

**BULLET HEALTHCARE SERVICES****Insurance Health Claim Investigation Report****Privileged, Confidential, Without Prejudice For the purposes of the insurance company and TPA Only.**

Case assigned by	BGIC
Name of Insurance company	BGIC
Assigned date	07-Nov-2025
Report submission date	14/11/2025
Policy No	12-8457-0000111754-00
Claim No	250246040P
CLID / Claim id /CCN No./	21-2025-2016-8457-00000058
Claim Type	Reimbursement
Patient Name	Mr. Ravi Shivaji Karanjkar
Patient Age	39 Year
Patient DOB	26-08-1986
Policy Inception Date	12/04/2025
Policy Age	1 Year
Corporate/Retail	Retail
Name of corporate	Retail
Other Details	
Residence Address	Shivaji Raswanti Gruha ,Arya Samaj chowk,next to Radhika communications,Pimpri,Pune
Residence Contact No	9028285878
Email Address of Patient/Insured	
Hospital Details	
Hospital Name.	PILEX HOSPITAL
Address.	Flat no 3,Shivam market, near Sane road,Akurdi ,Chikali road,Pune
Registration No	948
Hospital is registered on the name of (As per registration certificate)	Dr. Amit Ashok Sabale (BAMS) Registration is under Municipal corporation, Pimpri, PUNE It is issued on 10/10/2024 and valid up to date 31/03/2027.

BULLET HEALTHCARE SERVICES

CS No. 3618 , Plot No.3A, Near Bus Stand Shirpur Dist- Dhule 425405

Contact No - 9665355306



BULLET HEALTHCARE SERVICES

Total no of beds	5 Beds
DOA	04-11-2025
DOD	05-11-2025
Presenting complains	Pricking pain around the anal region ,per rectal bleeding, painful defecation, constipation, swelling around anus .
Past History	No any past history
Diagnosis	Grade 3 Interno External Haemorrhoids With Fissure In Ano With Hypertrophied Anal Papillae.
Line of treatment	Surgical
Test Advised	CBC, HIV, HBSAG,PT/INR,BSL
Final bill of hospital	82506/-
Indoor Case Paper observation	<ul style="list-style-type: none">• As per ICP documents, 39 years' male patient was admitted with complains of pricking pain around the anal region, per rectal bleeding, painful defecation, constipation, swelling around anus.• O/E: temp 96. F, BP-120/70 mm of Hg, Pulse: 89/min, RR-17/min, SPO2-98% OPD paper of 29/10/25 provided <p>Date of Surgery: 04/10/2015</p> <p>Room Details: Twin sharing</p> <p>Diagnosis: Grade III Haemorrhoids with Fissure in Ano</p> <p>Surgeon Name: Dr. Jitendra Bendhari Anaesthetic Name: Dr Rinkush Tilokchandani Name of Operation: HAL with Milligan Morgan HAEMORRHOIDECTOMY with Fissurectomy LATERAL INTERNAL SPHINCTEROTOMY Under SA done on 4/10/25.</p> <p>1. ADMISSION FORM: Consent for the procedure was obtained from the patient's relative, who signed the consent form.</p> <p>2. ANASTHESIA RECORD: spinal anesthesia was given by Dr. Riwesh Tilokhandi and continuous monitoring was done</p> <p>4.ICP OBSERVATION:</p>

BULLET HEALTHCARE SERVICES

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- a) Treatment summary:** Inj.pan, inj.amikacin, inj.emset, inj.monocef,inj.tramadol,sitz bath.
- b) On 04/10/2025 - Per rectal (PR) bleeding and soakage noted, Moderate soakage with anal pack, Urine output monitored via Foley catheter. Dressing done, Sitz bath was given
- c) On 05/10/2025- Severe pain at operated site, decreased inflammation, decreased discharge and medications were continued
- d) separate medication chart is maintained
- e)from OT patient then shifted to twin sharing ward.

5)Lab reports :

CBC REPORTS:

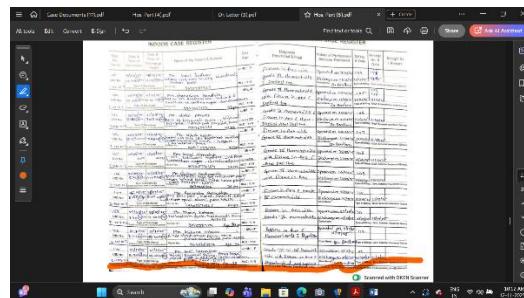
DATE	HB	WBC	PLATELET
03/10/2025	14.9	7200	22900

PROTHROMBIN TIME: 17.45 SEC

HIV-NEGATIVE

Hospital Visit remarks

Verified, entry is in order but all patient is admitted for the same diagnosis which seems to be suspicious.



IPD Register Entry

Tariff List	<ul style="list-style-type: none"> No mismatch is seen charges on tariff list is same on final bill . Procedure is included in Semi –major surgeries
Any mismatch in the Tariff List and Final Bill	No any mismatch is noted
Carbon copy of the bill	<ul style="list-style-type: none"> Received the final bill of rs.82506/-, patient is admitted in twin sharing room of rs.1200/-per day,



BULLET HEALTHCARE SERVICES

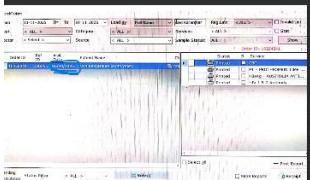
	<ul style="list-style-type: none">• number of visit of consultation is not mention in final bill• ECG is done but in Fissurectomy the need for ECG is not justified it shows the inflation of rs.200/-												
	<ul style="list-style-type: none">• Received the advance receipt of rs.33000/-, rs.30000/-, rs.19506/-but it is noted that there is a mismatch in the serial number of the advance receipt even there is difference in dates.• It is noted that the advance receipt was issued on 03rd, while patient admission was recorded later.												
Payment receipt copy	<table border="1"><thead><tr><th>ADVANCE RECEIPT</th><th>DATE</th><th>RECEIPT NUMBER</th></tr></thead><tbody><tr><td>33000/-</td><td>03/10/2025</td><td>184</td></tr><tr><td>30000/-</td><td>04/10/2025</td><td>186</td></tr><tr><td>19506/-</td><td>05/10/2025</td><td>188</td></tr></tbody></table>	ADVANCE RECEIPT	DATE	RECEIPT NUMBER	33000/-	03/10/2025	184	30000/-	04/10/2025	186	19506/-	05/10/2025	188
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33000/-	03/10/2025	184											
30000/-	04/10/2025	186											
19506/-	05/10/2025	188											
OT register copy	Received												
Hospital Visit Findings.	<ul style="list-style-type: none">• As per visit conducted to the hospital , hospitalization is confirmed and operated for fissure in Ano and we have procured all the necessary documents												
Treating Doctor Details													
Treating Doctor Name	Dr.Jitendra Bendhari												
Qualification	M.B.B.S,M.S												
Registration number	2007124283												
Maharashtra Medical council Verification (Attach Screenshot)	<p>https://www.maharashtramedicalcouncil.in/frmrmpelist.aspx</p> <p>Name : BENDHARI JITENDRA LAXMAN Qualification : M.B.B.S., M.S.(Obst. & Gynae.), Registration No. : 2007124283 Registration Date : 31/12/2007 Valid Upto Date : 31/12/2027</p>												
National Medical commission (NMC) Verification (Attach Screenshot)	<p>https://www.nmc.org.in/information-desk/indian-medical-register/</p>												
Mobile No.	9860500684												
Met Treating Doctor personally Yes or No ?	Yes												
Details of Statement issued by Treating Doctor Visit findings	<ul style="list-style-type: none">• As per the visit conducted to the hospital we met to Dr. Jitendra Bendhari, as per him the patient was suffering from Grade 3 Hemorrhoids with fissure and was operated on 4/10/2025 and got discharged on 5/10/2025.												

BULLET HEALTHCARE SERVICES

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BULLET HEALTHCARE SERVICES

	<ul style="list-style-type: none"> And was operated for-Hemorrhoidal Artery Ligation, Milligan Morgan Hemorrhoidectomy, Fissurectomy, Lateral Internal Sphincterotomy. 																												
Any discrepancy / background																													
Pathology Details																													
Pathology Center Name	Dr.Bobade Pathology Lab																												
Address.	20 BG , Nigdi,Pune																												
Pathology manual Register & Visit findings	<ul style="list-style-type: none"> As per the visit findings the preoperative test is carried out on 3/10/2025 and all the reports are verified by Dr. Anirudha Bobade Date of report on software and printed report is mismatch. As per report date is 10/03/2025 and on software date is - 03/10/2025  																												
Pathologist Doctor																													
Pathologist Doctor Name	Dr.Anirudha Bobade																												
Qualification of Pathologist	MBBS																												
Mobile No.	8796024039																												
Registration No	60186																												
National Medical commission (NMC) Verification (Attach Screenshot)	https://www.maharashtramedicalcouncil.in/frmmplist.aspx https://www.nmc.org.in/information-desk/indian-medical-register/ <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Name</td> <td colspan="3">Bobade Anirudha Ramesh</td> </tr> <tr> <td>Spouse/Husband Name</td> <td colspan="3">N/A</td> </tr> <tr> <td>Date of Birth</td> <td>N/A</td> <td>Year of Info</td> <td>1988</td> </tr> <tr> <td>Registration No</td> <td>60186</td> <td>Date of Reg.</td> <td>18/07/1988</td> </tr> <tr> <td>PRN No</td> <td>N/A</td> <td>State Medical Council</td> <td>Maharashtra Medical Council</td> </tr> <tr> <td>Qualification</td> <td>MBBS</td> <td>Qualification Year</td> <td>1988</td> </tr> <tr> <td>University Name</td> <td colspan="3">U.Bombay</td> </tr> </table>	Name	Bobade Anirudha Ramesh			Spouse/Husband Name	N/A			Date of Birth	N/A	Year of Info	1988	Registration No	60186	Date of Reg.	18/07/1988	PRN No	N/A	State Medical Council	Maharashtra Medical Council	Qualification	MBBS	Qualification Year	1988	University Name	U.Bombay		
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Met Pathologist Doctor personally Yes or No ?	Yes																												

BULLET HEALTHCARE SERVICES

CS No. 3618 , Plot No.3A, Near Bus Stand Shirpur Dist- Dhule 425405

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BULLET HEALTHCARE SERVICES

Details of Statement issued by Pathologist Doctor Visit findings	As per visit conducted , all pathology reports are verified by Dr.Anirudha Bhosale	
Any discrepancy / background		
Pharmacy Details		
Pharmacy Name	SK Medico	
Pharmacy Address complete	Krishna Nagar Chikali -Pune 411 019	
Licensee number	20-491836	
Bill verification findings	Yes, bills are entered in correct order	
Pharmacy Visit Findings	<ul style="list-style-type: none">As per the visit findings , multiple antibiotics and NSAIDS been charged in pharmacy bill which shows the inflationZEDKIT of rs. 975/-charges are added ,already separate gloves charges are included this indicate inflation	
Radiology Center		
Radiology Center Name	No radiological test were done	
Radiology Center Address.	No radiological test were done	
Radiology manual register & Other findings – Visting findings	No radiological test were done	
Radiologist Doctor Name	N/A	
Registration number	N/A	
Maharashtra Medical council Verification (Attach Screenshot)	https://www.maharashtramedicalcouncil.in/frmrmlist.aspx	
National Medical commission (NMC) Verification (Attach Screenshot)	https://www.nmc.org.in/information-desk/indian-medical-register/	
Med Radiologist Personally	N/A	
Details of Statement issued by Radiologist / Visit findings	N/A	
Distance Check		
Distance from (in Kms)	Hospital	Residence
Pathology lab	0	0
Medical store	0	0

BULLET HEALTHCARE SERVICES

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BULLET HEALTHCARE SERVICES

Radiology center	0	0
Statement from Patient		
Complain History	GMC case hence no patient visit was done	
No. of days hospitalized	2 Days	
Total cost of treatment	89,288/-	
Date & Time of Admission	04-Oct-2025	
Date & Time of Discharge	05-Oct-2025	
Remarks	From May little Itching. No advice taken from doctor May 2025 From sep 2025 their was More Pain and also Blood coming From my Back. So, with advice from my Friend I consult in with doctor Bandhari in Piles Hospital. He gave me medicine for, still the Pain was No stopping. then He told me to get do operation. so I admitted on 4th oct morning and got discharged on 5oct evening night. operation was done on 4th October. I F. also Follow up after 2 to 3 day For pain. I also got prescription 2 times before admission I don't have prescription because I submitted to Insurance company.	
Occupation Of patient		
Company / Organization Name of patient	Business	
Work Place Address	Shivji enterprises	
Contact No	9028285878	
Remarks		
Family Physician		
Name of Family Physician	Not provided	
Qualification		
Visiting Findings		
Summary		
Other Insurance Policy Details	N/A	
Vicinity Check		
Social Media Check :- What's App, Facebook, Instagram, Telegram, Snapchat, Twitter, LinkedIn, You Tube, True caller, Share Chat, TikTok, Moj etc.		
	PID: - 12/04/2025	
	DISCREPANCIES NOTED:	
	1). HOSPITALIZATION DISCREPANCY: surgery performed is a daycare surgery which could be managed on day care	
Overall findings and details		

BULLET HEALTHCARE SERVICES

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BULLET HEALTHCARE SERVICES

basis but still 24 hours' hospitalization is kept to inflate the bill

2). HOSPITAL RECORDS: Hospital is involved in many fraudulent cases

3)TREATMENT DISCREPANCY:

- a) use of many higher antibiotics inj. monocef, inj. amikacin, is given which is not justified
- b) even after the administration of Inj.pause the bleeding is present on 4/10/2025
- c) motion is not passed still stool softener /laxatives are not given on day of admission
- d) Alternate days intracath is inserted which shows the inflation

4) Medicine Discrepancy: multiple antibiotics and NSAIDS been charged in pharmacy bill which shows the inflation

Injections	charges
Inj.PCM	660/-
INJ.DYANAPAR	72/-
INJ.MONOCEF	139
INJ.AMIKACIN	227/-

ZEDKIT of rs. 975/-charges are added ,already separate gloves charges are included this indicate inflation

5)inflation in final bill: number of visit of consultation is not mention in final bill. ECG is done but in Fissurectomy the need for ECG is not justified it shows the inflation of rs.200/-

6)Discrepancy In Receipt Serial Number: there is a mismatch in the serial number of the advance receipt even there is difference in dates.

- It is noted that the advance receipt was issued on 03rd, while patient admission was recorded later.

ADVANCE RECEIPT	DATE	RECEIPT NUMBER
33000/-	03/10/2025	184
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BULLET HEALTHCARE SERVICES

Explanation of the Trigger given by insurance company or TPA	<p>PID: - 12/04/2025</p> <p>ICD Report Received:</p> <ul style="list-style-type: none">• PID 7/4/25 portability policy• need detail investigation verify-we have investigated the case there is inflation seen in the bill• ICP investigation report –ICP are received and discrepancy is noted.• need of hospitalization check for genuinity: hospitalization is confirmed.• confirm exact duration of current illness verify bills 7 rule out inflation if any
Conclusion / recommendation	<p>Patient name : Mr. Ravi Shivaji Karanjkar Age :39 years Diagnosis: Grade 3 Interno External Haemorrhoids with Fissure in Ano With Hypertrophied Anal Papillae.</p> <p>Discrepancies:</p> <ul style="list-style-type: none">• <u>Surgery performed is a daycare surgery which could be managed on day care basis but still 24 hours' hospitalization is kept to inflate the bill Deduct 1 day charge. 1200+500= 1700/-</u>• <u>multiple antibiotics and NSAIDS been charged in pharmacy bill which causes inflation</u>• <u>Even after the administration of Inj.pause the bleeding is present on 4/10/2025</u>• <u>Motion is not passed still stool softener /laxatives are not given on day of admission</u>• <u>Alternate days intracath is inserted which shows the inflation</u>• <u>ZEDKIT of rs. 975/-charges are added, already separate gloves charges are included this indicate inflation then deduct 975/-</u>• <u>Number of visit of consultation is not mention in final bill. ECG is done but in Fissurectomy the need for ECG is not justified it shows the inflation of rs. 200/-</u>• <u>There is a mismatch in the serial number of the advance receipt even there is difference in dates.</u>• <u>It is noted that the advance receipt was issued on 03rd, while patient admission was recorded later.</u>

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BULLET HEALTHCARE SERVICES

	<ul style="list-style-type: none"><u>Doctor charge is 1000 but applied 2000/- . Also only 1 day justified so deduct 3000/-</u> <p><u>As per ICP no past history mentioned.</u> <u>As per patient, had itching since may 2025</u></p> <p>We recommend said claim for prolonged hospitalization with bill inflation of 5875/-</p> <p>To process as per terms and condition.</p>
Refutable evidence	
Disclaimer	Bullet Healthcare Services conducts investigations and prepares reports based on the data provided and the information gathered during the field investigation. While we strive to ensure accuracy, Bullet Healthcare Services and its representatives do not assume legal responsibility for the final decisions made by the insurance companies or other entities based on this report. The conclusions and findings in this report are intended to assist in the decision-making process and should not be construed as legal advice or a definitive determination of the claim's validity. As a verified, I hereby confirm that I do not have any conflict of interest in the processing of the said claims
Report submitted by	

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