Dakshina Kannada, Udupi, Chikmagalur, Bellary, Bangalore Rural, Bangalore Urban and Kodagu would be covered by the end of March 2011.

So far 15 NGO-MFIs and 40 Hospitals have collaborated with SAS in the implementation of the scheme. Every day about 30 to 50 Card holders get consultancy services in 22 recognized hospitals as out patients by paying just Rs.10 as consultancy fee per visit. They also get 20% discount in the expenses incurred for diagnosis tests. About 10% of them have been requiring treatment as in patients for which they get cashless treatment.

Imagine a poor family facing a situation where a minor surgery costing ₹ 10000 to ₹ 15000 needs to be done. How they will manage to arrange the amount within few hours or a day. They have no option than selling their assets or borrowing money at huge interest. To come out of this financial and psychological shock they will need considerable time. All the efforts of the NGO-MFIs and the government programs to improve their socio economic situation may not fully succeed if this important aspect of provision of low cost health care services to the poor is not urgently addressed. Yes, there are schemes introduced by the Central and state governments and by a few NGO-MFIs to address this issue. But looking at the magnitude of the problem faced by the poor why not there can be private health care provider and NGO-MFI partnership to supplement the efforts of the Government.

When the poor beneficiaries of the NGO-MFIs and their family members become SUKHI Health Card Holders under the Suddanand Poorna Arogya Scheme they will not undergo such psychological and financial hazards. In a family where at least 3 persons become card holders by paying ₹480/- they are eligible for ₹ 15000 worth health care services when any one of the card holder or every card holder needs treatment as inpatient in any of the net work hospitals. This reduces the psychological and financial burden of the family in such eventualities. In addition all the 3 card holders can visit the network hospitals throughout one year and get treated as out patients for ₹ 10 consultancy fee per visit.

This is confirmed by many of our SUKHI health card holders who are facing such situations but are able to manage such situations with the support from the NGO-MFIs, the SUKHI Help Desk Executives appointed in the 22 net work hospitals and the expert BPO Doctors of SAS and Doctors available in the network hospitals under the scheme. SAS has been publishing what they say about the scheme in the monthly news letter.

Let the poor families who do not have such health care services become SUKHI Card Holders and be served by the NGO-MFIs and the private hospitals as a humane service to the sick and the suffering millions. With this intension SAS has set a task of covering 5 million individual poor by 2015. SAS welcomes the NGO-MFIs and the private hospitals to join hands with us to serve the sick and the suffering millions in the urban and rural areas.

A map showing the districts covered so far is given in the next page Shimoga and Raichur districts we have recognized hospitals but yet to have NGO-MFIs for collaboration. SAS welcomes the NGO-MFIs in these districts to come forward for the implementation the scheme. A Programme has be drawn for the issue of 40,000 health cards in the next four months.

*M.Shripathy Rao, Project Co ordinator SAS Poorna Arogya Health Care Pvt. Ltd. Mysore*



By :  
M. Shripathy Rao

