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Office of the West Bengal Clinical Establishment Regulatory Commission

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Case Reference:WBCERC/KOL/246/2025-26

Ms. Mousumi Das..... Complainant

vs

ILS Hospital, Saltlake.....Respondent/ Respondents

ORDER SHEET

Office Note	Order No.	Date	Order
	1.	30/01/2026	<p>This complaint has been routed through West Bengal Women Council.</p> <p>The complainant, the victim, was under check-up of Dr. Arindom Saha at Divine Hospital. Dr Saha advised admission for hysterectomy at ILS, Salt Lake. Accordingly, the patient was admitted under a PPN Package on October 21, 2025. At the time of admission, the patient came to know that the pre-authorisation had come from the TPA for Rs. 40,000/- whereas an estimate was given to her for Rs. 1.8 lakhs. She was assured by the insurance desk of the hospital that the balance sum would be taken care of at the time of discharge when final authorisation would be applied for.</p>



Believing such assurance in good faith, the patient took admission. At the time of discharge, the CE raised a bill of Rs. 1,44,719/- and uploaded the same in the TPA portal when the TPA, as per pre-authorisation, sanctioned Rs. 40,000/-. The CE compelled the victim to pay the balance sum of Rs. 1,04,719/-. Hence, this complaint.

The CE, in their response, denied any irregularity on their part. According to them, an estimate of Rs. 1.81 lakhs was given. The insurance granted pre-authorisation for Rs. 40,000/- hence, the balance amount was recovered from her at the time of discharge.

We have heard the parties at length. Our esteemed medical member Dr. M.L. Saha as well as our esteemed Member Dr. Maitrayee Banerjee are of the opinion that once the PPN Package had allowed Rs. 40,000/- for the procedure there was no scope for any additional amount to be realised by the CE from the complainant.

Pertinent to note, the total value of the insurance was for Rs. 5,00,000/- that would cover the entire bill



amount. The patient was assured that she would be entitled to reimbursement however the insurance denied reimbursement as according to them, the total PPN package was Rs. 40,000/- was sanctioned as pre-authorisation prior to admission.

Hence, there was no question of any further amount being sanctioned.

The insurance company approved the claim on October 21, 2025 for Rs. 40,000/- being the maximum limit as per GIPSA PPN package for hysterectomy. CE, in the discharge summery, described the procedure as total hysterectomy hence, there was no other scope for claiming any additional amount.

The complainant has already approached the ombudsman insurance on the issue.

We direct the CE to keep the said sum of Rs. 1,04,719/- in a suitable interest bearing fixed deposit.

We make it clear in case the ombudsman refuses to interfere the CE would be obliged to refund the balance

amount to be kept in fixed deposit as directed above,
along with interest to be accrued thereon.

The complaint is disposed of.

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