



Chirag Chauhan is a practicing Chartered Accountant for now close to 10 years.

Post his graduation he was required do his internship and undertake training for his Chartered Accountancy course. In July 2006 due to a terrorist attack Chirag was left paraplegic. He was a victim of the July 2006 bomb blasts in Mumbai. He had lost his father just few years before this accident. Now this accident left him with a permanent disability.

Chirag was shattered and had lost his will to live at one point. Immense support from family and friends did wonders to his life. Extensive physical therapy, well wishes from all near and dear ones is the result of what Chirag is today.

Post injury Chirag burned the mid night oil to pass his CA exams. During his exams his hands did not even have the strength to write a 3 hour long exam. He practiced and did extensive therapy so as to support his hand and sit and write. He passed CA finals with flying colours.

Once he was a CA, there were very few organisations who could afford to offer him a job, due to his disability. He still did not loose heart and kept searching. He got into Big4 Accounting Firm which has wheelchair friendly offices. After that he switched to another job to with MNC Bank for better prospects.

He soon realised that being in employment did not suit him. Being an entrepreneur was his calling. He soon quit a steady, excellent paying job to start on his own.

Today, nearly after 13 years of his clearing CA,he is doing supremely well. He is generating employment and is mentor to few start-ups . Is his own BOSS and living life to his fullest. His ambition is to generate more employment by expanding his profession. Helping the needy by various ways and means and also is Trustee of Arvind Foundation

Spinal Cord Injury – A lifelong Expensive Affair in India !!!

Chirag Chauhan

The backbone of a human body is the Spinal Cord. It supports the entire functioning both physical and neurological. You all must have done some massive research on Google about the same. Thus let's jump into the financial injury caused due to Spinal Cord Injury.

Spinal Cord Injury

Spinal cord injury (SCI) is damage caused to the spinal cord of a human that results in a loss of function, could be mobility and/or sensation. Records state that frequent causes of a spinal cord injuries are heavy trauma. Causes could range from vehicle car accidents, gunshots, accidents like fall from stairs,skiing, skating, severe exercising or could be because of various diseases like polio, spina bifida, Friedreich's ataxia, etc. There are no definitive treatments yet for spinal cord injury. At present various research are on to test new therapies and it is progressing rapidly.

In India it is estimated that every year approx. 25 thousand people suffer from SCI and there are approx. 1 million people with SCI in the year 2021.

SCI results into paralysis which results into devastating physical, mental, social, sexual and vocational consequences for the injured. In addition, the injury increases the economic burden on the person who sustains an SCI and potentially on his or her entire support network; especially family, extended family and friends.

SCI could be of two types, quadriplegia that results in the partial or total loss of use of all four limbs & torso and paraplegia is similar to the above, but, does not affect the arms. The loss is usually of

sensory and motor area, which means that both sensation and controls are lost.

We took some interviews and research of both quadriplegia and paraplegia injured people in India which gave us following outcomes:

1) One time rehabilitation and yearly expenses

Major financial expense of a person who suffers from SCI are as follows:

One-time expenses

At the Time of Injury	Quadriplegia	Paraplegia
Operation	2,00,000	1,00,000
Hospitalisation	3,00,000	2,00,000
Rehabilitation	2,00,000	1,00,000
Wheelchair	50,000	20,000
Total	7,50,000	4,20,000

Monthly expenses post SCI

Per Month Expenses	Quadriplegia	Paraplegia
Caretaker / Attendant	15,000	10,000
Treatment of infections, bedsores, etc and Medicines including diapers, etc	10,000	7,000
Transportation for education or job	10,000	5,000
Frequent urine infections	10,000	5000

treatment, jelly, urine bags, diagnostic costs		
Miscellaneous	5,000	2,000
Total	55,000	29,000
Total Yearly	6,60,000	3,48,000

The expenses in four metro's are 30% higher than and other than metro and villages. Further, the above are just indicative and estimates.

2) Institutional REHAB vis –a- vis Home REHAB

At present, all developed countries have Institutional Rehabilitation centres. Europe, USA, Japan all have good centres. Once a patient is admitted the entire responsibility lies with centre. Daily food, hygiene, activities and other things are taken care of with other fellow SCI patients. A lot of these centres are funded by the government. Centres are built completely to accommodate wheelchairs, ramp based access and lifts.

Basically, the whole centre is PRO support of SCI affected persons.

In India, given the size of our population and the sheer number of SCI people, such institutions are extremely rare. Where these centres do exist, its soo expensive that hardly a handful of people can afford it. Thus in India largely the rehab is done mostly at home.

This causes numerous problems to SCI people like:

- *Tremendous burden on family to be prime care givers*
- *Movement of patient on everyday basis for intense therapies like physiotherapy, diagnostics centres etc*
- *Unavailability of public transport resulting on reliance to be made on private and expensive transports*

- ***Inaccessible lifts, ramps or washrooms at all the above mentioned places***
- ***Loss of jobs of both SCI and the prime care giver. This leads to serious financial stress***
- ***Physical and mental distress of the prime care giver***

3) Incomesources in Indiafor SCI person

80% of the person who has spinal cord injury are men. Further majority who suffer these are in the age bracket of 18 to 40 years. In mostcases ,the source of earnings before injury and after injury is not the same. It is usually due to lack of infrastructure and wheelchair accessible workplaces.

Past history reveals that an SCI person who lives in cities are able to work, and earn livelihood, in small cities. However, in villages majority do not have any means to earn and are dependent on savings or/and their family members. Basic expenses of treatment for bedsores, nutritious food, basic cushions are unaffordable by vast majority of SCI patients.

Blessing in Disguise

The digital and technology boom, current COVID scenario and the vast majority which is now working from home has opened up many opportunities for people suffering from SCI. The educated and persons with skills can get many jobs sitting from the comfort of their homes.

Research states 60% of people with SCI are non-earning in cities in India and the ratio is as high as 90% in villages and smaller towns.

4) Investments and savings

Investment pattern of SCI affected are in line with others as there are no customised products available in the Indian market. Majority of SCI and family members have fixed deposits in banks and some

investment in Mutual Funds. 90% of them do not take professional advice on investments and tax planning, resulting into some falling trap of ponzi schemes and losing even their capital. Others spend their savings to get quick recovery, like trying stem cells treatment etc, which later do not give them the desired result and result in loss of saving and capital

5) Tax concession to SCI patients by Government

Majority of medicines and supply of essentials like wheelchair, cushions, excersing machines etc are liable for Goods and Service Tax, which makes them costly and expensive for SCI people.

An Income Tax deduction upto Rs 1.25 Lakh can be availed from income, which is general for all category of disabilities in India. At present there are no specific tax deduction or concession for SCI

6) Pension by Government

Different state provide pension to person with disabilities. Pension ranges from Rs 1000/- to Rs 2500/- per month which is too low to even cover monthly medical cost of an SCI person, forget about other basic survival requirements for SCI

7) Mediclaim and Insurance

There are no rules or guidelines by IRDA (Insurance Regulator in India) for insurance or mediclaim requirement for SCI. There are process defined for person with disability, however it vague. 95% of the people do not get life insurance and mediclaim benefit after SCI even if they are willing too or afford the premium amount.

8) Loans for Education and Business

Government via various schemes provides loan in range of Rs 50k to 5 Lakhs at concessional rate for person with disabilities in India. However the process is very cumbersome and completely offline, which makes it difficult to avail the benefits.

9) Education level

75% of SCI finds difficult to communicate in English language and majority are comfortable in their first language or native language. If a person gets SCI at a young age or at school there are 50% chances of his or her completing graduation and if the said person is in small town or village the changes are less than 20%.

Majority of colleges have reservation and provide scholarship and fee concessions for SCI students. However, majority of these schools/colleges are not accessible and do not have wheelchair friendly toilets which makes it difficult for student to continue.

Solutions to make SCI Financially Independent

- *Let SCI family form a private trust with income up to Rs 6 Lakhs exempt from Income Tax*
- *Provide cash back of GST paid on wheelchair, disability aids and Medicine*
- *Give alternative investment option in lines of senior citizen saving scheme which offers higher rate of interest especially to SCI*
- *Separate guidelines needs to be drafted for Medical and life insurance for SCI*
- *Online Loan approval and disbursal for SCI form all public banks with standard SOP*
- *Link all scheme and benefits with disability card issued by central government to easy and quick access both online and offline.*
- *Dedicated help desk for mental health issues like depressions etc*
- *Customised curriculum by university for SCI*
- *Provide wheelchair accessbilerestrooms and toilets in schools and colleges and other commercial premises.*