

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**LOK SABHA
UNSTARRED QUESTION NO. 4000
TO BE ANSWERED ON 04TH JANUARY, 2019**

EXORBITANT CHARGES BY PRIVATE HOSPITALS FROM INSURED PATIENTS

4000. SHRIMATI DARSHANA VIKRAM JARDOSH:

Will the Minister of **HEALTH AND FAMILY WELFARE** be pleased to state:

- (a) whether the Government proposes to take corrective measures to solve the problem of inflated bills of insured patients, who at the time of admissions have to inform the hospital about having a mediclaim policy;
- (b) whether the Government proposes to roll out any plan for third party inspection on the pattern of mediclaim and also take punitive measures against the erring hospitals charging exorbitant amount; and
- (c) the other steps taken by the Government to control various types of exorbitant expenditures in the health sector, if so, the details thereof?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SMT. ANUPRIYA PATEL)**

- (a) Health is a State subject. Therefore, taking corrective measures regarding inflated bills of insured patients falls within the domain of State/UT Governments. Also, as per Insurance Regulatory and Development Authority of India (IRDAI) (Third Party Administrators- Health Services) 2016, it is, inter alia, specified that as part of an agreement amongst Insurers, Network Providers and TPAs, all the TPAs and Insurers shall endeavour to agree with the network providers for display of rates agreed for rendering various health services to policyholders. It is further specified that the Insurers and the TPAs should put in place measures for passing on the benefit of discounts received, if any, from hospitals to the policy holders. It is envisaged that the above norms promote the fair practices by the Hospitals and enhance the transparency.
- (b) & (c): No such proposal is under consideration this Ministry.

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Health being a State subject, it is the responsibility of respective State/UT Government to take measures to regulate exorbitant expenditure in the healthcare and taking appropriate action against clinical establishments as per the Act/Rules applicable in the State/UT.

The Government of India has, however, enacted the Clinical Establishments (Registration and Regulation) Act, 2010 for registration and regulation of all clinical establishments in the country. Under the Clinical Establishments (Central Government) Rules, 2012 notified under this Act, the clinical establishments (in the States / Union Territories where the said Act is applicable) are inter-alia required to display their rates at a conspicuous place and charge the rates for each type of procedures and services within the range of rates determined from time to time in consultation with the State Governments. The National Council for Clinical Establishments has approved a standard list of medical procedures and a standard template for costing of medical procedures and the same has been shared with the States/UTs where the Act is applicable for appropriate action. The implementation and enforcement of the said Act is within the purview of the State/UT Governments. Currently, the Act is applicable in 11 States and all Union Territories except Delhi. Other States may adopt the Act under clause (1) of Article 252 of the Constitution.

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