



Impact Assessment of the funds provided to patients through Indian Cancer Society for cancer treatment by ICICI Bank

Insights Deck

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📍 India | Europe | South East Asia

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Overview of the Engagement

About ICICI Bank

ICICI Bank is a large private-sector financial services company headquartered in Mumbai with its registered office situated in Vadodara, Gujarat. It offers a range of services for retail and corporate customers through a variety of delivery channels and specialised subsidiaries in the areas of **investment banking, insurance, asset management and venture capital**.

The bank has a **long-standing commitment to Corporate Social Responsibility (CSR)**. Its contribution to the development of social sectors includes innovative programs, and is implemented through the involvement of stakeholders. The bank also formed the **ICICI Foundation for Inclusive Growth in 2008 with a view to significantly expand the ICICI Group's activities in the area of CSR**.

The goal of the bank is to **actively assist in India's socio-economic development** and enable people to participate in and benefit from the country's growth. ICICI Bank's **vision is to identify crucial development areas that need funding and intervention** that may contribute to the realisation of India's potential for development and prosperity.

Partners and beneficiaries



ICICI Bank, through its implementing partner, the **ICICI Foundation for Inclusive Growth**, and with the support of the **Indian Cancer Society (ICS)**, contributed to the achievement of **Sustainable Development Goal 3**, as part of their CSR, which aims to **ensure healthy lives and promote well-being for all ages**.

Implementation partner



ICICI Foundation promotes inclusive growth in India through focused initiatives in identified areas like healthcare, education, skill development, sustainable livelihood, environment, financial inclusion, and rural development

Service provider



India's first, non-profit, national organization for supporting activities encompassing the entire continuum of cancer care - cancer awareness, screening for early detection, financial help for treatment, support groups and rehabilitation of cancer survivors

Beneficiary



Underprivileged patients from selected hospitals who require financial funds for cancer treatment who are diagnosed with any treatable/ early detected cancer



Flow of funds

Scope of Work

ICICI Bank seeks to conduct an impact assessment **of the financial assistance provided for the treatment of underprivileged patients** who are diagnosed with early detected cancer/ treatable cancer. The objective of the study is to **evaluate the impact of the project, and assess the effectiveness of such an intervention.**

ICICI Bank has collaborated with **Sattva Consulting to conduct the impact assessment of the intervention.** Sattva leveraged the impact evaluation framework developed by the **Development Assistance Committee (DAC)** of the **Organization for Economic Cooperation and Development (OECD)** to conduct the impact assessment for this intervention.

The objective of the impact assessment study will be met by -

- Understanding the **relevance** of the project in the context of the needs of beneficiaries
- Assessing the **effectiveness** of the project in achieving its objectives
- Evaluating the **impact** of the project
- Assessing the **sustainability** of the project



Program Background

About Indian Cancer Society

Indian Cancer Society(ICS) was founded in 1951 as India's first voluntary, **non-profit organization for the Awareness, Detection, Cure and survivorship of cancer affected people**. Indian Cancer Society has been doing sterling work in fighting cancer across India. ICS is working towards bringing down the cancer incidence and mortality rates in the region through increased awareness levels, early detection and early intervention. ICS strongly believes in the primordial and primary prevention of Cancer.

ICS works towards creating nationwide awareness of cancer, its risk factors, preventive measures, encouraging regular checkups, treatment options and survivorship and providing for early detection of cancer through cancer detection centers across India, especially for the underprivileged. ICS channels financial support for the treatment of cancer for underprivileged cancer patients during and after treatment through accommodation, rehabilitation, and survivor support groups. In this effort, Indian Cancer Society has collaborated with various hospitals across India that provide cancer treatment to underprivileged patients. The financial assistance covers the holistic treatment cost for the cancer treatment.

ICS has reached more than **50 million people** through awareness campaign in FY 22-23. More than **83,000 have been screened** for oral, breast and cervical cancer.

PROGRAM INTRODUCTION

ICICI<> ICS - Cancer Care Fund Project

About the intervention

Cancer has become a big threat to human beings globally. Every year, **1 million new patients** are diagnosed of cancer in India & this number is growing multifold year-on-year. As per Indian population census data, the rate of mortality due to cancer in India is high and alarming. **Cancer is the second most common disease** in India responsible for **maximum mortality rates** per year. This is owing to the poor availability of prevention, diagnosis, treatment and support post completion of treatment of the disease.

The cost of treatment is high and could range anywhere between **Rs 1 lakh to 50 lakh** & with the advent of new drugs the costs are on the rise. The huge cost discourages many underprivileged patients to even start their treatment or once started, do not complete the treatment **due to lack of funds**.

Recognizing the pressing need, **ICICI Bank**, through its implementing partner, the **ICICI Foundation** leveraged the services of **Indian Cancer Society** to support and provide timely financial assistance to several underprivileged patients for their treatment who are diagnosed with any treatable/ early detected cancer.

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Project allocation



Allocation FY
2022-2023



Duration
Aug 2022 - Mar 2023



Geographies
16 hospitals - PAN India

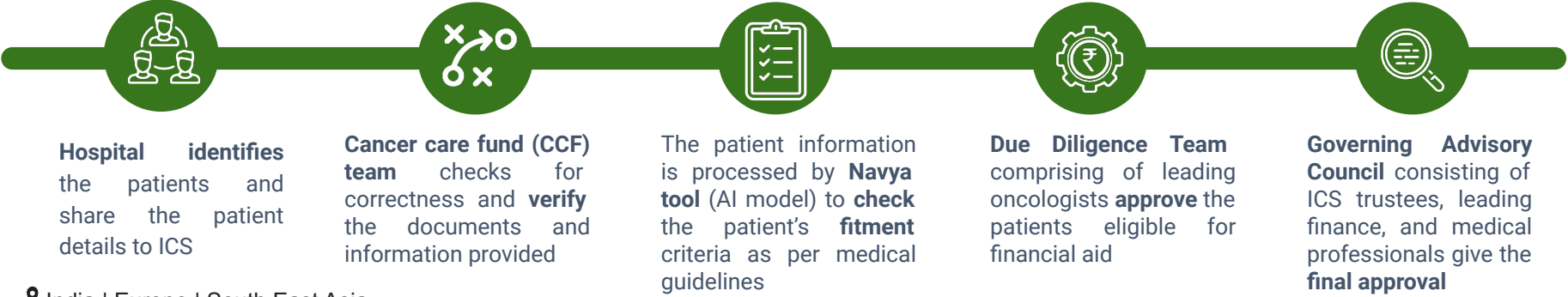
Implementation Model

Indian Cancer Society has collaborated with **16 empanelled hospitals** across India to provide financial aid to underprivileged patients for their treatment. The financial assistance under the project covers the holistic treatment cost. ICS has a **transparent and robust due diligence process** for providing financial assistance.

Patient eligibility criteria

- The patient must be registered as a general patient
- The patient must undergo treatment at the ICS - Cancer Care Fund (CCF) empanelled hospital.
- To be eligible for financial assistance, cancer patients need to have a survival chance of five years post the completion of the treatment. This is calculated differently for pediatric and adult patients:
 - Survival chance of 60% or more for pediatric patients (upto 15 years)
 - Survival chance of 50% or more for adult patients (16 years or above).

Patient application evaluation



1,139 patients have benefited from the financial assistance provided by ICICI Bank for their cancer treatments through this intervention

Gender distribution

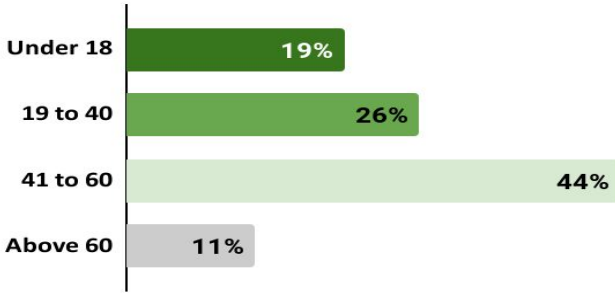


Female
66%

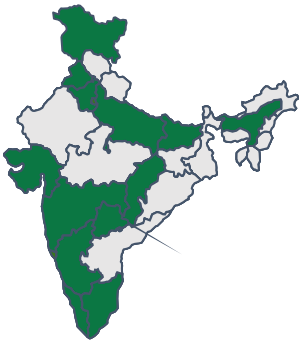


Male
34%

Age categorisation



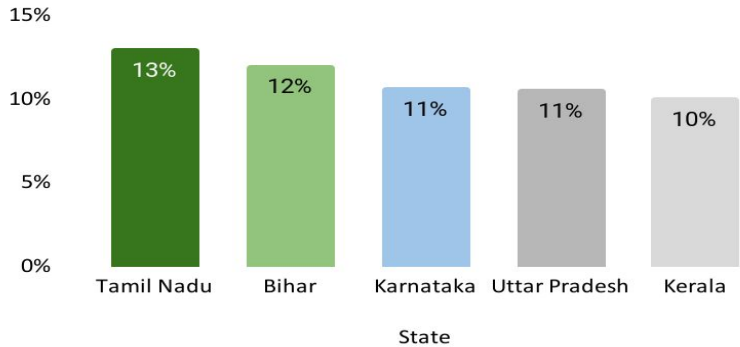
Geographic Coverage - Hospital



14 States

16 Hospitals

Distribution of patient origin across top 5 states**



*The maximum fund allocated per patient is ₹5L in general cases and ₹8L in case of bone marrow transplant

₹8.62 Crores was provided by ICICI Bank to the patients for their cancer treatment through this intervention

Total funds provided to the patients



₹8.62 Crores

Average fund per patient



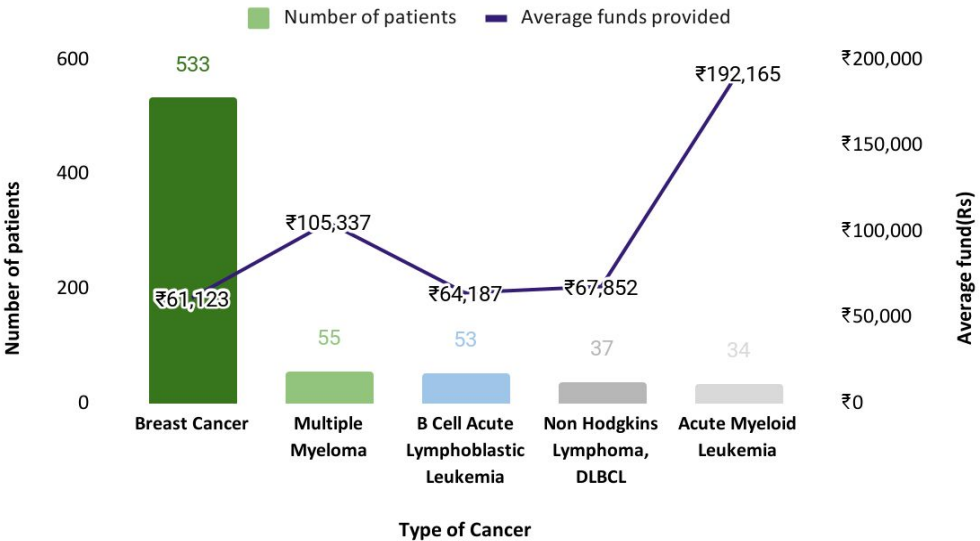
~₹75,000

Maximum fund allocated per patient



₹5,00,000*

Avg fund per patient provided across top 5 prevalent cancer type





Objective and Methodology

Impact Assessment Study - OBJECTIVE

The objective of the study focused on assessing the Relevance, Effectiveness, Impact, and Sustainability of the intervention



Relevance

of the program in the current context and based on needs of the beneficiaries



Effectiveness

of the processes leveraged in the intervention to provide financial assistance



Impact

created through the intervention by providing financial support to patients from low income background



Sustainability

due to the financial support provided from a longevity perspective

Impact Assessment Study - METHODOLOGY

The Assessment followed a **four-phased approach** consisting of : *Design, Data Collection, Analysis, & Reporting*



Phase I: Design

- Review proposal documents
- Map the relevant indicators for the study
- Develop the Data Collection Tools (DCTs)

Phase II: Data Collection

- Create a data collection plan
- Onboard data enumerators
- Train data enumerators
- Finalize the DCTs and collect the data from the stakeholders

Phase III: Data Analysis

- Clean and transcribe the interview data
- Analyse the data
- Visualize data post analysis
- Generate insights from the data

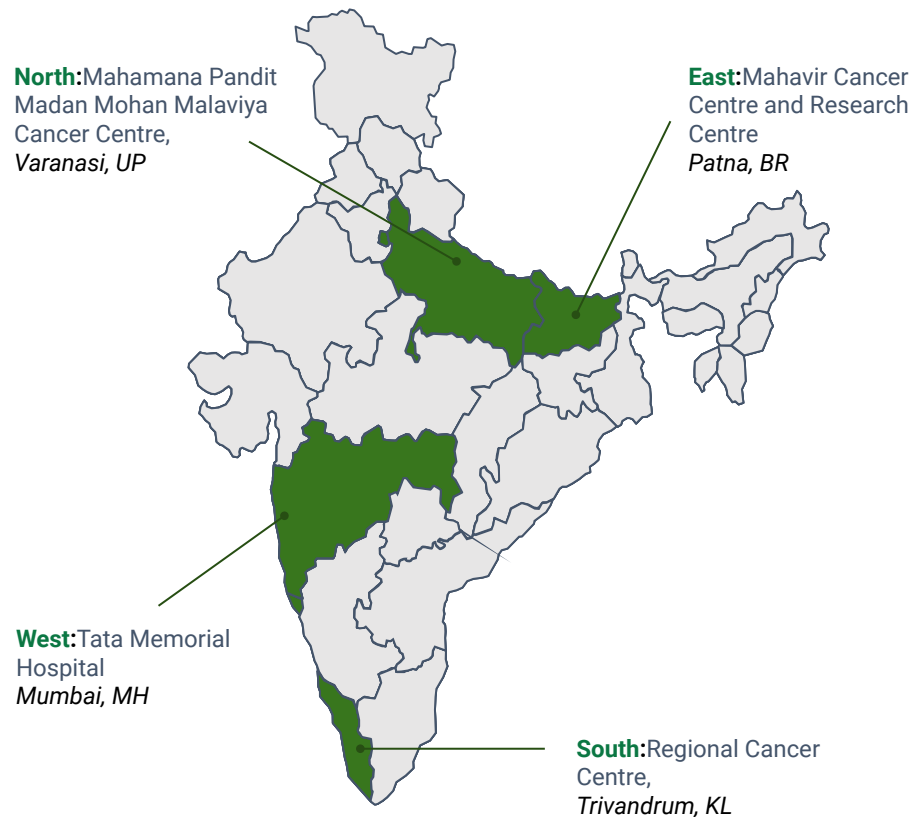
Phase IV: Reporting

- Creating the final presentation based on study findings



Sample size and demographic Profile

Demographic profile and stakeholder mapping for the study: 20 interviews across patients and doctors and 1 interview with the ICS program team were conducted



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Sampling strategy

- 16 hospitals were divided into north, south, east and west regions
- The hospital with maximum patient footfall in each region were considered for sampling, making it a total of 4 hospitals
- A total sample of 21 interviews was finalised comprising of 4 patients and 1 doctor per region and 1 ICS program staff member

Study conducted

- Qualitative evaluation was conducted with:
 - 16 patients/ family member
 - 4 doctors
 - 1 Indian Cancer Society (ICS) program team member
- In person interviews were conducted with the doctors
- Virtual interviews were conducted for patients/ family members and ICS program team member

*A buffer of 6 patients was kept to mitigate unforeseen circumstances



Key Insights



Relevance: More than 87% of the patients faced financial difficulties before the intervention and emphasized the importance of financial assistance to help them afford treatment.

Need for the intervention



Every year, ***1.4 million new patients** are diagnosed with cancer in India & this number is growing multifold year on year. A total of **2,149 applications** were received by ICS in FY 22 - 23.



Almost all **patients come from low-income backgrounds** and face challenges in covering treatment expenses



The primary types of cancer prevalent in India includes **breast, lung, cervical and oral cancers.***

Program relevance

1,139

patients were supported through ICICI funds across 16 hospitals for FY 22 - 23

100%

of the patients interviewed were from low income backgrounds

~47%

of the total patients who received the financial aid were treated for breast cancer

In the absence of the funds, the patients stated that they would have discontinued treatment due to their low incomes and inability to afford high treatment expenses. Thus, the relevance of ICICI funding this initiative is high.



Effectiveness: 100% patients have been informed about the details of the fund disbursement and treatment plan during the due diligence process by the hospital

Evaluation process

- When patients get diagnosed with cancer, they are usually unaware of the cause of the disease and the treatment procedure or cost required. Often these patients travel far from their hometowns to receive the treatment at reduced cost / through sponsorship.
- Once diagnosed with cancer, the patients are tagged to a social worker/ hospital staff who explains the process and collects the patient's Aadhaar card and income certificate for verification. Once verified, all the patient files are shared with the ICS team.
- The files received by ICS generally take 15 days for approval as it goes through multiple checkpoints. In case further clarification is required, queries are shared with the hospital. In such cases the time taken increases as the final approval committee sits once in 15 days.
- As per ICS, 90% of the patient files that are received by them get approved for financial support. This shows the awareness of hospital staff about the criteria for selecting patients. The patient's treatment starts once the first tranche is received by the hospital. For the following tranches, payment is made based on invoice raised by the hospitals.

Effectiveness of the process



**1.5
Months**

is the average time taken from registration of the patient to receiving the financial aid for the treatment; as reported by patients & doctors



75%

of the patients reported that they received the funds at the right time to start the treatment



100%

doctors reported that ICS ensured complete transparency in the entire selection process



Impact: 1,139 patients were benefited from the financial assistance provided by ICS for their cancer treatments through this intervention



ICICI Foundation funded 53% patients* who have availed financial aid from ICS in a year

Stakeholder testimonials

"After getting treatment support, I'm currently in better health, with no health concerns, but I do need additional financial assistance for further treatment, such as post-treatment blood tests and therapies."

- Patient(Tata Memorial Hospital, Mumbai)

"Patients express a readiness to undergo treatment given the availability of financial assistance; otherwise, some would opt to discontinue the treatment. There is improvement in patients health and survival rate post the treatment"

- Doctor(Regional Cancer Centre, Trivandrum, Kerala)

Treatment and health outcomes



87.5%

of the patients reported that they managed to obtain the necessary treatment using the provided funds



75%

of the patients reported that there is an immediate positive change in the health outcomes post-treatment

Financial assistance and satisfaction



25%

of the overall funds required by a patient for cancer treatment was provided by ICICI Bank through ICS. A patient has to spend an average of ₹3-3.5 lakhs for their treatment



100%

of the patients reported that the financial assistance reduced the financial burden and prevented them from discontinuation.



100%

of the respondents reported that they were satisfied with the intervention, facility and treatment provided by the hospital during the treatment



Sustainability: Over 60% of the patients receiving the treatment have a survival chance of 5 years or more post treatment

Observations



~56%

patients reported that there is improvement in the well-being in the long term (i.e. ~1 year) post the treatment

Insights

- Most patients require surgery to remove affected organs or body parts, hindering their return to normalcy.
- Post surgery recovery is challenging because most patients can't return to their previous normal life, affecting their wellbeing

75%

doctors stated that in addition to ICICI Bank's efforts through ICS, other programs and organizations provided additional financial assistance for patients' needs (such as stay, travel, treatment, diagnosis, and recovery) enabling them to complete their treatment successfully



- Patients from low income households generally have to travel far for treatment and require support for diagnosis, treatment, medication, recovery, stay, and travel
- While the ICS fund supports patients for treatment, financial aid from centre/state government schemes and other foundations are availed by the patients for other needs
- These complementary funds ensure comprehensive financial assistance, making cancer treatment more affordable for patients.



Executive Summary(1/2): ICICI Bank's financial assistance led to successful cancer treatment for 1,139 patients across 16 empanelled hospitals across India

Relevance

- **100% of doctors and patients recognize the program's importance.**
- **100% of patients** interviewed were from **low income families**. Given their background and profession, the patients **would not have been able to afford the treatment without the available funds.**

Efficiency

- A strong process is in place to verify patient needs and to approve the funds. The presence of **Navya (AI) tool** enhances the process's efficacy in identifying the right patients
- **75% of the patients** sighted happiness with the **timeliness of the treatment.**
- **100% of the doctors** reported that **ICS ensured complete transparency in the entire selection process**

Impact

- **53% of the patients** who availed financial aid from ICS, through the 16 empanelled hospitals, were funded by ICICI Foundation.
- **87.5%** of the patients reported that they were able to **complete the treatment with the financial assistance provided.**
- ICICI Bank, through ICS, provided **25% of the average funds** needed for a patient's cancer treatment, leveraging financial support.

Sustainability

- **~56%of patients** reported that there is **improvement in the well being and quality of life** in the long term (i.e. ~1 year) post the treatment
- **ICS reported that approximately 60% of the patients** receiving the treatment have a **survival chance of 5 years or more** post treatment



Executive Summary(2/2): All the patients are happy and grateful for the financial assistance received from the ICICI Foundation for their cancer treatment

ICS perspective

- 1 ICS stated that financial support by **ICICI Foundation aided in assisting 1,139 patients** from low income backgrounds, thereby expanding both the reach and the number of patients supported by ICS in each state.
- 2 **ICS reported there is a significant impact on the survival rate due to the intervention. Approximately, 60% of the patients** receiving the treatment have a survival **chance of 5 years or more post the treatment**
- 3 **ICS stated that multiple organizations are independently making efforts** to provide financial assistance to the patients **for their comprehensive treatment further strengthening their intervention**

Recommendations from Patients and Doctors' interviews

- 1 Four out of sixteen patients and two out of four doctors mentioned that the **approval process for funds should be expedited.**
- 2 One of the patients **noted a limitation** that if funds are allocated for radiation treatment, then they cannot be used for other medical needs.
- 3 **The post treatment phase is often as expensive, if not more so, than the operative treatment for the patients.** These requirements range from isolation and blood sampling to vaccination. Patients recommend that financial aid should also be available for these aspects.



Annexure

Organization for Economic Cooperation and Development's (OECD) Development Assistance Committee (DAC) Framework for Impact Evaluation

INPUT & PROCESS

Relevance

Is the intervention doing the right things? Assessing to what extent the program objectives and design respond to the target group's global, country, and partner/institution needs, policies, and priorities, and continue to do so if the circumstances change

Coherence

How well does the intervention fit? Assessing the alignment of the program, or what it is likely to deliver with the needs of the community. Also checking its alignment with the priorities of the region, at a state, national or international level

Effectiveness

Is the intervention achieving its objective? Assessing the supporting systems and processes influencing the achievement or non-achievement of program objectives, through concurrent measurement of program outputs



OUTPUT & IMPACT

Efficiency

How well are the resources being used? Assessing the budget allocation versus actual spend to inform utilisation. Unit cost spend is assessed to understand the cost variance and suggest effective ways of saving costs.

Impact

What difference does the intervention make? Assessing the extent to which the program has generated significant positive or negative, intended or unintended impact, in terms of local, social and economic development indicators

Sustainability



Will the benefits last? Assessing to what extent the impact of the healthcare infrastructure is likely to continue after funding support has been withdrawn

Links for Secondary Research:

| | |
|----|---|
| 1. | <u>Cancer incidence estimates for 2022 & projection for 2025: Result from National Cancer Registry Programme, India</u> |
| 2. | <u>Economic burden of cancer in India: Evidence from cross-sectional nationally representative household survey, 2014</u> |

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