

## DRAFT

### MEMORANDUM OF UNDERSTANDING

THIS MEMORANDUM OF UNDERSTANDING made at BANGALORE on this .... Day of ..... month 20.. Year, between

#### **M/S ANYUTA, Wholly Charitable Trust,**

Has its registered office at, 65. Lavelle Road, 4<sup>th</sup> Cross, Bangalore 560001 and the Administrative Office at No: 31 / 18 Loyola Layout, Loyola Main ( Off Victoria) Road, Ward – 111, Shanthala (Richmond) Town, Bangalore 560047, with contact details

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- Website: [www.anyuta.co](http://www.anyuta.co) [www.anyutatpa.com](http://www.anyutatpa.com), [www.anyuta.org](http://www.anyuta.org)

Trust is represented by Dr. N. Ravindra Shetty, Medical Director, hereinafter referred to as the FIRST PARTY or TRUST (Which expression shall unless it is repugnant to the context or meaning thereof shall deem to mean and include its successors or assignees)

#### **And**

The -----HOSPITAL, having its registered office at

\_\_\_\_\_ through its Medical Director / Chief Executive Officer / Chief Operating Officer /or Administrator Dr. / Mr. \_\_\_\_\_, Hereinafter referred to as the SECOND PARTY or MEDICAL PROVIDER or PROVIDER (Which expression shall unless it is repugnant to the context or meaning thereof shall deem to mean and include its successors or assignees)

#### **Anyuta Trust**

Dr. N. Ravindra Shetty is the author of the Trust Indebture. This was declared in the city of Bangalore on 16/8/2006, registered at the Sub Registrars office, Shivajinagar, Bangalore on 17/8/2006. The Registration Number is 426, Print date: 17/8/2006, Time: 3.00 PM, Book: 4, Page - SHVD68.

#### **Tax Exemption**

The Trust has obtained Tax exemption under 80 G of the Income Tax Act of 1956. Reg: u/s 12AA (1) (b) (i) dated 16.8.2006, Bangalore. Tax Exemption Reg. No: DIT (E) 12A / A – 1057 / VOL. IV / W – 1 / 2006 – 07 dated 17 /10 /2006 till 31 /03 /2011. This is for life now. The 80 G Income Tax Certificate as well as the PAN Card is displayed in the [www.anyuta.org](http://www.anyuta.org)

#### **Banker**

All financial transactions of Anyuta Trust are conducted through the Current Account Number: C/A: 0887201002029 IFCS: CNRB0000887 MCRI No: 08MCRT of Canara Bank, Lavelle Road Branch, Bangalore.

**Anyuta Trust Pan Number is:** AAFTA 1486 P DT 17. 08. 2006

### **Aim of Anyuta Trust**

We believe in **“Care before Cost”**. Anyuta Trust, is created to systemise with inbuilt checks and balances and provide 24/7 total quality health care cover. This health care should be available and affordable to all in their neighbourhood. The method adopted here, is risk pooling and sharing and the care is provided by the networked hospitals, Nursing homes, Day care centers, Group practices, Clinics, Diagnostic Centers, Nurses, Technicians, etc. We want the networked care providers and the Health care Financiers, to generate marginal surplus to sustain and scale up. Here the Medical Documents, Billing and Accounting is digitalized for easy retrieval. Our intention is to take the **“Doctor – Patient”** relationship built on trust, to a level higher. We want a litigation free health care system, for mutual benefit and respect and we believe that Anyuta Trust can be the intermediary in case of dispute. The Trust wants the Doctors to explain to the patients about the illness, line of management, pros and cons and the costs, for the patients to take an informed Medical decision. For us, health care is not a way to richness, but a means to comfort people in pain and misery. When we say **“In crisis you are not alone”** mean that we are with you.

### **Affordable health care**

Affordable health care is possible by making people participate in building healthcare infrastructure and running it by cross subsidy. Here the rich pays for poor and young pays for the old. We believe that the health care is not the responsibility of the government alone, it is ours too.

**Anyuta Trust** was created, with an aim to provide India, with an efficient, cost effective, affordable and available **Quality Care Health Care System**, delivered by the provider network, comprising of doctors, nurses, paramedics, technicians, etc., with self-discipline, Influence, Integrity, Impact, Insight, and Initiative.

**Anyuta Health Care System** is designed to be dynamic and participatory in nature and is **“by the people and for the people”**. Here the Beneficiaries and the Healthcare Providers, register alike with the Trust, to localize and manage healthcare, for mutual benefit. The Trust promotes health awareness and preventive care, teaches First Aid, CPR and the way to stay fit, and provides various financial instruments to meet the cost. It promotes and monitors transparency and accountability in medical Documentation, Accounting and Billing System, networks the Public and Private Healthcare Delivery System, to provide the best of care, across the country, to its members. Trust, also helps in processing and settling

Insurance Claims and Medico- legal issues. By and large it promotes goodwill and the sense of commitment to make this world a better place to live.

### **Anyuta Health Care System**

Here is a health care model that is viable, sustainable, and scalable for a balance sheet to look north and full of good-will. This model will pay the way for entrepreneurship, investments, skill development, job creation, banking, insurance, etc. By organizing the unorganized sector and infusing group ethos, will make health workers the growth engine and contribute to the GDP of India. This is the model the Government of India should adopt and the rest of the world emulate.

We believe that the quality care delivered at the right time, at the right place, at the right cost, by the best Doctors in the field, will result in Internal and International Medical Tourism. In this system everyone is the winner working to make the system better. The opportunities are plenty to sharpen old skills and develop new skills thus opens up the avenues of revenue generation.

We believe that every Hospital owner should be given time to scale up and reach the NABH accreditation standards. The government sponsored Schemes should allow Doctors and Hospitals to provide quality care without financial constraints and bureaucratic interference. Hence they should allow patients to co-pay the overrun treatment costs with prior mutual agreements. The Medical Negligence pay-outs should be limited to only Rs.1 lakh and the Scheme owners should be part of the Negligence in case they fix care costs.

### **Salient features**

- a. Paid Healthcare System works on Risk Pooling and Risk Sharing principle.
- b. Has built in checks and balances and is transparent and accountable.
- c. Financial transactions are through the Banks only.
- d. Health Care is delivered through the Provider Network in an organized and ethical way
- e. Opportunity for everyone to join and enhance their existing skills and develop new skills
- f. Opportunity to earn more by working in an institution and getting paid for service rendered
- g. Provider networks time, space and equipment utilization is maximized to minimize costs.
- h. Newer units with cutting edge technology and skills are added.
- i. Day Care Centers are linked to Hospitals.
- j. Focus is on Domiciliary and Preventive Care, backed by Technicians, Physiotherapists, Nurses and Primary Physicians.
- k. Pre – paid, 24/7 Health Cover, with unlimited, General Out – Patient Care

- I. Insurance backed hospitalized care.

### **The Parties agreed to understand the concept and the way to implement**

#### **Wherein**

The First Party, [Anyuta Trust] explained to the Second Party [Medical Provider] its concept of providing pre – paid out- patient 24/7 health cover to 4000 families (5 members in each family) in the neighbourhood of a hospital. The health cover to a group of 20000 people (4000 x 5) in the neighbourhood will give them a sense of security and make them avail other paid facilities of the hospital, with confidence. The Trust further explained its vision of making healthcare affordable and available to every Indian, by networking the existing healthcare infrastructure and the manpower. By helping the manpower to enhance their existing skills and learn new skills, it is possible to improve their revenue generation capacity. By maximizing the time, space and equipment utility of the infrastructure, upgrading with cutting edge technology, is possible to increase the number and cut costs.

The First Party, further explained that the method adopted to make Health Care, affordable and available is, Risk pooling and Risk sharing. The Hospitals and the Doctors involved here would practice ethical medicine, help the Beneficiary to take an informed medical decision, Promote, Preventive care, Domiciliary care, Minimize the Hospital stay, avoid unnecessary investigation, medication and procedures, standardize treatment regime, bring in transparency and accountability in the Medical Documentation, Accounting and Billing System.

#### **“Win – win” situation**

The trust further explained the how **Anyuta Health Care System** brings about a “win – win” situation for all the participants.

##### a) Beneficiary

The Pre- paid out patient care, together with Insured hospitalized care, will provide a total quality healthcare to the Beneficiary, at an affordable cost, that is cashless and takes away health care worry. The patients get the benefit of the group of doctor`s opinion on his care. The cashless healthcare thus created, takes the revered doctor – patient relationship to a new height, cut costs and reduce litigations.

##### b) Family Physicians

The Family Physicians in the neighbourhood, will happily enrol with the Trust to do 6 to 8 hour sessions in the hospitals, assist surgery / procedures etc, conducted on their patients in the hospital and get paid. He also sees the opportunity to enrol, DNB course to become a Specialist.

c) Hospital

The hospital in turn gets additional Doctors to manage their out patient care / ward care, etc. without extra cost to ease the staff pressure. The revenue generation improves due to committed patient base; add on benefits by way of treating member's relatives and friends at a cost. Opportunity to conduct Continuous Medical Education, digital record keeping, ICD -10 coding, etc., to the Family Physicians.

**Whereas**

Second Party agreed to associate with the First Party to provide the above-mentioned quality Healthcare Services to the beneficiaries on certain Terms and Conditions.

**NOW THIS MOU Witnessed and agreed by and between the parties as follows:**

**1. It is hereby agreed between the parties,**

That the Medical Provider [Second Party] shall provide 24/7 ethical, prompt, efficient, cost effective quality healthcare services, to **Anyuta Trust Members**, henceforth referred to as Beneficiary

**2. Identification:**

For the purpose of identification, Anyuta Trust, shall provide each Beneficiary, with an Identity Card bearing his / her recent photograph, name and date of birth or an Identity Card without photograph but bearing beneficiary's signature, Employment number, Bank account Number, etc. The beneficiary will produce this card at the time of admission for the purpose of identification.

**3. Procedure for General Medical Consultation**

It is agreed that the Medical Provider,

- a. Shall identify the beneficiary before commencing Medical Examination
- b. Shall practice ethical medicine
- c. Shall attend to all helpline calls and advice suitably
- d. Shall examine one [1] Beneficiary, per month, for every Rs.800/- received
- e. Shall maintain a Digital Medical Record of the Beneficiary
- f. Shall explain the benefits of Domiciliary Care, Out – patient Care and Hospitalized care to the Beneficiary
- g. Shall answer all medical questions to the satisfaction of the Beneficiary and help him to take an informed medical decision

[ Shall explain to the Beneficiary in detail, in the language that he and his immediate relatives understand, about the patient's Health (medical or surgical) conditions, the need for Specialists Care over Family Physicians Care, the best Specialist doctor to handle his care, the need for Hospitalised Care over the Out – Patient or Domiciliary Care, the options of treatments available (conservative or surgical) with health and cost benefits, the best line of treatment in his case, the reason for adopting such line

of treatment, the outcome of such treatment, the need for each of the laboratory investigation, invasive or non invasive procedures, the number of days of admission, the reason for each extra days admission, follow up procedures, costs incurred in each event in the hospital and after discharge, reason for such costs, payment module, Co – payment if any, the reason for such payments, the anticipated outcome of the treatment, the changes that he/she might have to do in his life style, the economical and social impact, emotional impact on his family, etc.]

- h. Shall keep Anyuta Trust and the Trustees, indemnified for its lapses in patient care, financial losses and litigations that may arise because of his commissions and omissions.

#### **4. Revenue module**

- a) Rupees 800/- per year, per family of 5 members, will be paid to the Provider
- b) Four thousand (4000) families (20000 people) from the neighbourhood of the Provider will be attached to the Provider over a period of time
- c) The attachment will come in a phased manner as and when the membership occurs

#### **5. Pre paid Healthcare Services by the Provider**

Provider agrees to provide the following FREE healthcare services to the Beneficiary for one year from the date of his membership

- a) 24/7 Health cover to the Beneficiary
- b) 24/7 Medical Helpline
- c) MBBS Doctor to examine the member and treat to the best of his ability.
- d) Digital medical record
- e) Consultation and treats to the relative or friends residing with the member at 30% discount.

#### **6. Paid Healthcare Services**

- a. Provider agrees to collect payment from the Beneficiary and provide healthcare services at 30% discount in all the paid services like,
  - i. Specialists consultation
  - ii. Diagnostic Tests
  - iii. Domiciliary care
  - iv. Invasive and non-invasive procedures
  - v. Hospitalized care
  - vi. Care of the relatives or friends living with them as guests

#### **Note**

Except general consultation, consultation over the phone or E – mail, rest is chargeable

## **7. Benefits to the Medical Provider**

- a) Twenty thousand Beneficiaries attached to the Hospital from the neighbourhood
- b) Specialist consultation, Diagnostic tests, Hospitalization, will generate revenue.
- c) Additional paid patients by way of friends and relatives of the Beneficiary
- d) Doctor – patient relationship built on Trust will reach a new level
- e) The duty doctor can handle these patients in a separate Consulting Chamber
- f) No extra staff or additional costs to the hospital at all.
- g) Conducting continuous medical examination / health awareness camps
- h) Help in Insurance Claim Processing & handling Medico legal cases

## **8. Why will the public participate?**

- a. 24/7 Family Health Cover for 5 members @ Rs.16.66 per month per person
- b. Single window healthcare
- c. Group Medical Opinion in difficult cases
- d. 30% discount in paid services
- e. Right Doctor at the right time
- f. Cost cut in healthcare services
- g. Help in informed medical decision making
- h. Home healthcare
- i. Help in settling insurance claims
- j. Maintenance of Medical Documentation

Home Health care is delivered by

- a. Primary Care Physicians
- b. Primary Care Nurses
- c. District Nurses
- d. Physiotherapists
- e. Occupational therapists
- f. Social Workers

## **9. Benefits to the Society**

- a. Organized, affordable, transparent and accountable healthcare in the neighbourhood
- b. National Health Service – by the people and for the people.

Our idea of Free Out – patient care , Insurance driven In – patient care, Life cover with student scholarship, to make people credit worthy to access finance is of value and we deliver a service compelling enough for the people to use it.

## GENERAL NOTE

Standardization of Medical Documentation, Treatment Regime, Healthcare Management and Delivery System is our aim. This will promote Internal as well as International Health Tourism and bring in better revenue to the participating Hospitals at the same time will make healthcare affordable to each and every person. We welcome your suggestions whole-heartedly for improvements, transparency and accountability.

- a) The Medical Provider shall be responsible for any errors / omissions related to the Healthcare & other services rendered by them to the beneficiaries and shall keep Anyuta Trust indemnified.
- b) The Medical Provider shall furnish to Anyuta Trust detailed Schedule of charges for various services and keep Anyuta Trust informed on any revision in the charges, which may take place from time to time
- c) The Medical Provider will have no objection for using its name as an empanelled Hospital only on advertisements, promotional literature, brochure, website, etc, sponsored by Anyuta Trust.
- d) The beneficiary will be provided treatment by the panel of consultants attached to the provider hospital according to the practice parameters and clinical protocols established by the Provider.
- e) Anyuta Trust will not interfere in the treatment provided to its beneficiaries.
- f) Anyuta Trust will not be in any way held responsible for the outcome of treatment or quality of care provided by the Medical Provider.
- g) Anyuta Trust Medical team may visit the hospital as the part of its Managed health care programme, to liaison with the beneficiary and the Consultant in charge of the beneficiary. The Medical Provider agrees to extend necessary co-operation during such visits.
- h) The Provider will not disclose any information about beneficiaries or Anyuta Trust business activities and will not share such information with outsiders or agencies involved in similar business.
- i) Anyuta Trust will also not disclose any information whatsoever relating to the Provider without its specific written consent.
- j) Anyuta Trust reserves the right to appoint other Medical Providers also for extending medical care to the beneficiaries and the concerned medical provider shall have no objection.
- k) Any changes / amendments to this MOU shall be done / or effected only after obtaining written approval from both the parties.
- l) In the event the Medical Provider has furnished wrong information or false information and in the event the information turns out to be false Anyuta Trust is entitled to dis -empanel the Medical Provider / Hospital from its list of Medical Provider Network Hospitals.



- m) This Agreement shall come into force with effect from First Day of ..... month 20.. year and will remain in force until terminated by either party by giving to the other party not less than 30 days prior written notice.
- n) Any dispute arising out of this MOU is subject to arbitration according to the relevant legal framework applicable. The place of arbitration and jurisdiction of BANGALORE Courts only.

**“Ours is to beacon and a magnet but not for a place in history”**

IN WITNESS THEREOF THIS AGREEMENT WAS EXECUTED BY OR ON BEHALF OF THE PARTIES

Signed and delivered by the within named

(Type your HOSPITAL name,)

Dr. / Mr. \_\_\_\_\_

FOR & ON BEHALF OF M/S. Anyuta Trust

Dr. N. Ravindra Shetty

Witness 1)

Witness 2)

Name:

Name:

Address:

Address:

Signature

Signature