

Case Reference: INT/KOL/2024/111

Mr. Dinesh Champaklal Vora Complainants

vs

Fortis Hospital.....Respondent/ Respondents

ORDER SHEET

Office Note	Order No.	Date	Order
	1.	27/06/2024	<p>The complaint would relate to excessive charge realised from the complainant in a case of total cashless admission under a Mediclaim Policy.</p> <p>The complainant would contend, the CE initially quoted Rs. 1,21,506/- as package cost that got increased to Rs. 1.9 lakhs. TPA allowed the claim to the extent of Rs. 1,15,110/- and deducted Rs. 1,06,117/-. The CE gave discount of Rs. 8,274/- and realised the balance sum of Rs. 97,843/- from the party.</p> <p>The complainant would contend, since he paid Rs. 97,843/- he is entitled to breakup of the said amount from the CE that the CE denied.</p> <p>Mr. Sahin Biswas, representing CE, would submit,</p>

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initially when the patient was admitted there had been some technical difficulty with regard to the Mediclaim policy. Subsequently TPA allowed cashless facility. TPA directed CE to bill according to GIPSA Package amounting to Rs.1.9 lakhs including consumable for Rs. 4,164/- payable by the patient.

At the time of discharge, the TPA sanctioned of Rs.. 1,15,110/- and disallowed Rs. 84,436/- as "proportionate deduction" that was not clearly spelt out in the deduction memo as we find from the records.

In our view, the appropriate forum to resolve the issue would be Ombudsman Insurance.

The complainant would be free to approach Ombudsman, Insurance. CE is directed to render all necessary cooperation to the complainant for resolution of such dispute.

In case the complainant approaches Ombudsman, Insurance the CE would keep the said amount to Rs. 84,436/- realised from the complainant, in a suitable interest bearing fixed deposit subject to the decision to be



had from the Ombudsman Insurance.

The parties would abide by the final decision to be had from the Ombudsman Insurance.

With this direction the complaint is disposed of.

Sd/-

The Hon'ble Chairperson

Sd/-

Prof. (Dr.) Sukumar Mukherjee – Member

Sd/-


Sri Sutirtha Bhattacharya, IAS (Retd) – Member

Sd/-

Dr. Maitrayee Banerjee – Member

Sd/-

Smt Madhabi Das – Member

Authenticated


Secretary
West Bengal Clinical Establishment
Regulatory Commission