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Office of the West Bengal Clinical Establishment Regulatory Commission
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Case Reference: WBCERC/HGY/256/2025-26

Mr.Ramkrishna Ghosh Complainant

vs

Tata Medical Centre.....Respondent/ Respondents

ORDER SHEET

Office Note	Order No.	Date	Order
	1.	11/02/2026	<p>The complaint would relate to insurance rejection of a diagnostic procedure done at the CE.</p> <p>On January 8, 2026 the patient was examined at the OPD by the doctor when the doctor decided to do histopathology, a complete diagnostic procedure, not covered by any mediclaim policy.</p> <p>Despite knowing that it would not be covered by insurance policy the CE accepted insurance papers on January 9, 2026 from the patient coupled with a undertaking that in case there was rejection by the insurance the bill would be paid</p>





by the patient.

The complainant signed such undertaking in good faith hoping that CE would try to get it through.

The CE did not upload the papers on the 9th itself. They waited for three days and uploaded it on January 12, 2026. The insurance denied the claim on the next day, the day when the procedure was done.

The complainant had to pay the bill for Rs. 34,500/- on the basis of the undertaking given by him on January 9, 2026.

The complainant would contend, he was assured by the insurance desk that they would try to get it through. Hence in good faith he signed all the papers including the undertaking.

Dr. Kapoor representing the CE, would submit, this particular procedure is not covered by any insurance policy and the insured must have known such difficulty. Yet, they insisted on uploading the papers. The CE has done so on the request of the complainant after being supported by the undertaking given by the complainant as stated above.

We are not at all impressed by the submission by the CE. Dr. Kapoor might be correct to say, particular procedure could not be covered by a mediclaim policy. Had it been so, the CE should not have accepted the papers by giving hope to the complainant that there would be a chance to get it through for cashless benefit.

Even if we accept Dr. Kapoor's version that they had to accept the papers on the insistence of



the complainant they could have uploaded it immediately so that the rejection could be had before the procedure. It was not so.

We grant compensation to the complainant for Rs. 10,000/-.

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