

Office of the West Bengal Clinical Establishment Regulatory Commission
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Case Reference: WBCERC/NPG/86/2026-27

Mr. Amit Chandra Deb Complainant

vs

R N Tagore International Institute of Cardiac Science.....Respondent/
Respondents

ORDER SHEET

Office Note	Order No.	Date	Order
	1.	02/07/2026	This complaint would relate to billing. The patient was admitted under medical claim policy. Estimate was originally given for Rs. 2.65 lakhs however, the final bill came at Rs. 2,26,997/- after giving discount of Rs. 30,230/-. TPA sanctioned Rs. 1,44,130/- compelling the patient to pay the balance amount of Rs. 82,866/-. We have considered the break up of the

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		deduction from the cashless authorisation given by TPA where we find that there had been co-pay of Rs. 16,000/- as per policy of insurance . We do not find any scope of interference. However, insurance has also deducted Rs. 51,000/- on account of excess room charge.
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Mr. Ghosh, representing the CE, would submit, at the time pre-authorisation CE made it clear, the patient might need critical care support after the OT and it had been actually given to the patient however, insurance company disallowed the room charges beyond general category room, as per the policy.



The complainant has already approached Ombudsman insurance.

Mr. Ghosh, representing the CE, would submit, they would abide by the final decision to be given by the Ombudsman Insurance.

We direct the CE to keep the said sum of Rs. 51,000/- in a suitable interest bearing fixed deposit in any nationalised bank till a decision comes from the Ombudsman Insurance.

In case the complainant is successful therein he would be entitled to the proceeds thereon along with interest to be accrued on the fixed deposit.



A copy of the fixed deposit receipt be given to the complainant within a period of fortnight from date.

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