HOSPITAL BILLING

How to read an Indian hospital bill

Nine sections, three lines that cause most disputes, and a five-minute checklist before you pay.

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ASK FOR THESE

The right documents first

- The final itemised bill, not only the summary
- Your written estimate or package letter from admission
- The pharmacy and consumables statement
- The insurer's approval and settlement letter, if insured

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LINE BY LINE

What to check in each section

ROOM	Days and room category match your stay
DOCTORS	Number of visits looks reasonable
PROCEDURE	Surgeon, anaesthetist, theatre match the estimate
TESTS	No obvious duplicates
IMPLANTS	Brand and price match what was agreed

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LINE BY LINE

The remaining sections

MEDICINES	Charged at or below MRP
CONSUMABLES	No large unexplained totals
SERVICES	Physio, dietetics, equipment actually used
TAXES	GST applied only where relevant

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THREE DISPUTE LINES

Room, consumables, medicines

- **Room category**
  Doctor, nursing and procedure fees scale with it; insurers deduct proportionately
- **Consumables**
  Small items add up, and many are non-payable under IRDAI guidance
- **Medicines**
  Charged at MRP, never above. Ask if another brand was possible.

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ROOM GST

5%

GST applies since 2022 to non-ICU rooms costing more than Rs 5,000 a day

Most other healthcare services are exempt.

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FIVE-MINUTE CHECKLIST

Before you pay

- Admission and discharge dates are correct
- Room category matches what you stayed in
- Package items are not billed twice
- No duplicate tests on the same day without reason
- Insurance deductions are listed with reasons

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RAISE A QUESTION

Most errors are clerical

1. Ask the billing desk calmly, in writing if needed
2. Not satisfied? Ask for the hospital's grievance officer
3. Insurance disputes: insurer's grievance cell, then the Ombudsman

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READ THE FULL GUIDE

Reading a hospital bill, in full

- The full section-by-section table
- Proportionate deduction explained
- What to do if you were on a package
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