

Office of the West Bengal Clinical Establishment Regulatory Commission

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Case Reference:WBCERC/NOR/95/2025-26

Mr. Kalidas Mondal ..... Complainant

vs

Apollo Multispeciality Hospital.....Respondent/ Respondents

**ORDER SHEET**

Office Note	Order No.	Date	Order
	1.	09/07/2025	<p>The complaint would relate to billing in a case of insurance admission having a planned surgery.</p> <p>The total bill raised by the Apollo was Rs. 3,35,275/- out of which the TPA sanctioned Rs. 1,67,947/- and rejected a sum of Rs. 95,350/-.</p> <p>The ground of rejection as appears from the TPA memo, would have five issues:-</p> <p>i) Implant cost reduced in absence of purchase documents.</p> <p>ii) The professional fees for surgeon, anaesthetist, and consultant-Rs. 15,000/- already covered the package cost;</p>





iii) OT charge for Rs. 5,000/- already included in package cost;

iv) Consumable for Rs. 5,844/-;

v) Rs.22,000/- charged in excess of the package.

We received the complaint on May 6, 2025. Since there had been a substantial rejection we asked the CE to take it up with the insurance company. On their request, we kept the complaint on hold for a considerable period. Subsequently, we kept it for hearing and asked for response from the CE on June 17, 2025.

Today, the matter has come up after response having been submitted by the CE. We now understand, the implant issue has been resolved. Pertinent to note, the insurance company disallowed a substantial part of the implant cost in absence of appropriate invoice and other purchase documents that could be resolved when Apollo disclosed all those documents to support such claim.

The complainant is absent, possibly, he is happy with the amount that he has got through resolution of implant issue however, we cannot be a mere onlooker





when we find the other four issues would remain unresolved.

Pertinent to note, while resolving the issue of implant, the insurance company submitted a fresh settlement memo that would still have other four issues referred to above amounting to Rs. 32,844/-.

Ms. Yoshodhara Ghosh, representing Apollo, would submit, once the complainant is satisfied with the further assessment by the insurance company we should not go further with the other issues.

Even if we are ad-idem on such score we can not be a mere onlooker when serious irregularity is surfaced even from the revised assessment sheet.

It is now a practice of the private health sector, in a case of insurance admission, to realise the amount from the patient that is disallowed by the insurance company or the TPA as the case may be. Be it on the ground, not covered by the policy or be it in excess of the tariff agreed between the Insurance and the hospitals.

In this case, even the revised memo would suggest

that the professional fee of the doctors are already included in the package and claim for additional sum of Rs. 15,000/- would have no justification. Similarly, the OT charge of Rs. 5,000/- is included in the package. So is the case of Rs. 22,000/- charged in excess of the agreed package amount of Rs. 68,000/-.

The above three items, in our view, should not have been realised from the patient.

If the Clinical Establishment is of the opinion that those amounts are wrongly disallowed by the insurance /TPA they are at liberty to approach the appropriate authority for the same. Simply because a particular amount is disallowed by the insurance, they are not entitled to realise it from the patient without escalating the issue with the appropriate authority.

Coming back to the issue of consumable, we find, this particular establishment does not have pharmacy of their own. They utilise the service of Apollo pharmacy, their sister concern. Apollo Pharmacy also have various out-lets throughout the country giving service to the out

patients who can go and buy medicines and/or consumables from their outlets at a discounted price.

We feel, there cannot be differential treatment while charging in-patients, medicine and consumable. When the consumable is outside the scope of the insurance policy Apollo should pass on the benefit of the offers and/ or the discounts that Apollo Pharmacy is giving to its other customers.

With the above observation, we dispose of the complaint.

Sd/-

The Hon'ble Chairperson

Sd/-

Prof. (Dr.) Sukumar Mukherjee – Member

Sd/-

Prof. (Dr.) Makhan Lal Saha – Member

Sd/-

Sri. Sutirtha Bhattacharya, IAS (Retd)- Member

Sd/-

Smt Madhabi Das – Member

*Authenticated*  
*[Signature]*

Secretary  
West Bengal Clinical Establishment  
Regulatory Commission