

CASE STUDY

ETHICS: A WORD OF FANTASY OR REALITY

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ABSTRACT

The case is hypothetical in nature and characters of the case are not based on the life and incidence of any individual or organization. The matching of names and places may occur by chance.

The case is based on a medical hospital which is opened by a big corporate house for serving the people on the motto of no profit and no loss and fulfilling the corporate social responsibility. The case is focused on the practice of ethical issues in hospitals including the doctors and supporting staffs. Medical is the profession in which ethics is one of the important concerns. The case considers a situation in which one young man met with a road accident. He was admitted in the hospital and then the hospital starts making their charges in such a way, so that they can save their taxes.

The case also focuses on the working of medical insurance companies and their practices. In the case, it has been analyzed that the ethical issues need more concern in urban areas in comparison to the rural ones.

Key Words: *Ethics, Corporate Social Responsibility, Year 2020, Year 2112.*

Ethics: A word of Fantasy or Reality

A young man Mr. Aditya Shukla working in an organization NK Pvt. Ltd. in the city of Kanpur. On October 23, 2010; Mr. Aditya Shukla was returning home from office at around 10:30 p.m. in the night due to the involvement in extra assignment given by the boss. He was in the mid way when one neighbor Mr. Balram Naidu met him, who was searching some public transport system. Mr. Shukla invited him to join on his two-wheeler and Mr. Naidu had no other option except to accept the invitation offered by him, due to the non-availability of public transport system. They have gone few distances, when one car hit them from the back and he was not able to control his two-wheeler and fell down on road while Mr. Naidu thrown away at some distance. Some spectators have the witness that the car carried around 4-5 young boys, probably the students who were at the age of around 20 years and all of them were severely drunken. The car hit them and ran away. The place of accident is around 20 kilometers from the main city and comes in the rural area of Kanpur city. The place of accident is surrounded by around 25 people and no one try to stop the car or note down their vehicle number.

Few people run to help Mr. Shukla, whose right leg was

completely under the two-wheeler. Mr. Naidu who was thrown away from the motorcycle during the accident was slightly injured, came to help him. They have analyzed that his right leg is completely fractured in between below the knee and above the ankle. In the mean time, some of the villagers took him at their homes with full care and do the bandage with some sticks using clothes so that the bone would not come out of the muscles. Mr. Shukla was shouting for some water but they hadn't given, due to medical reasons. One old lady came with a glass full of milk and a spoon of turmeric. The villagers treated him as their own family member has met with an accident, and do whatever they can in their full capacity. Mr. Shukla, who was in his full awareness, rang up the mobile number of his official friend Mr. Abhishek Vaish for help. Mr. Vaish informed other colleagues and they came with their official 4 wheeler, since they are already in the office at that moment. They carried him and took up to the nearest hospital Kanpur Nursing Centre. The staff observed the patient and asked for depositing an initial amount of Rs. 5,000; and then only they will admit the patient in the hospital and call the doctor. One colleague Mr. Bhagwan Gupta informed the manager in the organization for some cash and the accountant reached the hospital with an amount of Rs. 20,000. The patient was hospitalized and then examined by the doctor. Dr. Sanjay Rohtagi told that it requires orthopaedic surgery and titanium rod should be inserted between the knee and ankle for joining the 2 fractured bones, and the surgery will be done tomorrow which requires an amount of Rs. 40,000. In the mean time, colleagues informed the family members and Mr. Naidu returned his home with the damaged two-wheeler. Mr. Shukla found that someone pick pocketed an amount of Rs.550 during this whole incident.

On October 24, 2010 the family members and other relatives arrived in the hospital. One colleague suggests that it is an accidental case, so FIR in police station is required for claiming the medical expenses from the medical insurance company. In the mean time, one attendant from the hospital came and informed that since it is an accidental case so surgery can be done only when government doctor examine and certified the no objection certificate regarding medico legal purpose. The fee for this whole process is Rs.1,300. One colleague goes for medico legal certification process while another one goes for FIR registration in the police station. The officer in the police station refused to lodge the FIR, since there is no evidence and they are not able to give the vehicle number. In order to meet the medical insurance claim, he gave receiving of the complaint application against the unidentified person who had caused the accident. In the mean time, family members somehow arranged and deposited Rs. 40,000 in the hospital for the surgery.

In the evening of October 24, 2010, surgery was successfully done by the team of orthopaedic surgeons. The colleagues and relatives return back to their homes.

The doctors visit both times a day and regular checkups were done till October 29, 2010; the day when he was discharged from the hospital. The total expenses incurred during the whole process were Rs. 70,000 approximately. The hospital has given the discharge slip and bills of Rs. 37,000 at the time of discharge, and suggested to collect the bills from the doctors, since the rest amount goes to the doctors as their consultancy fees. It was amazing for Mr. Shukla and his family that they have deposited the amount in the hospital and now they have to search different doctors for their receipts and then finally approved by the hospital. This process continues for another 2 weeks and even then some of the bills were not collected while some were not verified from the hospital, due to various reasons. As the time passes, the expense increases day by day and approximately Rs. 20,000 were more spent in medicines, physiotherapist etc. Some of the expenses were logical while others were only to increase their income. One of the close friends of him, Mr. Siddhartha Gupta who has the working experience in medical insurance company explained the whole game behind the curtain.

He told that the hospital doesn't give bills of the full amount deposited in order to save their taxes. Since they give fees to the doctors who are working as a consultant, hence it is the responsibility of the doctors to give the receipts. The doctors avoid providing the receipts in order to save their income tax. During this whole tax saving exercise, patient is the sufferer. They deposit the amount in advance and even after the discharge they run here and there to collect the receipts. Sometimes they are able to get the receipts, while sometimes not. Mr. Gupta also informed that the hospitals give discharge slip and final receipt at the time of discharging the patient. In the receipt also, they play several tactics. They show that their room and bed charges are nominal while the other heads and charges results in the increase in amount of bill. The examples of other heads are electricity, generator, cleaning, air conditioning and various other identified and unidentified charges are imposed on the patient, which is not reimbursed by the medical insurance companies. The medical insurance companies reimburse only the basic charges of the hospitals and the medicines prescribed by the doctors. It also depends up to an extent that which medical policies are taken by the organization or the individual concern.

After completion of around one month, he decided to submit the bills in his organization so that claim can be forwarded to medical insurance company. Although he was on medical leave and treatment is still going on, but as per the policies of the medical insurance company, due to which he was compel to submit the bills in the mid of the treatment. During submission of the bills or receipts; he faces a lot of formalities and finally after 30 days, the receipts reached the medical insurance company. The total amount of medical claim done by him is Rs. 89,786. After around one month, the medical insurance company started verification of the

bills. It took another 3 months, after completion of the verification process when he received the cheque of Rs. 68,120. He was amazed to see the amount on the cheque and not able to understand reasons of the deductions. After inquiring from his own office and finally from medical insurance company, he came to know that the additional charges charged by the hospital are not reimbursed by the medical insurance company. At the same time, some of the bills of the medicines are not there in the doctor's prescription slip. The reason behind this is sometimes the doctors write the medicine in the small paper or slip due to hurry and the family members bring the medicine with receipt, which is not considered by the medical insurance company.

The treatment of Mr. Shukla and his recovery took around 6-7 months to become as normal as earlier. The medical insurance, its claim and reimbursement also takes approximately the same time with more mental and psychological pain. He is not able to understand and compare which one is more painful; fracture in the leg caused by the road accident or behaviour of the hospital administration or the doctors or the medical insurance company. On the reverse side of the coin, he remembered those villagers who were not so much educated as doctors of the city and officials of the medical insurance company, but helped him like their own family members. He found that rural people are better in comparison to the urban ones if the ethical issues are considered, but he is not able to understand the reasons of difference between the two.

He gone in the days of his college when during his M. B. A. programme, his teacher Dr. B. K. Ghuriani taught him ethics. He was thinking whether the ethics are only the words that we speak as a fashion or there is someone who practices it in true sense. The whole story moves in his mind like a flashback of the movie starting from the place of accident to the present time. The boys who hit the motorcycle run away, the hospital refuses to admit without advance, someone pick pocketed his Rs. 550 after the accident, the

doctor refuses to operate without advance, the hospital and doctors doesn't provide him full receipt in order to save their taxes, the medical insurance company doesn't consider his claim fully due to their norms which they never reveal earlier. He has lots of questions raised in his mind without any answer. He was not able to find any quotable example of ethics in urban areas, where an individual is following his personal or professional ethics. He was thinking; this is how, India is developing and wants to become a developed nation by 2020.

Questions for Discussion:

1. The ethics and its principles are only a matter of classroom teaching. Why or why not? Answer with your own experience.
2. Do you think that Mr. Aditya Shukla is pessimistic in nature? Answer with sufficient examples from the case.
3. If you have given the responsibility to conduct training programmes on the topic 'Ethics and Value System' for doctors and supporting staff. What should be the focus areas in the training programme?
4. Are you satisfied with the duty done by the police officer? Why or why not? Justify your option with an example.
5. In your opinion, what are the ways by which you can increase the ethical value system among the citizens of India and the world?
6. Considering with your own experience, do you also find difference in ethical issues between the rural and urban masses of India?
7. 'This is how; India is developing and wants to become a developed nation by 2020'. Comment your opinion on this statement.
8. We see many unethical examples in our life which is increasing in number. How do you look the whole world and its ethical and value standard, by the year 2112?