

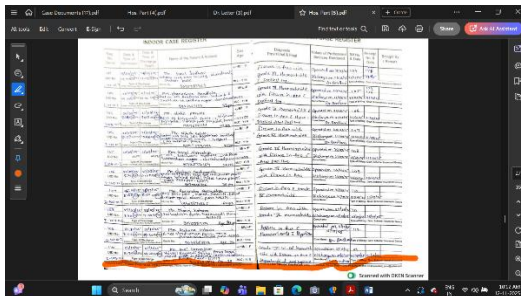
## Insurance Health Claim Investigation Report

**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
<b>Other Details</b>	
<b>Residence Address</b>	Shivaji Raswanti Gruha ,Arya Samaj chowk,next to Radhika communications,Pimpri,Pune
Residence Contact No	9028285878
Email Address of Patient/Insured	
<b>Hospital Details</b>	
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.

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"> <li>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.</li> <li>O/E: temp 96. F, BP-120/70 mm of Hg, Pulse: 89/min, RR-17/min, SPO2-98%</li> </ul> <p>OPD paper of 29/10/25 provided</p> <p><b>Date of Surgery:</b> 04/10/2015</p> <p><b>Room Details:</b> Twin sharing</p> <p><b>Diagnosis:</b> 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> <ol style="list-style-type: none"> <li><b>ADMISSION FORM:</b> Consent for the procedure was obtained from the patient's relative, who signed the consent form.</li> <li><b>ANASTHESIA RECORD:</b> spinal anesthesia was given by Dr. Riresh Tilokhandi and continuous monitoring was done</li> </ol> <p><b>4.ICP OBSERVATION:</b></p>

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	<p>a) <b>Treatment summary:</b> Inj.pan, inj.amikacin, inj.emset, inj.monocef,inj.tramadol,sitz bath.</p> <p>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</p> <p>c) On 05/10/2025- Severe pain at operated site, decreased inflammation, decreased discharge and medications were continued</p> <p>d) separate medication chart is maintained</p> <p>e)from OT patient then shifted to twin sharing ward.</p> <p><b>5)Lab reports :</b></p> <p>CBC REPORTS:</p> <table><tr><th>DATE</th><th>HB</th><th>WBC</th><th>PLATELET</th></tr><tr><td>03/10/2025</td><td>14.9</td><td>7200</td><td>22900</td></tr></table> <p>PROTHROMBIN TIME: 17.45 SEC</p> <p>HIV-NEGATIVE</p>	DATE	HB	WBC	PLATELET	03/10/2025	14.9	7200	22900
DATE	HB	WBC	PLATELET						
03/10/2025	14.9	7200	22900						
<b>Hospital Visit remarks</b>									
	<p>Verified, entry is in order but all patient is admitted for the same diagnosis which seems to be suspicious.</p> 								
<b>IPD Register Entry</b>									
<b>Tariff List</b>	<ul style="list-style-type: none"><li>No mismatch is seen charges on tariff list is same on final bill .</li><li>Procedure is included in Semi –major surgeries</li></ul>								
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"><li>Received the final bill of rs.82506/-, patient is admitted in twin sharing room of rs.1200/-per day,</li></ul>								

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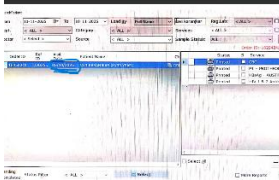
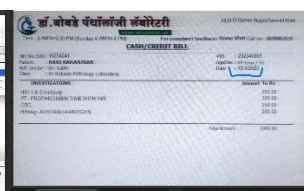
	<ul style="list-style-type: none"> <li>number of visit of consultation is not mention in final bill</li> <li>ECG is done but in Fissurectomy the need for ECG is not justified it shows the inflation of rs.200/-</li> </ul>												
Payment receipt copy	<ul style="list-style-type: none"> <li>Received the advance receipt of rs.33000/-, rs.30000/-, rs.19506/-but it is noted that <b>there is a mismatch in the serial number of the advance receipt even there is difference in dates.</b></li> <li>It is noted that the advance receipt was issued on 03rd, while patient admission was recorded later.</li> </ul> <table border="1"> <thead> <tr> <th>ADVANCE RECIEPT</th><th>DATE</th><th>RECIEPT 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 RECIEPT	DATE	RECIEPT 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"> <li>As per visit conducted to the hospital , hospitalization is confirmed and operated for fissure in Ano and we have procured all the necessary documents</li> </ul>												
<b>Treating Doctor Details</b>													
Treating Doctor Name	Dr.Jitendra Bendhari												
Qualification	M.B.B..S,M.S												
Registration number	2007124283												
Maharashtra Medical council Verification ( Attach Screenshot )	<a href="https://www.maharashtramedicalcouncil.in/frmrmpolist.aspx">https://www.maharashtramedicalcouncil.in/frmrmpolist.aspx</a>  <b>Name : BENDHARI JITENDRA LAXMAN</b> <b>Qualification : M.B.B.S., M.S.(Obst. &amp; Gynae.),</b> <b>Registration No. : 2007124283</b> <b>Registration Date : 31/12/2007</b> <b>Valid Upto Date : 31/12/2027</b>												
National Medical commission (NMC) Verification (Attach Screenshot )	<a href="https://www.nmc.org.in/information-desk/indian-medical-register/">https://www.nmc.org.in/information-desk/indian-medical-register/</a>												
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"> <li>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.</li> </ul>												

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	<ul style="list-style-type: none"> <li>And was operated for-Hemorrhoidal Artery Ligation, Milligan Morgan Hemorrhoidectomy, Fissurectomy, Lateral Internal Sphincterotomy.</li> </ul>																												
Any discrepancy / background																													
<b>Pathology Details</b>																													
Pathology Center Name	Dr.Bobade Pathology Lab																												
Address.	20 BG , Nigdi,Pune																												
Pathology manual Register & Visit findings	<ul style="list-style-type: none"> <li>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</li> <li>Date of report on software and printed report is mismatch.</li> <li>As per report date is 10/03/2025 and on software date is - 03/10/2025</li> </ul>  																												
<b>Pathologist Doctor</b>																													
Pathologist Doctor Name	Dr.Anirudha Bobade																												
Qualification of Pathologist	MBBS																												
Mobile No.	8796024039																												
Registration No	60186																												
Maharashtra Medical council Verification ( Attach Screenshot)	<a href="https://www.maharashtramedicalcouncil.in/frmrmpolist.aspx">https://www.maharashtramedicalcouncil.in/frmrmpolist.aspx</a>																												
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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												
<b>Pharmacy Details</b>												
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"> <li>As per the visit findings , <b>multiple antibiotics and NSAIDS been charged in pharmacy bill which shows the inflation</b></li> </ul> <table border="1"> <tr> <td>Injections</td> <td>charges</td> </tr> <tr> <td>Inj.PCM</td> <td>660/-</td> </tr> <tr> <td>INJ.DYANAPAR</td> <td>72/-</td> </tr> <tr> <td>INJ.MONOCEF</td> <td>139</td> </tr> <tr> <td>INJ.AMIKACIN</td> <td>227/-</td> </tr> </table>		Injections	charges	Inj.PCM	660/-	INJ.DYANAPAR	72/-	INJ.MONOCEF	139	INJ.AMIKACIN	227/-
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	INJ.AMIKACIN	227/-										
	<ul style="list-style-type: none"> <li><b>ZEDKIT of rs. 975/-charges are added ,already separate gloves charges are included this indicate inflation</b></li> </ul>											
<b>Radiology Center</b>												
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											
<b>Radiologist Doctor Name</b>	N/A											
<b>Registration number</b>	N/A											
Maharashtra Medical council Verification ( Attach Screenshot)	<a href="https://www.maharashtramedicalcouncil.in/frmrmpolist.aspx">https://www.maharashtramedicalcouncil.in/frmrmpolist.aspx</a>											
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Med Radiologist Personally	N/A											
Details of Statement issued by Radiologist / Visit findings	N/A											
<b>Distance Check</b>												
<b>Distance from (in Kms)</b>	<b>Hospital</b>	<b>Residence</b>										
Pathology lab	0	0										
Medical store	0	0										

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Radiology center	0	0
<b>Statement from Patient</b>		
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	<p>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.</p>	
<b>Occupation Of patient</b>		
Company / Organization Name of patient	Business	
Work Place Address	Shivji enterprises	
Contact No	9028285878	
Remarks		
<b>Family Physician</b>		
Name of Family Physician	Not provided	
Qualification		
Visiting Findings		
<b>Summary</b>		
Other Insurance Policy Details	N/A	
Vicinity Check		
<b>Social Media Check :-</b> What's App, Facebook, Instagram, Telegram, Snapchat, Twitter, LinkedIn, You Tube, True caller, Share Chat, TikTok, Moj etc.		
Overall findings and details	PID: - 12/04/2025  <b>DISCREPANCIES NOTED:</b>  1). <b>HOSPITALIZATION DISCREPANCY:</b> 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

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

**3)TREATMENT DISCREPANCY:**

- use of many higher antibiotics inj. monocef, inj. amikacin, is given which is not justified
- even after the administration of Inj.pause the bleeding is present on 4/10/2025
- motion is not passed still stool softener /laxatives are not given on day of admission
- 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 RECIEPT	DATE	RECIEPT NUMBER
33000/-	03/10/2025	184
30000/-	04/10/2025	186
19506/-	05/10/2025	188



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

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	<ul style="list-style-type: none"> <li><b><u>Doctor charge is 1000 but applied 2000/-. Also only 1 day justified so deduct 3000/-</u></b></li> </ul> <p><u>As per ICP no past history mentioned.</u>  <u>As per patient, had itching since may 2025</u></p> <p><b>We recommend said claim for prolonged hospitalization with bill inflation of 5875/-</b></p> <p><b>To process as per terms and condition.</b></p>
<b>Refutable evidence</b>	
<b>Disclaimer</b>	<p>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.</p> <p><b>As a verified, I hereby confirm that I do not have any conflict of interest in the processing of the said claims</b></p>
<b>Report submitted by</b>	

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