



## CASE STUDY # 14



### Claiming for surgery done prior to the policy issuance

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67 years old female patient presented with h/o prolapse uterus for 15 days. The gynaecologist examined her and advised for vaginal hysterectomy.

The patient got admitted within 5 days of the first consultation. The surgery was performed, and the patient was discharged. The documents submitted while claiming were the indoor case papers with anaesthesia notes and OT notes, discharge summary and the relevant lab investigations done prior to the surgery. On scrutiny of the submitted documents it appeared to be a clean case without any iota of doubt. The surgery was performed in September 2022, and our doctor asked for the histopathology report which was not submitted. The insurer asked the claimant to submit the histopathology report which the claimant submitted after several reminders and calls.

As per the histopathology report dated July '22 (before inception of the policy dated August '22) the specimen received was Uterus with cervix which implies that the patient had already undergone hysterectomy earlier prior to the current admission in September '22 during which the patient is alleged to have undergone vaginal hysterectomy.

Thus, there was misrepresentation of facts as the patient had already undergone hysterectomy prior to the current admission where she is alleged to have undergone vaginal hysterectomy, to avail the insurance claim benefit.

Thus, Claim is not admissible.

For details, drop in a mail to [info@inchesgroup.com](mailto:info@inchesgroup.com)