

Case Reference: INT/MID/2023/158

Mr. Pratim Kumar Ghosh Complainant

vs

Medinipur Nursing Home Respondent/ Respondents

ORDER SHEET

Office Note	Order No.	Date	Order
	1.	26/09/2023	<p>The complaint would relate to insurance disapproval.</p> <p>The patient was admitted for delivery. Initially approval was sought for Rs. 36,000/- that was recalled and a fresh package of Rs. 19,000/- was submitted as the patient had normal delivery.</p> <p>The patient delivered twins, one of them was sent to SNCU.</p> <p>As per insurance package, in a case of normal delivery the patient was to be kept for observation for three days whereas the mother and children stayed their for seven days. Because of inconsistent proposals, TPA ultimately disapproved the cashless facility.</p> <p>The CE billed the patient as a cash patient and</p>

realised a sum of Rs. 1,11,548/-.

Mr. Dutta representing the CE, would contend, there was no fault on the part of the CE. Initially, as per the advice of the gynaecologist approval was sought for caesarean however, when the patient delivered twins by normal delivery they recalled the earlier application for approval and submitted a fresh proposal for normal delivery. TPA initially approved the final bill however, recalled it immediately because of complication.

Had it been a case of cashless insurance the CE could not have realised the said sum of Rs. 1,11,548/-. Due to the mistake on the part of the CE, the patient was not only deprived of the cashless facility but also compelled to pay in a cash mode that is higher than cashless mode.

Mr. Dutta, would however, contend, even if the patient was billed at the insurance rate the second child sent to SNCU could not be covered by insurance.

We are not impressed.

As and by way of interim measure, we direct refund of Rs. 30,000/- to the complainant on sharing of his bank

details.

The complainant would apply for reimbursement from the insurance company. The CE would render all necessary cooperation to the complainant.

In case the complainant gets any sum over and above Rs.81,648/- he would be liable to refund the said sum.

The complaint is disposed of accordingly.

Sd/-

The Hon'ble Chairperson

Sd/-

Prof. (Dr.) Sukumar Mukherjee – Member

Sd/-

Prof. (Dr.) Makhan Lal Saha – Member

Sd/-

Dr. Maitrayee Banerjee – Member

Sd/-

Smt Madhabi Das – Member

Authenticated
[Signature]
Secretary
West Bengal Clinical Establishment
Regulatory Commission