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**Neelima Verma**  
**Dr. BM Hegde on how patients are cheated**  
 Resharing this since lot of discussion happens on localcircles about health.  
 A renowned physician Dr B M Hegde has shown how a large number of doctors working in five-star hospitals shortchange patients in order to keep their management happy and enrich their own pockets. Here is what Dr B M Hegde writes:  
 "Most of these observations are either completely or partially true. Corruption has many names, and one of civil...  
 more >

Helpful | Transforming India | 13 hour(s) ago | Viewed by 2343

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**Navin Mehta (Dr.)**  
 Dr. BM Hegde has a lot of Fellowships (foreign high level 'degrees' in various medical specialties). Therefore, I would presume he has ben and studied at various high quality institutions and hospitals. It...  
 more >  
 1 hour(s) ago  
 Write a reply

**Ramesh Bhagwat**  
 The doctors attached to most of the hospitals are given targets. So their role in the entire game is quite exposed.  
 2 hour(s) ago  
 Write a reply

**Sankaran Manipuzha (Natural Hygienist Nature Cure Practitioner)**  
 Great salute to Dr. BM Hegde Sir... Still for the information of all, let me mention that the systems of Alternative Medicine, Naturopathy, Yoga, other Drugless systems, etc. unfortunately present itself/...  
 more >  
 2 hour(s) ago

**Sankaran Manipuzha (Natural Hygienist Nature Cure Practitioner)**  
 Great salute to Dr. BM Hegde Sir... Still for the information of all, let me mention that the systems of Alternative Medicine, Naturopathy, Yoga, other Drugless systems, etc. unfortunately present itself/...  
 2 hour(s) ago

**Sankaran Manipuzha (Natural Hygienist Nature Cure Practitioner)**  
 .... correction: 'unfortunately DO NOT present itself/ themselves as....'  
 2 hour(s) ago  
 Write a reply

**Arvind Lele**  
 Consider the expenses of medical education then it will be clear doctor's have to resort to unfair practises to pay off their loans and or recover education expenses  
 3 hour(s) ago

**Arvind Lele**  
 Politicians also spend a considerable lot in elections and the repercussions are well known  
 1 hour(s) ago  
 Write a reply  
 View all 3 replies

**Sanjeev Bhalla**  
 The worst part is that quite often they will present you with a panic situation and would leave no choice to you but to agree to their terms.  
 3 hour(s) ago  
 Write a reply

**Bob Bhardwaj**  
 When fees are coming out of the pockets of rich customers and also there is no body to watch these doctors except CORRUPT GOVT OFFICIALS! Then Doctors and their COHORTS will do or follow such...  
 more >  
 4 hour(s) ago

**G C GUPTA (surgeon/urologist)**  
 Now a days it has become fashion to criticize doctors without any thought ,Neelima Verma has you examined Dr B M Hhegde degrees is writing after his name how...  
 more >  
 3 hour(s) ago  
 Write a reply

**Gurparkar Singh (Retired Army Officer)**  
 The problem is when you are not sick,they make you Sick with all diseases & get all irrelevant tests done.  
 4 hour(s) ago

When fees are coming out of the pockets of rich customers and also there is no body to watch these doctors except CORRUPT GOVT OFFICIALS! Then Doctors and their COHORTS will do or follow such practices.

**SOLUTION:** Let's say there are two GIANT national Health insurance companies, one is called GOLDEN Health Services or some other name for simplicity, let's say Health Insurance company **A** and other competitive Health insurance company is called for lack of Label, say for example **B**. And there are Tens of other small health insurance companies, C, D, E and so on....

Now patient has Health insurance through let's say company **A** and this company provides gold standard services for their insurers and let's say host of approved services by the insurance company **A** has approved this much money for all approved services, procedures and tests and for simplicity is equal to grand total of **G 10, 0000.00**

{ **G 1 = \$100 USA dollars**}. The Insurance companies have doctors on staff to approve procedures and tests and medicines etc.

The Govt officials of each state or region have regulated all insurance companies to operate in state or region or whole country through licensing process. These insurance companies big or small follow National or central government basic Rules or mandates, for example basic mandatory mandates are; 1) what basic health services are covered, 2) what type of surgeries are covered, 3) what age groups ought to be covered, 3) what pre-existing conditions ought to be covered, and last but not least, 4) what are the allowed or covered maximum amounts for medical expenses for lifetime of a patient for example is **G 100, 000.00**. and so on... The state level or company level policies can be there in addition to national mandates, usually announced by Presidential, Chancellor or Prime-minister-ship candidates and or political parties. Now lawyers shall cover malpractice issues for insurance companies and patient's lawyers shall protect patients' rights etc., in case of conflicts.

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