

RED TAPE

One of the “perks” which comes with a job at a Central University like the University of Delhi is unlimited domiciliary medical reimbursement. For the uninitiated, this basically means that you are eligible for reimbursement of all your medical bills for treatment at home. Many years ago, I tried to make use of this immensely useful facility and thereby hangs a tale whose climax is still to be played out!

I was teaching in a college those days- some 18 years ago and was told by my mother that I could claim all the money spent on medicines and doctor’s fees. The catch was that the doctor had to be on the “panel” of the University and the charges were fixed by the University. My mother, who happened to be one such empanelled doctor, also told me that the consultation fees decided by the university was a princely Rs. 2/-!

So I thought I should get my rightful due from the mai-baap sarkar and promptly collected the relevant forms, got them signed etc from my mother (who was and is our “family” doctor) and submitted them, thinking that finally the substantial amount of money spent on our kid’s frequent respiratory infections could be recouped. How naïve of me!

The clerk gave the filled form one glance and returned it saying that I need to get a certificate from my wife’s employer that she is not reimbursed for medical expenses. That, I thought should not be too difficult. The certificate given by my wife’s employer said that she is covered under a group medical insurance scheme which covers hospitalization only. This simple sentence was enough for the clerk to politely return me the form saying that she is covered under some kind of insurance and hence I am not eligible for reimbursement! No amount of arguing with him that her policy covers only hospitalization would make him budge!

That was 18 years ago. Last year I took charge of one of the centers of the University as its Director. As the signing authority, I would routinely sign medical bills worth thousands of rupees of all the serving and the retired employees. Once again, I thought, this time I should try my luck. This time I was smarter- I asked my secretary to fill out the forms, got the required bills and prescriptions from my mother and after checking by my secretary and cross checking by another employee (who submits bills worth thousands every month), I confidently sent the forms to the central office for processing.

Obviously I underestimated the eagle eyes of the clerks at the central office- the forms were returned with a note saying that one of the bills was for Rs. 150/- while I had only claimed Rs. 130/-. This discrepancy was unacceptable- I tried to explain that the Rs 20/- was for medicines which I use regularly but were not on the prescription and hence not reimbursable. But this ‘logic’ was clearly too Godelian for them!

Not wanting to waste time convincing them, I refilled the forms, got the required signatures and submitted again. This time I was confident that things would pass since they had already gone over them once and pointed out only one anomaly. Once again, I was proved wrong- the mysterious ways the minds in the bureaucracy work would clearly put the philosophers of the mind like Dennet into a loop! After about 10 days, the forms were returned to me with an officious comment which basically said- the rules only allow you to consult a doctor within 8 kilometers of your residence and since the doctor you have consulted is more than 8 km away, this bill cannot be passed!!

So if your family doctor happens to live more than 8 km from your residence, too bad- you better go to the neighborhood quack if you want to avail of this facility. Clearly rules are rules! I thought that an 18 year old saga has finally come to an end but my secretary thinks otherwise. She is sure that for every rule there has to be a counter rule or exception which we can use. So she is busy exploring this while I just hope that I can manage to get a reimbursement, even a token one, in the 20 years of my service!