

# ANNEXURE-1



**BHARAT SANCHAR NIGAM LTD**  
(A Government of India Enterprise) Office of the Chief General  
Manager Telecom  
Thiruvananthapuram-33

No. APM/Medical/ Gen/23-24/ 15 / PT-I dtd 01/02/ 17/01/2024

To,

Shri Thomas John K  
JTO(Rtd)  
Kottackatethu Valiapampil  
Near Housing Board Jn.  
Kozhencherry – 689641  
9446011789

Sir,

Sub: Unwarranted curtailment of Medical reimbursement bill pertaining to  
Smt Saramma John.  
Ref: Your representation dated 24.7.2023, 13.10.2023 & 22.12.2023.

Please refer to your above referred correspondences, the matter has been looked into in detail and the following observations have been made for your information.

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, ie the rate for the surgery performed is

545	Balloon coronary angioplasty/PTCA without VCD	70000
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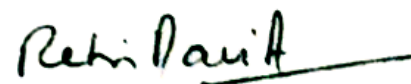
For the treatment availed by your spouse, the hospital discharge summary has denoted as **CAD, Mild LV dysfunction, PTCA with stenting.**  
Procedure done : **CAG ; PTCA with stenting of LAD**

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

04011/2024

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 (stent). 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.

This letter has been issued with the approval of the competent authority.



DGM (F)/IFA,  
BSNL, Kerala Circle,  
Trivandrum.