Introduced on:- 18-05-2026

[~~TO~~ AS ~~BE~~ INTRODUCED IN THE SENATE]

A

**Bill**

*further to amend the Islamabad Consumers Protection Act, 1995*

**WHEREAS** it is expedient further to amend the Islamabad Consumers Protection Act, 1995 (III of 1995) for the purposes hereinafter appearing;

It is hereby enacted as follows:-

**1. Short title and commencement**.- (1) This Act may be called the Islamabad Consumers Protection (Amendment) Act, 2026.

(2) It shall come into force at once.

**2. Amendment of section 2, Act III of 1995.-** In the Islamabad Consumers Protection Act, 1995 (III of 1995), hereinafter referred to as the said Act, in section 2.-

i) in paragraph (e), after the existing provisions, the following explanation shall be added namely:-

"**Explanation.—** For the purposes of this Act, the expression "services" shall include private medical and clinical services provided by hospitals, clinics, laboratories or medical practitioners for consideration."

ii) in paragraph (f),-

a) after sub-paragraph (xiii), the word "and" occurring at the end shall be omitted.

b) in sub-paragraph (xiv) the full stop "." occurring at the end shall be substituted with the expression "; and" and thereafter, the following new sub-paragraphs shall be inserted namely:

"(xv) charging, demanding or receiving unreasonable, exorbitant or undisclosed professional consultation fees, procedural charges, room rents, diagnostic costs or other medical service charges by any provider of private medical or clinical services;

(xvi) failing to publicly display, in a clear and accessible manner, the schedule of consultation fees, room charges, diagnostic charges and procedure costs applicable in a hospital, clinic or diagnostic facility;

(xvii) issuing inflated, misleading, or non-itemized medical bills that conceal the actual cost of services provided;

(xviii) demanding mandatory advance financial deposits or guarantees before commencing emergency or life-saving treatment, except where such deposit is reasonably required after stabilization of the patient;

(xix) charging patients for medical services, medicines, equipment, or procedures not actually provided or used."

**3. Insertion of new section 7A, Act III of 1995.-** In the said Act, after section 7, the following new section shall be inserted namely:-

"**7A. Transparency in service charges.**- (1) Every private hospital, clinic, diagnostic laboratory or medical practitioner providing services for consideration shall,-

(a) publicly display a schedule of consultation fees and major service charges at the reception area and on its official website, where available;

(b) provide patients with an itemized bill clearly specifying the cost of each service, procedure, medicine or diagnostic test;

(c) inform the patient or attendant, as far as reasonably practicable, of the estimated cost of treatment prior to undertaking non-emergency procedures.

(2) Failure to comply with the provisions of this section shall constitute an unfair trade practice under this Act.

(3) Nothing contained in this section shall be construed as regulating medical judgment, clinical decision-making, or standards of medical care, which shall continue to be governed by the applicable healthcare regulatory laws."

## STATEMENT OF OBJECTS AND REASONS

The Islamabad Consumers Protection Act, 1995 (III of 1995) was enacted to promote and protect the interests and rights of consumers against unfair trade practices in the provision of goods and services. Over the years, the private healthcare sector in the Islamabad Capital Territory has expanded significantly; however, the existing legal framework does not sufficiently address issues relating to transparency and fairness in the billing practices of private hospitals, clinics, diagnostic laboratories and medical practitioners. Numerous complaints have arisen from patients and their families regarding undisclosed consultation fees, excessive procedural charges, inflated diagnostic costs, non-itemized billing, and the practice of demanding advance financial deposits before the commencement of emergency or life-saving medical treatment. Such practices impose severe financial hardship on patients and undermine the fundamental rights of consumers to fair pricing, transparency and protection from exploitation. Furthermore, the current wording of the Act does not expressly clarify that private medical and clinical services fall within the scope of "services" under the Act, which has created ambiguity in the enforcement of consumer rights in relation to healthcare billing practices.

This Bill seeks to address these deficiencies by—

1. Explicitly clarifying that private medical and clinical services fall within the definition of "services" under the Act;
2. Expanding the definition of "unfair trade practice" to include unreasonable, exorbitant or undisclosed medical charges, misleading or non-itemized billing, and the failure to transparently disclose hospital tariffs;
3. Prohibiting exploitative practices such as demanding mandatory advance deposits before providing emergency or life-saving treatment; and
4. Introducing statutory requirements for transparency in medical service charges, including public display of fee schedules and provision of itemized bills to patients.

The proposed amendments aim to strengthen consumer protection in the healthcare sector by promoting transparency, accountability and fairness in medical billing, while ensuring that patients and their families are not subjected to financial exploitation during times of medical vulnerability.

The Bill, therefore, seeks to achieve the above objectives.

**SENATOR SAMINA MUMTAZ ZEHRI**
Member-in-Charge