Office of the West Bengal Clinical Establishment Regulatory Commission
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Case Reference: INT/KOL/2023/091

Ms. Gopa Das .... **Complainant**

vs

AMRI, Dhakuria..... **Respondent/ Respondents**

ORDER SHEET

Office Note	Order No.	Date	Order
	1.	05/06/ 2023	The complaint would relate to Swasthya Sathi refusal. The patient was admitted on April 27, 2023. The complainant would contend, although they had Mediclaim policy they wanted to have the patient admitted under Swasthya Sathi that was denied. Ms. Gargi Das, Senior Manager, Operations of the CE, would contend, they have dedicated ICU beds as well as ward for Swasthya Sathi as per the advice of the Swasthya Sathi Department. However, on that particular day the ward was almost full and it was not possible to have the patient admitted under Swasthya Sathi. At that juncture, the patient family produced the private mediclaim policy and the patient was accordingly admitted under that policy. Despite policy limit got

exhausted, the treatment was not discontinued till the patient breathed his last. The final bill was raised for Rs. 3,92,801.50/- however, the Insurance Company allowed Rs. 2.5 lakhs as per the policy limit . The CE considered the precarious financial condition of the patient and waved the entire balance amount.

The complainant would however contend, at the time of admission a sum of Rs. 15,000/- was deposited. CE assured, it would be refunded at the time of final bill. The CE failed to refund the said amount. Hence, this complaint.

We forwarded the complaint to the CE for response. By a letter dated May 19, 2023 CE responded to the complaint. The said letter would however depict otherwise. As per the said letter of response, the patient was admitted under a policy of insurance from Bajaj Alliance. After the limit had exhausted they continued treatment. The patient family wanted to have the patient admitted under Swasthya Sathi that was not possible as per IRDA rules. The said letter however, did not mention

anything about the initial request of the patient family for Swasthya Sathi Admission and the corresponding refusal as submitted to us by Ms. Das.

In course of hearing Ms. Das, would agree to refund the said amount of Rs. 15,000/-. Hence, we do not wish to interfere save and except recording the assurance of Ms. Das that the money would be refunded within a 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
S. P. M
13/06/2023.

Secretary
West Bengal Clinical Establishment
Regulatory Commission