

July 16, 2015

Shri R. L. Das
Chief General Manager-in-Charge
Reserve Bank of India,
Human Resource Management Department,
Central Office Building,
Shahid Bhagat Singh Road,
Mumbai-400 001.

Sir,

Unauthorised intervention of Medi Assist (TPA) in r/o RBI retirees' treatment under (MAF) Scheme -Group Mediclaim Policy for Retired Members of MAF during the period August 15, 2014 to August 14, 2015.

It has already been brought to your notice that TPA **Medi Assist** is subjecting retirees to uncalled-for intervention in the garb of investigations of member patients undergoing treatment/procedures at the approved hospitals. The so called investigations are being said to be done through some other companies who are not parties to the agreement that Bank entered into with United India Insurance Company Ltd., as circulated by letter CO. HRMD.No.**G.46** /2621 / 19.01.00/2014-2015 dated August 14, 2014 for information of members.

In a recent case, the so called representative of the investigative company -some *Hoaxicide Healthcare Pvt Ltd. Ghaziabad*- other than TPA visited the residence of a retiree patient for such unwarranted investigations after his discharge from the Hospital. The representative sought to photograph the retiree as also wanted the patient to disclose other personal details about him and his family within few hours of the cataract operation undergone by the patient member of MAF. The details of the case have already been submitted vide letter dated 14th May 2015 by the concerned member in a communication addressed to you.

Incidentally, as per the records available with the Registrar of companies, Hoaxicide Healthcare Pvt., Ltd. Ghaziabad is being run from a House NO-4, FIRST FLOOR, SCC-912 NITI KHAND-I INDIRAPURAM, GHAZIABAD Uttar Pradesh INDIA 2014 having only two directors, one of whom appears to be nominee of a Doctor employed with TPA. The representative conducting the investigations was in fact not even conversant with the ailments etc., what to talk of medical know how.

Investigations by such persons incognito give rise not only to the issues of propriety in terms of the agreement entered into by the Bank with M/s United India Insurance but also endanger the privacy and security of the retirees at a time very crucial to their health.

In the circumstances, it is in fitness of things if you will please examine the undernoted issues, under advice to us.

- i) Whether conducting of such investigations under the scheme is provided for in the MAF scheme? Whether Such investigations are part of the terms and conditions contained in bank's letter dated 15-8-14 circulating the scheme.

- ii) Whether such unauthorized act on the part of TPA and its employees does not violate the right to privacy of the member patients and does not amount to breach of contractual obligations on the part of the Insurance Company.

- iii) Whether the visit of such unauthorised representative of a Private Ltd company hired by TPA to the premises of the Member of MAF under a deal not provided for in the contract does not require action to be taken by the Bank against the contracting Insurance Company invading the privacy of the member patients and undermining the dignity of the employees of the Bank who gave their prime of life time to the Bank.
- iv) Whether taking the photograph of the member of MAF by a private unknown person at the residence of the retiree or at the approved hospital prior to discharge/after discharge is proper when the Bank had already provided photographs to TPA. Does it not hurt and invade the privacy of the patients at a time when they need rest and peace of mind most to recuperate? Whether or not it may have an assuaging effect if the Bank initiates suitable remedial steps so that the retirees are not subjected to such avoidable disgrace causing them distress and aggravation of their ailments and that too when the Bank pays the Insurance Company its settled dues from the Fund subscribed and contributed both by the Bank and members of Fund.

We shall, therefore, urge upon the Bank not to allow the Insurance Company to operate the Cash less scheme at its whims as the bank remains bound by the MAF scheme. Under no circumstance, the bank can refuse to entertain direct claims from the retirees. In other words, MAF is operative without reference to the Insurance Company or TPA. We hope and trust that the Bank will consider the matter and take appropriate decisions not only in the interest of the Reputation of RBI but also also in safeguarding the right to privacy and dignity of your own employees who are now in advanced age; and also keeping in view, the prevailing law and order situation vis a vis senior citizens in various parts of the country, more particularly in all the Metros.

Meanwhile, please acknowledge receipt of this letter.

Thanking you,

p. General Secretary .

copy forwarded for information and necessary action to RD RBI Parliament street New Delhi.

p. Genral Secretary