



# BHARAT PENSIONERS' SAMAJ

ESTABLISHED IN : 1955

(All India Federation of Pensioners' Associations)  
(Registered No. 2023 of 1962-63)

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No:BPS/BDPA(I)/CGM/Kerala/Medical

Dated 6<sup>th</sup> May, 2024

To:

**Shri Pravin Kumar Purwar,**  
C.M.D. BSNL, Bharat Sanchar Bhawan,  
H.C. Mathur Lane, Janpath,  
New Delhi 110001

**REMINDER - I**

Sub: A request to examine Indoor Medical Reimbursement Claim – Case of Mrs. Saramma John, Wife of Thomas John K. Retired JTO, BSNL Thiruvalla SSA.

Ref: (1) CAO (Estt), o/o GMT BSNL Pathanamthitta BA letter No: AO (Estt)/Genl Corr/2019-22/59 Dated 05.12.2022.

(3) Our letter No: BPS/BDPA(I)/CGM/Kerala/Medical dated 23.01.2024.

(2) The CGMT BSNL Kerala Circle Letter No: APII/Medical/Genl/23-24/15/PT-I dated 01.02.2024

(3) The representation from the Pensioner, Thomas John K, dated 12.03.2024.

Respected Sir,

1. We had addressed you on the captioned subject vide our letter No: BPS/BDPA(I)/CGM/Kerala/Medical dated 23.01.2024; wherein we had stated as under:
2. That Mrs. Saramma John, wife of Thomas John K, retired JTO, Thiruvalla SSA, HR No.97410933 was admitted in Health Care Pvt. Ltd. Kozencherry for Acute Chest Pain and Heart attack as indoor Patient No.395116 on 05.01.2020 at 05.16 AM and discharged on 10.01.2022 at 08.40 AM. The payment of Rs.1, 58,031 was paid to the hospital under Bill No: IP 5761 dated 10.01.2020 to the Hospital and accordingly claim for Medical Reimbursement as Indoor bill was submitted by the Pensioner.

3. The office of the GMT BSNL Pathanamthitta BA considered the claim and effected the payment of Rs.80750.00 only.
4. As the amount paid was lesser than amount claimed, the Pensioner made representation on 26.10.2022 to the GMT BSNL Pathanamthitta BA.
5. The office of the GMT BSNL Pathanamthitta BA vide letter No: AO (Estt)/Genl Corr/2019-22/59 dated 05.12.2022 replied furnishing the details of reimbursement considered.
6. While going through the reply, it was learnt that Medicine charged from 08.10.2020 to 10.01.2020 was drastically curtailed from Rs.51560.39 to only 340.00.
7. The CAO has explained that “angioplasty procedure has been done on 05.01.2020 and two more days taken to complete the entire procedure, i.e.05.01.20 to 08.01.2020. The package rate for this particular treatment has been set @ Rs.70, 000.00 only by CGHS and approved by Kerala State wherever package rates are applicable. There is no scope for reimbursement on bills like medicine, appliances, other charges etc during the package period. But on the other hand, bills charged beyond the package period are reimbursed. Hence, your bills are processed based on the bill statements and discharge summary issued by the hospital.
8. Aggrieved by the reply the Pensioner made detailed representation on 13.10.2023 to Shri B Sunilkumar ITS, CGM Kerala Circle, Trivandrum and the CGMT BSNL Kerala Circle, has replied vide his No: APII/Medical/Genl/23-24/15/PT-I dated 01.02.2024 (**Copy enclosed for ready reference as Annexure-1** ), it reads:

“The claims received from all over the Circle is being processed based on the CGHS rate list issued by CGHS, in which the eligible rates for procedure specified in the discharge summary is specified, i.e. the rate for the surgery performed is

<b>545.</b>	<b>Balloon coronary angioplasty/PTCA without VCD 70000</b>
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For the treatment availed by your spouse, the hospital discharge summary has denoted as **CAD, Mild LV dysfunction, PTCA with stenting.**

Procedure done : **CAG;PTCA with stenting of LAD.**

But in the IP Bill break up the procedure is shown as **Angioplasty**, which was rightly construed by the BA, which processing the claim. Also obtaining expert medical opinion for the numerous cases being handled is not feasible.

Also regarding, the reference about the difference of elective angioplasty and emergency angioplasty, clarified by the treating doctor, the issue does not arise. As per the CGHS rate list, there is only one rate

for the procedure, which has been followed by the BA authorities and the payment processed accordingly. As per BSNL norms the only additional benefits available is the reimbursement of the implant costs (stents). But the BSNLMRS Rules specifically mentions that, for the admissibility of stent costs, the invoice and stent pouch/sticker should be attached with the claim. The stent pouch/sticker is not seen attached along with your claim and hence BA had not considered the same.”

9. The Pensioner is not satisfied with the above reply and hence he has preferred representation dated 12.03.2024 (Copy enclosed as Annexure-1). The pensioner has stated that “: “ the treatment availed by my spouse, the hospital as mentioned in the discharge summery is : CAD, MILD LV DYSFUNCTION, PTCA with Stenting” i.e. the patient was diagnosed as suffering from Heart Attack. But to my disappointment in the same stretch, it is said that “ in the IP bill break up the procedure is shown as Angioplasty, hence the decision of AO Establishment Thiruvalla is right.

This is an incorrect statement from the reviewing authority. The Hospital discharge summery consist of 17 pages with details of treatment course in Hospital, such as detailed treatment chart on daily basis, Clinical examinations, Diagnosis report, Laboratory Report, date wise Medication and breakup of the bill etc. etc. Along with my appeal representation dated 24.07.2023 the full document was attached. No expert is needed to analyze the hospital discharge summery; anybody can notice the following pattern of treatment elaborated in the Hospital discharge summery.

In a heart attack, the heart muscles are damaged and many cells may be dying for want of circulation of oxygen. This could affect the heart's rhythm and ability to pump blood to the rest of the body and the patient may also be at the risk of another attack or conditions such as stroke, kidney disorders etc. Hence repairing the damaged Heart muscles and dying heart cells were more important to save the life of the patient and strengthen the heart working to avoid further attacks. Hence the clinical examinations, Angiography, ICU Monitoring and oxygen supply and suitable medications were also done. The Hospital course of procedure is Summarize here under for your ready reference. The Angioplasty help to clear the heart's vessels block and enable flow of blood to the heart cells only.

**DIAGNOSIS: CAD-ACUTE AWMI,WP-5HRS,NSR, MILD  
LV DYFUNCTION, AG-SAD, PTCA WITH  
STENTING OF LAD.**

Further the pensioner has clearly stated that : Further, the reviewing authority agrees that as per BSNLMRS norms the additional benefits available **is the reimbursement of implants cost of stents. {The implant cost here is Rs.41496}. But in the invoice and the claim, the SENT pouch/sticker is not seen attached. Hence BA had not considered this amount. Fact is that Hospital invoice do mentioned the Company and batch number of the STENT. i.e. EVERMINE 2.75 x 19 MM. LOT No. EFA82. EXP.2021.08**

The pensioner has rightly pointed out that. According to DOT/BSNL standing instructions any information missing in Medical Bill/TA Bill/LTC etc should be brought to the knowledge of the employees in writing within 30 days of submission. He has submitted his medical claim on 02.03.2020, **but the CAO (E) Thiruvalla BA replies after a lapse of 4 years One Month and 10 days stating that his medical bill was missing proof of STENT implanted in Heart of his wife.** This goes to prove the intention of the officer and block the settlement of Reimbursement of the bill.

**IN CONSIDERATION OF ABOVE FACTS, WE SAY THAT:**

- A. The Office of the GMT BSNL Pathanamthitta BA has wrongly considered the case by treating as a case of angioplasty, whereas the patient was admitted for treatment for severe heart attack and during the course of treatment, the medical experts considered it essential to simultaneously also do angioplasty surgery in the larger interest of the patient.
- B. If at all the GMT BSNL Pathanamthitta BA had any doubt on the treatment, the doubt could have been cleared by soliciting need of angioplasty from the hospital authorities, as the administration has not medical expertise to examine the case from the medical angle. But in any case the GMT BSNL Pathanamthitta is not legally authorized to consider the case of severe heart attack in to angioplasty.
- C. The CAO of the GMT BSNL Pathanamthitta BA has with ulterior motive of harassing the pensioner; had acted at his own sweet will. By paying medicine charges Medicine from 08.10.2020 to 10.01.2020 from Rs.51560.39 to only 340.00 only.
- D. The Pensioner has also represented the issue in detail on 13.10.2023 to Shri B Sunilkumar ITS, CGM Kerala Circle, Trivandrum which is pending till date.
- E. We regret that the representation of the Pensioner is kept pending since more than two years in the office of the CGM Kerala.

We, therefore, request your august office to examine the case at your level and instruct the concerned authority to sanction the amount as permissible as per CGHS rates.

With regards,

Yours Sincerely,

(D.D. MISTRY)  
Secretary BSNL/PSU

Encls: As stated.

Copy to:

1. The Secretary, DoT, New Delhi
2. Shri V Srinivas, Secretary (Pension), DoP&PW, New Delhi.
3. Shri B Sunilkumar ITS, CGM Kerala Circle, Trivandrum.
4. Dr. Kalyan Sagar, Director (HR), O/O CMD BSNL New Delhi.
5. Shri S.C. Maheshwari, SG BPS New Delhi.
6. The Pensioner.