

I am now suffering from cancer but I think I will not even venture and start my treatment, because if I do not make it following the surgery and the treatment, I will leave behind a widow and three little kids with thousands of dollars of debts. I cannot afford to do it.

AHMED | FATHER OF THREE

**care**

**TO SAVE PATIENTS' LIVES**

**Contribute to CARE:** UNRWA welcomes any financial contribution that would ensure sustainability and better management of the program.

**In-kind contribution:** in-kind contributions are also welcome. These can be in the form of offering supported services in specialized hospitals, discounted prices, provision of medical supplies for catastrophic conditions.

**Bank account for donation (in Dollars)**

UNRWA  
Credit Libanais, Sofil Branch  
USD A/C # 15-001-190-01390-00-01  
IBAN # LB 78005300150011900001390001  
Credit Libanais Swift: CLIBLBXX

Please entitle the donation as "CARE" Program

**For additional information, please contact:**

**Mrs. Hanan Halwani**

Email: h.halwani@unrwa.org  
Phone Number: 00961 1 840 490 extension 227  
Fax: 00961 1 840 468

**Mrs. Hoda Samra Souaiby**

Email: h.samra@unrwa.org  
Phone Number: 00961 1 840 490 extension 316  
Fax: 00961 1 840 468

or visit <http://www.unrwa.org/care>



**care** CATASTROPHIC AILMENT RELIEF PROGRAM



**PALESTINIANS ARE FIGHTING SICKNESS ALONE.  
GIVE THEM BACK HOPE THROUGH care.**

PUBLISHED IN 2011 BY UNRWA LEBANON

## PALESTINE REFUGEES IN LEBANON

Palestine Refugees in Lebanon, unlike Palestinians in other fields, are deprived from most socio-economic rights and cannot cater for the needs of their families. In Lebanon, 95% of Palestine Refugees do not have any health insurance or any access to the Ministry of Public Health's coverage for hospitalization or medications for catastrophic diseases such as Multiple Sclerosis or Cancer.

### UNRWA'S HEALTH PROGRAM

- **Primary health care:** UNRWA runs 28 health centers all over Lebanon where physicians' consultations and drugs provision are free of charge.

- **Secondary health care:** UNRWA provides expanded secondary care services that account for 85% of all hospital admissions. All secondary care services are fully covered by UNRWA with some co-payment by patients.

- **Tertiary health care:** Tertiary treatment is the most costly and is not fully covered by UNRWA. The Agency covers up to 40% of the hospitalization cost, but only to a ceiling of \$3,000 per admission. The balance remains unaffordable to the poor Palestine refugees.

- **Medications for chronic severe diseases:** These constitute a heavy financial burden on the refugees who assume the full cost of these medications except for cancer medications where UNRWA covers 50% of the cost up to a ceiling of \$8000 per patient per year.

### CATASTROPHIC HEALTH CONDITIONS: URGENT NEEDS, LARGE GAPS

Patients suffering from catastrophic health conditions fall deeply into debt or forego life saving treatment if costs exceed the amount that UNRWA is able to provide. Around 4000 patients per year suffer from catastrophic health conditions:

- **Cancer:** around 200 patients suffer from Cancer each year and require costly treatment and frequent admissions to hospital. The

average cost per patient is estimated at \$25,000 per year, of which UNRWA is only able to cover \$5,000.

- **Cardiovascular interventions:** around 300 patients necessitate surgical intervention each year. Some interventions cost up to \$16,000 for the insertion of pacemakers, stents or valves, of which UNRWA is only able to cover \$4,000.

- **Joint and bone surgeries:** around 100 patients require surgeries each year. The average cost per patient is \$8,000, of which UNRWA covers \$1,200.

- **Advanced intensive care services:** around 2,000 patients per year require treatment in Intensive Care Units. The average cost per admission is not less than \$10,000 of which UNRWA covers \$3,000.

- **Sophisticated treatment in tertiary care hospitals:** around 1,400 patients are in need of such costly treatment and the contribution of UNRWA remains limited to a ceiling of \$3,000 per admission; some require long-life treatment of chronic diseases such as Multiple Sclerosis with a yearly average cost of \$15,000 for medications. So far, UNRWA has been unable to assist those patients.

### WHO IS ELIGIBLE TO BENEFIT FROM CARE PROGRAM?

Beneficiaries are Palestine refugees entitled to receive UNRWA services and who are:

- Admitted to contracted or non-contracted hospitals with UNRWA and whose condition is classified as catastrophic.
- Patients suffering from catastrophic diseases such as Cancer, Multiple Sclerosis and other conditions whose out-patient treatment is significantly costly.

### SERVICES PROVIDED BY CARE

- Financial support to eligible patients whose in-patient hospitalization bill exceeds \$8000 per admission. This support ranges from 10% to 25% of the bill.
- Financial support to Cancer patients towards medications and radiotherapy sessions.
- Financial support to patients suffering from severe chronic diseases such as Multiple Sclerosis and Liver Cirrhosis.
- Coordination with other stakeholders providing support for the medical treatment of Palestine refugees.
- Provision of sophisticated specialized care, at preferential rates in some high quality hospitals.
- Targeted individual fundraising for rare and very expensive medical treatments such as bone marrow transplantation.

### MANAGEMENT OF THE PROGRAM

The program is managed by staff members from UNRWA's health department. A set of clear defined objective criteria for supporting patients has been developed, ensuring transparency, equity and fairness. Detailed reports including financial statements and statistical data will be issued periodically and shared with the donors as requested.



In April 2011, UNRWA launched the "CARE Program" aiming at improving the accessibility of patients to the medical care needed and alleviating their financial burden. The Agency has allocated a start-up fund for this program and is looking for additional support from other stakeholders to respond better to the growing needs in this field.