

ANNEXURE-2

To:

The Chief General Manager Telecom,
BSNL, Kerala Circle, PMG Junction,
THIRUVANTHAPURAM

12.03.2024

Sub: Misconstruing the Cardiac Arrest case as Angioplasty and unwarranted curtailment of medical reimbursement – Case of Mrs. Saramma John, Wife of Thomas John K. JTO(RTD)

Dear Sir,

Thank you for the reply to my representations dated 24.07.2023, 13.10.2023 & 22.12.2023 given vide No: APII/Medical/Genl/23-24/15/PT-I dated 01.02.2024 in connection with the unjust decision of AO, Establishment, Thiruvalla BA, who misconstrued the HEART ATTACK as case as Angioplasty Operation and limiting and curtailing the reimbursement of medical bills in regards to my wife Mrs. Saramma John.

I am also thankful that the reviewing authority for agreeing 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,
CAG-SAD, PTCA WITH STENTING OF LAD.**

Treatment provided by the Hospital: Detailed on Page 1 to 5 of IP Bill Break

| | Amount charged Rs. | Reimbursed Rs. |
|--|-----------------------|-------------------|
| Lab. Charges.. | 3815 | 550 |
| Clinical Examinations: ECG three times in 5 days | 450 | 00 |
| ECHO ... | 1100 | 1100 |
| Medicine Charges/Cost Stents | | |
| 1. Cath Ballon Artimes/Appollo | 11491 | 00 |
| 2. Cath Evermine Stent. 50 Coro system | 30005 | 00 |
| 3. Medicine Charges Pharmacy (for 5 Days) | 10043 | 340 |
| | 51539 | 340 |
| Angioplasty including Antiogram Charges | 75000 | 70000 |
| Room Rent including CCU charges for 5 days | 14250 | 7500(3 Days) |
| Nursing Charges CCU and Ward for 5 Days | 7750 | 00 |
| Professional Charges (Doctors) 5 Days CCU + Ward | 7500 | 00 |
| Monitoring | 2000 | 750 |
| Neuro | 500 | 500 |

After discount and return of Medicine Amount paid is Rs. 158030/-

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

HORRIBLE: I submitted the medical claim on 02.03.2020. According to DOT/BSNL standing instructions any information missing in Medical Bill/TA Bill/LTC etc should be brought the knowledge of the employees in writing within 30 days of submission. Whether THIS HAS FOLLOWED BY THE Account Officer (E) Thiruvalla BA? Why this was not brought to my knowledge in time? The CAO (E) Thiruvalla BA replied to my complaint vide letter No: AO(EST)/GNL.Corr/2019-22/59 DATED 05.12.2022. He never mentioned this point his letter. Now Circle Office after a lapse of 4 years One Month and 10 days stating that my medical bill was missing proof of STENT implanted in Heart of my wife. This is with a clear intention to confuse and block settlement of Reimbursement Bill.

This is high handedness. Sir, Over enthusiasm to support mischief of AO (E) Thiruvalla, the Circle Office is now questioning my integrity. I was in the social work of BSNL for many years as Member, JCM Dot Departmental Council, Leader, Staff Side of BSNL National Council for six years and President FNTO for many years. Even my rivals in Trade Union never questioned my integrity. I quest you to please refer my wife to any hospital to ascertain whether a stent is implanted in her Heart or not> the same time an inquiry may please be ordered how without a STENT an Angioplasty Operation is performed and package was paid to by the Thiruvalla BA.

Justice delayed is justice denied.

Yours Sincerely,

(Thomas John K) JTO Retd.
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