

Heartfile



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding is between
Janum Network
and
Heartfile Health Financing

On

Improving financial access to healthcare for patients suffering from obstetric fistula

This Memorandum of Understanding has been signed on the 25th day of February, 2013 by Janum Network and Heartfile Health Financing in Islamabad

Janum Network (hereinafter referred to as JN) is a network initiated by Darut Tasnif (Pvt) Ltd, a non profit organization registered under the Companies Ordinance 1984 with SECP. JN is supported by a select number of Rotary Clubs of Karachi working with existing institutions engaged in helping with the survival and health of mothers and newborn—its goal is to help reduce maternal and infant mortality.

Heartfile Health Financing (hereinafter referred to as HHF) is a program established by Heartfile, an NGO registered under the society's registration act of 1860 HHF is a mHealth enabled social protection system, which enables doctors/hospitals to seek financial help for destitute patients in an expedient and transparent manner.

Together we:

- Recognize the burden of obstetric fistula in Pakistan—3,500 reported cases annually, perhaps only representing the tip of the iceberg
- Recall the devastating effects of obstetric fistula
- Are aware that fistula patients continue to live in misery in inaccessible areas
- Regard the isolation and ostracization, which these women suffer from as intolerable
- Note that while treatment is an immediate and urgent call of the hour, in the near term, prevention is critical so that simultaneously the number of cases occurring can be reduced
- Note with appreciation the role played by UNFPA in Pakistan and several Pakistani NGOs in addressing this issue
- Are cognizant that many women are unaware of available treatment and face geographic and financial access barriers to seeking treatment

- Regard inattention to treatment and rehabilitation for such patients as unacceptable
- Commit to providing financial access to healthcare for those patients suffering from obstetric fistula, who would otherwise be unable to afford it.

Roles and Responsibilities of Janum Network, Pakistan:

- Reimburse patients/hospital for the cost of procedure and stay of the patient through HHF
- Facilitate psychosocial counseling for the re-integration of the patient in her community
- Reimburse HHF for all costs related to advocacy and prevention of fistula incidence.

Roles and responsibilities of Heartfile:

- Partner with hospitals and health-workers who can assist with identifying and treating women with obstetric fistula
- Refer suffering patients to facilities approved by HHF for treatment
- Provide financial access to healthcare for poor women suffering from obstetric fistula, who would otherwise forego healthcare altogether, be at risk of spending catastrophically on healthcare, incur huge debt and be pushed further into poverty
- Spread awareness about the causes of fistula and prevention thereof.

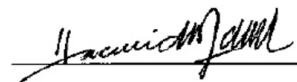
Supporting Organizations:

- JN currently has the funding support from international organizations (Direct Relief International and The Fistula Foundation, USA), the corporate sector (House of Habib) and philanthropic Foundations (Sulaimaniyah Trust). This support will increase as services are provided to the needy
- JN collaborates with national and international Obs/Gyn Societies and Associations.
- Heartfile Health Financing has a range of national and international partnerships which enable it to broaden its outreach to patients in need.

In witness whereof, this MOU is signed the day and year first above written.



Dr. Sania Nishtar
Founder and President,
Heartfile



Haamid Jaffer
Member Steering Committee
Janum Network