

SBIPA CHANDIGARH CIRCLE

TO

The General Secretary  
All India State Bank Pensioners Federation

Dear Sir,

MEDICAL FACILITIES  
UNETHICAL PRACTICES IF HOSPITALS AND TPAs

It has come to our notice that our members are facing great hardship while availing cashless facility from approved hospitals under SBI Health Care (Policy A) as well as SBI Health Assist (Policy B) schemes.

The main reason is application of abnormally high room rent charges by these hospitals resulting into reduction of reimbursement of cash less claims in all other charges such as operation charges etc.

Now the hospitals are charging nursing fees and some other charges separately besides high room rents which are being added by TPA in room rent resulting into higher deductions.

It is really shocking that some hospitals are charging as much as 6000 or more for a room on sharing basis, besides nursing charges or doctors' visit charges.

To illustrate, we give some examples.

1. Sh. Subhash Verma claim no 14452223388769-The room rent for sharing basis was for 4800, But hospital charged nursing charges and visit charges separately and TPA loaded it with room rent . As such the room rent was taken as 5830 and thereafter proportionate deductions were made and Shri Subhash Verma was made to suffer a loss of Rs24000/-.

Sh. O P Nandwani PF1599453 claim no 1005771321- His wife was admitted in Krishna Hospital Faridabad. The normal room rent charged by this hospital for twin sharing room is Rs 5000/- whereas the SBI general has approved Rs5500/-and as such proportionate deductions were made from his bill.

Sh. Shyam Sunder Sharma PF1041274- He was admitted in Max Hospital Delhi from 31/8 to 2/9/22. The room rent for twin sharing room is around 6000. However, after adding nursing charges and visits charges the room rent for the purpose of reimbursement rose to Rs7893/- resulting in huge deductions in payable amount.

These are a few of the cases brought to our notice. There may be many more such cases and such a situation cannot be ruled out in other circles.

In view of the above, we are of the firm opinion that;

1. The room rents of approved hospitals should be in consonance with their entitlements particularly in twin sharing basis rooms.
2. The Hospital room rent charges should be inclusive of nursing charges and visit charges.

The TPAs should not allow the hospitals any charges not approved by it like nursing and visiting charges.

3. The excessive room rent, if any, should not result in other deductions.

We therefore request to take up these issues with Corporate Centres GEN and TPAs and get the charges rationalised. You are also requested to take up with the concerned authorities the issue of payment of amount deducted from the bills of pensioners on aforesaid grounds after a thorough review.

Thanks & regards

Comradely yours

Dr. M K Virmani  
General Secretary  
SBI Pensioners Association (Chandigarh Circle.)