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Office of the West Bengal Clinical Establishment Regulatory Commission
1st Floor, 32 B.B.D Bag, West Bengal, Kolkata – 700001.

Phone:- (033) 2262-8447 , Email: wbcerc@wb.gov.in Website: www.wbcerc.gov.in

Case Reference: WBCERC/HOW/279/2025-26

Mr. Utsav Das Complainant

vs

Manipal Hospital, (Medica).....Respondent/ Respondents

ORDER SHEET

Office Note	Order No.	Date	Order
	1.	11/03/2026	<p>The complaint would relate to billing in a case of mediclaim admission.</p> <p>After receipt of the complaint, we asked for response. The CE has given their response.</p> <p>In the response, the CE has contended, prior to admission an estimate of Rs. 1,85,600/- was given to the patient relatives. The estimate amount was further enhanced to Rs. 2,45,000/-. Both the estimates were signed by the patient relatives.</p> <p>After the procedure, the CE billed a sum of Rs. 3,72,299/- out of which, a sum of Rs. 1,09,942/-</p>

was deducted, mostly on the ground of capping. Hence, insured had to pay the said sum of Rs.1,09,942/-.

The complainant has now come up with the grievance that the charges were high. They were not properly counselled at the time of admission or thereafter. Since it was a corporate admission the accompanion of the patient signed the forms without understanding the purport of it.

The admission was through a mediclaim policy and the bill was made accordingly. The bill was considered by the TPA. Insured was asked to pay the said sum of Rs. 1,09,942/-.

We have examined the TPA deduction memo. Only a sum of Rs. 8,209/- was disallowed on account of non-medical expense not covered by the policy that would attract 20 per cent discount amounting to Rs. 1,640/-.

We direct the complainant to share his bank details so that said sum be refunded to him by the CE at once.

For the balance amount the complainant would be at liberty to approach appropriate authority.

We do not incline to interfere on that count as the bill was covered by the insurance policy.

Sd/-

The Hon'ble Chairperson

Sd/-

Prof. (Dr.) Sukumar Mukherjee – Member

Sd/-

Prof. (Dr.) Makhan Lal Saha – Member

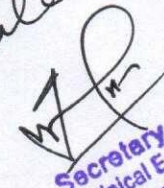
Sd/-

Dr.Maitrayee Banerjee – Member

Sd/-

Smt Madhabi Das – Member

Authenticated


Secretary
West Bengal Clinical Establishment
Regulatory Commission