

Office of the West Bengal Clinical Establishment Regulatory Commission

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Case Reference: WBCERC/NPG/103/2026-27

Ms. Aparna Chaturvedi Complainant

vs

Manipal Hospital, Saltlake Respondent/ Respondents

ORDER SHEET

Office Note	Order No.	Date	Order
	1.	29/07/2026	The complaint would relate to medical issue as well as billing. Since the medical issues are outside our domain the complainant would be free to approach appropriate authority for the same. If she is successful therein, she would be at liberty to approach us afresh for appropriate relief. Coming to the billing issue, we find, the admission was through medical insurance.

The complainant had two medical insurance policy however, one was opted.

After considering the final bill of Rs. 2,59,792/- TPA approved Rs. 1,44,463/- and asked the complainant to make a co-payment of Rs. 61,912/-.

Since the admission was covered by Insurance and insurance asked the complainant make co-payment in terms of policy condition we do not find any scope of interference on that score.

Apart from co-payment of Rs. 61,912/- the TPA discarded the following items:-

Administrative charges	Rs. 10,500/-
Non Medical and consumables	Rs. 20,567/-
ICU	Rs. 20,000/-

		<table border="1"><tr><td>Dietician</td><td>Rs. 700/-</td></tr><tr><td>Investigation</td><td>Rs. 1,650/-.</td></tr></table>	Dietician	Rs. 700/-	Investigation	Rs. 1,650/-.
Dietician	Rs. 700/-					
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		Administrative charges and consumable are outside the policy. Hence, those are payable by the complainant. However, the non-medical consumable would attract 15% discount and on that count the complainant would be entitled to refund of Rs.3,090/- TPA disallowed Rs. 20,000/- on account of high ICU charges. ICU admission is done on the advice of the treating team considering the condition of the patient and it is squarely covered by the policy. TPA sanctioned a sum of Rs. 40,000/- against Rs. 60,000/- charged by the CE. The CE is not entitled to recover the				



balance amount. If they are entitled to the amount they are free to escalate the issue with the insurance.

Similarly are the cases of dietician charge and investigation.

The patient did not have hospital food hence, there was no question any dietician charges. The investigation cost disallowed by the TPA, would also not be liability of the patient as the CE should satisfy the TPA that those investigations were required as per advice of the doctor.

Considering the above, we direct refund of Rs. 25,440/-.

The complainant is directed to share her bank details with the CE so that the money

could be refunded to her at once.

The complaint is disposed of accordingly.

Sd/-

The Hon'ble Chairperson

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