

Patients falling victim to medical staff's greed – part three

Double diagnosis costs due to commissions

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Doctors don't just get paid by drug companies to write prescriptions; Diagnostic centres give them hefty commissions once they prescribe tests for diagnosis. Again, there is a commission for brokers who collect patients based on doctors' prescriptions.

An analysis of evidence after long-term investigation shows that if the doctor-broker syndication is kept out of this sinister commission trade, the cost of diagnosis would be reduced by at least half. But the 'all-powerful' avarice for money is so strong that Chittagong's Cardiac Doctors Association has 'rebelled' and forced the diagnostic centres to increase the share of the commission.

They have given cheeky names to these vile commissions; For example, the commission for various heart disease tests is called 'consultant fee'. And the commission of doctors writing prescriptions is called a 'referral fee'. Does not matter, what name it is called, the commission money is ultimately collected by almost 'strangling the patients.'

'Rebellion' to raise commission

Echo Color Doppler (ECD) is one of several tests used to diagnose heart diseases. The cost of this test at Epic Healthcare and Popular Diagnostics, one of Chittagong's premier diagnostic centres, is Tk 3,000. The rules for echo examination state that it should be done in the presence of a doctor. The test takes 5 to 10 minutes maximum. Chittagong Society of Interventional Cardiology (CSIC), an organization of heart doctors, wrote a letter to the diagnostic centres of Chittagong, asking them to pay 40 per cent of the cost of the Echo test as a 'consultant fee' to the concerned doctor from October 2022. Thus, a doctor was asked to pay Tk 1,200 as 40 per cent, if the total cost of the Echo test is Tk 3,000.

Some of the labs did not comply with this demand. In this context, the president of CSIC Ashish Dey and General Secretary Dr. Anisul Awal, sent a letter to the heart doctors on 28 November 2022. The letter titled 'Regarding the proportional increase in consultant fee lab value of specialist doctors' stated, "A meeting of Chittagong Society of Interventional Cardiology was held given the increasing the price of all non-invasive tests of cardiology. It was unanimously decided in the above-mentioned meeting that from October 2022, for all non-invasive tests (ECG, Echocardiography, ETT, Holter Monitoring, ABPM), respected cardiologists are requested to pay 40 per cent of the cost charged by the lab as 'consultant fee'. As some labs have not yet implemented this fixed fee, as per everyone's consent, you are requested not to perform any kind of cardiac procedure in these labs from 1 December 2022. Requesting your full cooperation for the implementation of the above-mentioned decision."

After this letter, doctors participating in various tests for heart disease started receiving 40 per cent as a 'consultant fee'. Apart from this, the diagnostic centres started paying a commission of 20 to 40 per cent for each test as a 'referral fee' to the doctor for writing the patient's prescription. Even if we assume that the referral fee is at least 20 per cent (Tk 600), Two doctors are receiving 60 per cent or Tk 1,800 of the price charged for an echo test. The rest (40 per cent or Tk 1,200) is going to the diagnostic centres, at times even less.

While there is a rule for the presence of the attending physician in cardiac tests like echo, practically it never happens in most cases. The doctor just checks the test report and signs it.

An official of Popular Diagnostics said, “The price charged for the Echo Color Doppler test at the Shantinagar branch of Popular is Tk 2,600. Sometimes there are discounts. But, for the same test, the price charged by the popular’s Chittagong branch is Tk 3,000. Despite the increased price, we cannot give much discount. Because within this Tk 3,000, you have to pay the consultant fee as well as the referral fee.’

When asked about the letter asking to pay a 40 per cent ‘consultant fee’ to the doctors who performed heart diagnosis, CSIC president Dr Ashish Dey said, ‘Yes, we have asked for 40 per cent.’ When he was informed that the consultant fee in Dhaka is 10 per cent and if the fee is reduced further in Chittagong, the cost of diagnosis will also be reduced, he said, ‘Nowhere they charge 10 per cent as consultant fee.’ But he immediately retracted his comment and said, ‘I do not know what is the percentage in Dhaka and what is the percentage in Sylhet.’

Dr Ashish claimed to be the pioneer in establishing the consultant fee at 40 per cent. He said, ‘After we established it (40 per cent fee) in Chittagong, we see cardiac societies across the country trying to follow our lead.’

Referring to that letter, the Executive Director (Sales and Marketing) of Epic Healthcare TM Hannan said, ‘It is a burden for us. When the percentage increases, so will the cost of testing. At the end of the day, the patient will have to bear the additional cost.’

However, the General Secretary of Chittagong Private Hospital and Diagnostic Center Owners Association and Managing Director of Max Hospital and Diagnostic Dr Liaquat Ali Khan says, taking a 40 per cent consultant fee is unreasonable. He said, ‘We will hold a meeting to decide on this. Let’s see what can be done.’

Opening IDs for depositing commissions

An idea of exactly how much commission diagnostic centres pay the doctors as referral fee is available from an offer letter issued by Healthcare Diagnostic Centers, a subsidiary of the drug company Healthcare Pharma. On 11 August 2021, the offer letter signed by Mohammad Moniruzzaman, Area Manager (Business Development) of Healthcare Diagnostic Center, was given to the Chairman of Nasir Healthcare and Physiotherapy Center in Mirpur of the capital.

The letter mentioned various rates of discounts for patients of the Chairman of Nasir Healthcare and Physiotherapy Center. It states that 50 per cent discount for all types of pathological tests (such as blood, urine and stool), 15 per cent for blood culture tests, 25 per cent for NCV, EMG, BMD, EEG, and ETT tests, 30 per cent discount for vitamin-D, B-12, BNP, Pro-BNP tests, 20 per cent discount for Halter monitoring test. Apart from this, 25 per cent on imaging (such as X-ray, USG, Echo), Tk 2,000 on CT scan (brain, chest, neck, HR CT), Tk 3,000 on CT scan (KUB, Whole Abdomen, CT Angiogram), Tk 3,000 on MRI (Brain, Spine), Tk 4,000 for MRI (Whole Abdomen, any joint) and a discount of Tk 10,000 on MRI whole body examination will be offered.

Confirming the matter, the Chairman of Nasir Healthcare and Physiotherapy Center, Nasiruddin Ahmad said, ‘Healthcare Diagnostics is offering 15 to 50 per cent discount for the tests of my patients. I approve the discounts on patients’ prescriptions. As a result, they can avail the maximum discount. I do not take any commission from the diagnostic centre. As much as I have been given the power to approve concessions, I approve everything I can.’

He further added, ‘Some diagnostic centres inform the doctors with an offer letter, how much discount will be offered for any test. If the doctor wants, he can approve the patient the entire discount allocated to him. Now, I do not know who approves the whole amount and who keeps some or all for himself.’

The cost of Echo Cardiography (black and white), a test to determine heart anomalies, is Tk 200 at

Chittagong Medical College Hospital. (CMCH). The private diagnostic center Epic Healthcare located at the main gate of CMCH charges Tk 1,700 for the same test. Epic Healthcare charges Tk 3,000 for the Echo colour Doppler test. The cost of the Echo colour Doppler test at Popular Diagnostics at the main gate of CMCH is also the same. In some places, it costs more to get an echo test. Not only Echo, but many other tests also cost much more in private hospitals than in government hospitals. The main reason for this is that many doctors take commissions from diagnostic centres. The commission money is being collected from the patient's pocket.

Our investigation shows a patient named Omar Faruque went to Epic Healthcare for diagnosis on 1 February. That day, he was charged Tk 12, 835 for various diagnostic tests including an MRI. His voucher number was E-23022740259. Out of the total amount, Faruque received a discount of Tk 3,200. Epic Healthcare took Tk 9,635. The commission (referral fee) of the doctor for the diagnosis of Omar Farooq was Tk 1,930. This amount was deposited as commission, in the ID of Dr Bimalendu Chand Bimal. Once he was working as a medical officer in Chittagong City under the Urban Primary Health Care Project (UPHCP). Now he opened a chamber at Ekhlash Complex on Jubilee Road in Chittagong City where he attends patients regularly.

Rabeya Aktar, another patient of Dr Bimalendu, visited Epic Healthcare on 17 February for a diagnosis. She was charged Tk 7,835 that day for various tests. Out of this, Epic approved a discount of Tk 1,950 for her and took away Tk 5,885 as fees. Dr Bimalendu's commission for the diagnosis of Rabeya was Tk 1,600.

Not only these two, in February 20 patients from Dr Bimalendu visited Epic Healthcare for diagnosis. He received a total of Tk 14,845 as commission from their bill. The amount was added to Bimalendu's ID. We called Dr Bimalendu Chand Bimal to get his statement regarding these issues, but Dr Bimalendu refused to comment on anything. He hung up by saying he was busy.

Not only do the doctors take commissions, but some people working as doctor's assistants and brokers also receive commissions from the diagnostic centres. Chittagong Medical College Hospital patients are tempted to test at various diagnostic centres at a low price by Sohrab Hossain. In his reference, 24 patients visited Epic Healthcare from 23 June to 29 July 2021 for diagnosis. Their total bill was Tk 132,800. Out of this amount, discounts worth Tk 14,470 was given to the patients. Epic Healthcare collected the remaining Tk 118,330 from 24 patients. From this bill, a commission of Tk 25,858 was added to Sohrab's ID. We have the referral details report.

Sohrab Hossain confessed to receiving a commission from Epic Healthcare. But he claims to be inactive now. He said, 'I took the commission two or three months ago. Ilias of Epic keeps me in touch.' Sohrab admitted earning a 35 per cent commission on pathology tests and a 20 to 25 per cent commission on imaging from Epic Healthcare.

An employee of Epic, who requested not to be named, said, 'How many patients have visited in which month with reference to whom, everything is in our software. Doctor have their own IDs. The referral fee or commission is added to the concerned doctor's ID. At the end of the month, we take out the referral details report from the software and give it by hand along with the commission money.'

He further added, "Some doctors are so avaricious that they start fussing over the referral details report. He would say something like, 'I did not approve such a discount to this patient. Why did you approve?' Again, at times doctors' commissions are cut due to third parties or brokers taking patients. Also, commission rates are different for each test. In some tests there is a commission of 20 per cent, in some tests the commission is up to 30-40 per cent. Many doctors use curse words if this commission is reduced or cut. We are simple employees. We hardly have anything to say! We listen to all the insults and come back.'

Regarding the brokers and the referral fee of the doctors, the Executive Director (Sales and Marketing) of Epic Healthcare TM Hannan said, 'We do not permit any broker. But about the

doctor's referral fee that you are referring to, it not only exists in Epic but almost in all institutions. Referral fees have permeated our industry. We are trying hard to get out of this situation. If it can be controlled, surely the patients will benefit; We will also benefit.'

The Chittagong Branch of Popular Diagnostic Center is adjacent to the main gate of Chittagong Medical College Hospital. They also pay regular referral fees (commission) to doctors and brokers. This reporter got a copy of a document with proof of their commission. The document has signatures from nine brokers with their names, mobile number and the different amounts of commission they received. Popular's staff also signed it.'

On 6 May, the Chittagong branch of Popular gave a commission of Tk 1,220 to a broker named Siraj against ID number 209157 (ID number of a patient). When asked, Siraj was surprised and said, 'These are internal matters. How did you get these papers?' In response to a question, he said, 'They give me a commission of 35 per cent in popular pathology and 25 per cent in imaging. I deal directly with Popular's manager Mr Wali Ashraf.'

Leaking various information about the commission business, Siraj said, 'In Popular, no ID or code is being provided to anyone except doctors. All commissions are credited to this ID. All the commissions are paid at the end of the month to the ID. A detailed printout is also provided. Since I do not have an ID in Popular, I get paid whatever commission comes in on the day I take a patient. But Epic Healthcare and Chevron give us ID. As a result, there is no need to take retail, a monthly amount is available with printed copies. Amounts in the round figure are beneficial for us. I asked Popular's manager for an ID. He said the Dhaka office did not approve.'

Siraj said Chevron diagnostic centre gives brokers a 40 per cent commission on pathology tests and a 30 per cent commission on imaging. He added, 'Many times we give 20 per cent discount to patients. We take the remaining 15 or 20 per cent ourselves. The patient also needs to be satisfied.'

Wali Ashraf Khan, manager of the Chittagong branch of Popular Diagnostic Center, denied the blatantly and said, 'We do not pay any referral fee.'

His tone changed once we told him that 'we have proof'. He hesitantly uttered, 'I do not know if something like that happens or not. Please call later' before hanging up the phone.

The owner of 'Dr. Mahfuzur Rahman's Lab', a privately owned diagnostic centre situated in the Chawkbazar area of Chittagong city, Bir Mukhtijodha Dr Mahfuzur Rahman agreed on giving referral fees to doctors. He said, 'I cannot claim that I am ethical and honest about the referral fee. I also have to sign the paper for payment of the doctor's referral fee. The referral fee is sent in an envelope. There is no escaping the referral fee.'

Doctors are on cloud nine just by receiving regular commissions

One of the owners of Chevron, another large diagnostic centre in Chittagong, gave us an idea about the income of doctors from referral fees. On the condition of not revealing his name, he said, 'Many famous doctors work in diagnostic centres. Suppose such a doctor examines 40 patients in a diagnostic centre from evening to 10 pm. On average, the accumulative fees from each patient would be at least Tk 5,000. If you multiply 40 by 5,000, you get Tk 200,000. If a doctor receives an average of 40 per cent, he will get Tk 80,000. In the case of some special patients, the doctor may recommend a discount of 20, 25 or 30 per cent on the prescription. In this way, some amount may decrease from his bill. But he will at least draw Tk 60, 000. If he practices 25 days a month, that doctor is earning Tk 60,000 multiplied by 25 = Tk 1.5 million per month just by prescribing diagnostic tests. Along with this, there are his fees for examining patients, also money and other gifts from drug companies.'

He also said, 'Some doctors tell their patients directly about which diagnostic centre they should visit for the tests. Others do not say anything about it. Because whichever diagnostic centre the patient

visits in the city, the commission will go directly to the doctor. Most diagnostic centres have doctors' IDs. The commission is credited to that ID. At the end of the month, they receive the commission money.'

An official from Epic Healthcare's marketing department agreed with the owner of Chevron. He said, 'There are many doctors who get Tk 250,000 or more per month from Epic. Not all patients of one doctor will come to Epic. There are hundreds of diagnostic centres; They will go where they find it convenient and where they are confident. As a result, it is possible to receive Tk 1.5 million per month for a doctor from the diagnostic centres alone.'

He added, 'The commission money is directly handed over to the doctors. At times attempts are made to send the money to their Bkash account number. But they want to get cash and try not to keep any proof of transaction.'

What is the actual cost?

Those concerned with the diagnosis of the disease informed us that in the case of a thyroid hormone TSH test, the maximum cost is Tk 160 including Tk 60 worth of reagent and Tk 50 worth of auxiliary material, Tk 50 for manpower and logistics. Similarly, lipid profile costs Tk 277 and hepatitis diagnosis costs Tk 190. However, diagnostic centres are charging Tk 600 to Tk 1,100 instead of Tk 160, Tk 750 to Tk 1,200 for lipid profiling and Tk 450 to Tk 1,200 for hepatitis diagnosis. Thus, the patients have to pay 5 to 10 times more than the actual lab cost for each diagnostic test.

A lipid profile test at Chittagong Medical College Hospital costs Tk 300, uric acid test costs Tk 100. On the other hand, the price of the Lipid Profile test at Epic Healthcare and Popular is Tk 1,200. In Ibn Sina it is Tk 750. Similarly, the uric acid test costs Tk 500 at Epic Healthcare and Popular. Ibn Sina charges Tk 225 for the same test. It shows that there is a difference in the prices of diagnostic tests even though the diagnostic centres are almost of the same quality.

An official of Popular Diagnostics, who did not wish to be named, said, 'One of the many reasons behind the different prices in each institution is the referral fee. Some pay more, some pay less. Most of our patients come here through contracted doctors. Patients from doctors outside the contract also visit. All internal and external doctors receive a referral fee. Referral fees also vary from test to test. Physicians naturally try to prescribe tests that have high referral fees; At times that is unnecessary. Due to the greed of the doctors for commission, patient's expenses go up.'

Many doctors did not want to talk publicly about the matter even though they admitted to taking money from the diagnostic centre. One of the doctors said, 'I sit in my chamber in the evening after working in a government institution. I see 20-25 patients daily. I do not suggest the patients do the test from there. I just suggest they do the tests from a good diagnostic centre. Now at the end of every month, little money comes to my Bkash account from various diagnostic centres. Even if I do not take this money, the centres are taking it from the patient anyway. I give their money to poor relatives.' He did not want to add anything more.

The Vice-President of the Consumers Association of Bangladesh (CAB), SM Nazer Hossain said, 'Many doctors recommend several pathological tests to the patients who come to them for the first time. Sometimes up to seven-eight tests are prescribed. Later, when normal results are obtained, patients naturally would feel that these tests were unnecessary. What is even sad is that the doctors take a commission from the diagnostic centres. Some doctors are not involved in such malpractice, but their numbers are very less.'

Requesting anonymity, a central leader of Bangladesh Medical Association (BMA) said, 'I instructed on behalf of the BMA not to take 30-40 per cent commission from diagnostic centres. This has ruined my popularity. However, we will have a meeting on what can be done about it. If these get exposed to the newspaper, the existence of .12 million doctors of the country will be in jeopardy.'

Regarding the commission trade of the doctors, the former central organizing secretary of the *Shwadinata Chikitshak Parishad (Swachip)* AMM Minhazur Rahman said, 'Diagnostic centres are colluding and keeping many equipment of Chittagong Medical College Hospital useless. An MRI machine costs Tk 150 to 160 million. There is a Daslar machine, that is worth 100 million. It costs Tk 8-10,000 to do an MRI test in the private sector. Chittagong Medical charges Tk 3,000. But they have destroyed the MRI machine. It gets fixed for a maximum of two months. Then they damage it again. Cobalt Sixteen machines are also often broken. Today, if someone goes for chemotherapy, s/he will get a serial after 4-5 months, by that time a lot of them could die. Chittagong Medical has only two machines for echo. One of them provides blurry images. There should be Investment in these machines. More people will benefit if that happens.'

When attention was drawn to diagnostic centres paying commission to doctors, the Director General of the Department of Health, Professor Dr Abul Basar Mohammad Khurshid Alam said, 'Send me the relevant information and evidence. I will take action.'

Expert opinion

‘We want a law to stop doctors taking bribes and commissions’

The former Secretary of the Central Organizing Committee of the *Swadhinota Chikitshak Parishad (Swachip)* Dr AMM Minhazur Rahman said, ‘Many diagnostic centres pay commissions to doctors. Due to this, the cost of diagnosis is increasing. Again, it is true that drug companies are issuing Accounts Payable cheques. Those who give cheques, those who take them, need to be caught. Doctors can learn something by doing seminars, and workshops; Drug companies are helping to organize them – that can be acceptable. But giving cheques, paying cash; what is the meaning of paying Tk .5, .3, .2 million to doctors? They have to compensate for the money by writing the name of the company’s medicine! Some doctors are also prescribing unapproved drugs for money. Criminal cases should be filed against them.’

Professor of the Institute of Health Economics of the University of Dhaka Syed Abdul Hamid said, ‘There should be a separate voucher if the money is spent under the promotion cost of pharmaceutical companies. But the money that is being splashed for the doctors, which sector is it going to? Doctors should provide accounts of their income. What source is their money coming from? How many patients do they see every day? How much money is charged per patient? How much money do they earn from it? How legal is it to take money-gift-monthly bribes from drug companies? If these things are strictly controlled, the anarchy can be reduced to some extent.’

Manzil Morsed, a senior advocate of the Appellate Division of the Supreme Court of Bangladesh, said, ‘In the absence of a specific law in this country, not only private doctors but government doctors also are taking millions of takas from the drug companies and diagnostic centres. It is unfair. It should be stopped by imposing a law.’

Bangladesh Medical and Dental Council (BMDC) allows doctors to practice their profession. BMDC can take action against the doctors or even cancel the registration if any patient is harmed due to misconduct, negligence or mistake. However, to date, no action has been taken against any doctor regarding taking money from drug companies and diagnostic centres.

When the matter was brought up to the Secretary General of the Bangladesh Medical Association (BMA) and Chairman of the Disciplinary Committee of BMDC Dr. Md. Ihteshamul Haque Chowdhury, said, ‘Don’t even ask! This is the Achilles heel of our medical society. The whole thing is absolutely ruined. BMDC has nothing much to do only in this regard. If the ministry, health directorate, BMA and BMDC work together, results can be obtained. If something has to be done regarding this situation, some stern measures should be imposed.’

He further added, “There are two parties here; One is the company, the other is our medical society. Both parties should work equally. The company needs to understand what it does. Where are their boundaries? Similarly, the medical community also needs to understand where our boundaries are. If we can draw two border lines at two places and then the government says – ‘We will handle whoever crosses the border on both sides’ Then maybe it will work. The government should look at it with eyes wide open.”