

Office of the West Bengal Clinical Establishment Regulatory Commission

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**Case Reference: WBCERC/KOL/151/2024-25**

Mr. Pawan Kumar..... **Complainant**

**vs**

Apollo Multispeciality Hospital.....**Respondent/ Respondents**

**ORDER SHEET**

Office Note	Order No.	Date	Order
	1.	28/10/2024	<p>The complaint would principally relate to a claim rejection by the insurance company in a peculiar circumstance.</p> <p>The patient had immense back pain. He approached the CE. The concerned Nephrologist examined him and diagnosed that he had kidney infection. Subsequently on a proper investigation it transpired that the patient had only one live kidney and the other kidney is not functioning.</p> <p>There was no infection hence, the doctor did not prescribe any medicine and ultimately released him as the pain subsided.</p> <p>TPA rejected the claim on the ground, the</p>



		<p>admission was principally for investigation and not for treatment. Hence, the claim is not liable to be allowed.</p> <p>We have heard the complainant. We have also heard Dr. Bhatia and Ms. Yosodhara Ghosh on behalf of the CE.</p> <p>We appreciate the peculiar circumstance that ultimately resulted the patient's discharge without any medication.</p> <p>We feel, it is a fit and proper case where the issue should be brought to the notice of the Ombudsman Insurance. The CE should have assisted the complainant in this regard.</p> <p>We permit the complainant to lodge an appropriate complaint before the Ombudsman Insurance.</p> <p>The CE is directed to render all necessary assistance including providing appropriate assistance from the treating doctor.</p> <p>Needless to mention, the CE must support his case before the Ombudsman Insurance by physically</p>
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*[Signature]*



appearing and rendering all necessary documentary support.

The entire process must be completed at once. Till then, the amount so collected by the CE from the complainant on account of the patient's bill, should be kept in a suitable interest bearing fixed deposit by the CE in a nationalised bank of their choice and keep the same renewed from time to time subject to the final result of the proceeding to be had before the Ombudsman Insurance.

The complaint is disposed of accordingly.

Sd/-

The Hon'ble Chairperson

Sd/-

Prof. (Dr.) Sukumar Mukherjee – Member

Sd/-

Dr. Maitrayee Banerjee – Member

Sd/-

Smt Madhabi Das – Member

*Authenticated*  
*[Signature]*  
**Secretary**  
West Bengal Clinical Establishment  
Regulatory Commission