

**expertview**

## Legal angle needs to be taken care of

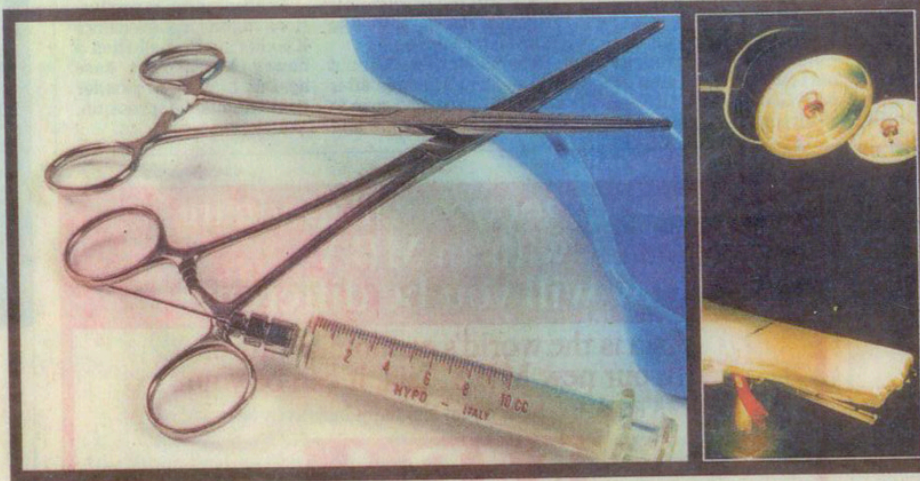


It is good trend that now dentist and eye surgeons are offering the option of EMI payments to their patients who otherwise wouldn't be able to afford the high cost of the treatments. This was needed as cosmetics dental treatment, laser treatment for eyes or cosmetic surgeries are not covered under insurance policies. But there is a risk also; what if patients are unable to pay back or if there is foul play from either side. Although, I feel that EMI is a necessity for many patients but such offerings should be in coordination with the help of financial institution like banks. There is a need to have some kind of protection for both sides. All the legalities should be mentioned on paper.

—Dr Mohan Thomas, sr cosmetic surgeon, Breach Candy Hospital

# New deal: Get beauty in instalments!

A number of doctors, dentists, and eye surgeons in the city are offering the option of EMI payment to their patients who cannot afford the treatment. Mumbaikars give their take on the initiative



### What about foul-play by patients?

Monthly instalment offered by doctors is a good option for a common man. But I don't know if everybody will benefit from it. Also, don't think that doctors would operate on strangers because there is no guarantee that they will pay-back on time. Such treatments are not cheap and even clinics need to have enough funds to get all the equipment required for such surgeries. Also, how will doctors protect themselves against foul-play? Moreover, it might recreate a commercial relationship between doctors-patients.

—Jigna Khajuria, media professional

### Dental, eye treatment is too costly



Option of EMI for dental and eye treatment is a novel idea. Teeth and eyes are an important part of a person's looks and features. No human should be deprived of treatment because of prohibitive costs. Most dental and eye treatments are exorbitantly expensive, which everyone cannot afford. There are many questions which need to be answered before one opts for it. For instance, what if treatment is stopped half-way due to lack of money? Would they charge interest? Would doctors ask for any guarantee?

—Parjanya Bhatt, international relation student

### The facility could be misused



I am not a fan of having an outstanding payment due, so wherever possible I try to avoid EMIs. If doctors are comfortable with providing such an option to their patients, they should also understand the possible complications that may arise from the same including recovery system of bad debts. There is a high chance that such a provision by medical practitioners could be misused by patients. One must remember that doctors are trying to provide greater service to their patients so people who use this facility should also respect their doctors.

—Kairav Parikh, retail professional

### Allows one to have luxury in life



There is a large section of population which wants to go in for dental, eye or cosmetic surgeries but cannot afford it. Therefore, I think it's a great initiative by the doctors to let their patients pay through monthly instalments. Now, people won't have to think twice before opting for such surgeries. With loans available for everything, I'm sure banks will readily give loans for such operations as well. I find instalments a great option as it allows people to have luxuries which otherwise people would only dream of.

—Trupti Sakpal, account executive

### EMIs have made life easy for many



EMIs have always been a great and convenient option for people to go for things which are otherwise out of their reach. Today even a young professional can buy a car or a house because of such facilities available. Option of payment through EMI given by doctors, dentists and eye surgeons is a great opportunity for a majority of patients who otherwise don't opt for them because of the huge bill amounts. I have not yet made any major purchase but if required I would surely take the option of EMI as it is beneficial.

—Nirav Gada, marketing head