



GOVERNMENT OF MEGHALAYA

Office of the Chief Executive Officer  
State Nodal Agency -Megha Health Insurance Scheme,  
Department of Health and Family Welfare, Government of Meghalaya  
Health Complex, Red Hill Road, Laitumkhrah, Shillong – 793003, Meghalaya  
Phone no.: +91 364 – 250 7477, e-mail: [info@mhis.org.in](mailto:info@mhis.org.in)

DHS/MHIS/MHIS 6 TP/13/2023/741

Date: 18<sup>th</sup> July 2023

MEGHA HEALTH INSURANCE SCHEME PHASE 6 and  
AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA

Minutes of the Pre-Bid Meeting, 12<sup>TH</sup> July 2023, 1300 Hrs.

Main Conference Hall, Main Secretariat, Shillong – 793001, Meghalaya.

**Members Present:**

Representatives from the Government of Meghalaya: Attendance attached in **Annex I**

1. Shri. Sampath Kumar, IAS, Principal Secretary, Health & Family Welfare Department – Chairman
2. Shri. Ramkumar S, IAS, Secretary, Health & Family Welfare Department cum Chief Executive officer MHIS- Member Secretary
3. Shri D Lyngdoh, Joint Secretary, Law Department, Government of Meghalaya– Member
4. Dr. (Mrs.) H.C Lyndem, Director of Health Services (MI)– Member
5. Dr. (Mrs.) Y Phira, Director of Health Services (R) -Member
6. Smt. W. Shallam, MFS, Finance Department, Government of Meghalaya– Member
7. Shri. Steven R Bareh, State Manager MHIS – Member

Representatives of Insurance Companies/Bidders who attended the meeting physically and through Video Conference: Attendance is attached in **Annex I**

- |                              |                                |
|------------------------------|--------------------------------|
| 1. Dr. Prasenjit Ray         | Reliance GIC Ltd.              |
| 2. Smt. Eureka S Kharkhongor | Oriental Insurance Co. Ltd     |
| 3. Shri. Luikang Mathew R. K | United India Assurance Co. Ltd |
| 4. Shri. L.S Puni Isaac      | National Insurance Co. Ltd.    |
| 5. Shri. Pratik Kumar Halani | Universal Sampo GIC Ltd.       |
| 6. Dr. I Shaktawat           | Bajaj Alliance GIC Ltd.        |

**1. INTRODUCTION**

**1.1** On the 5<sup>th</sup> July 2023, the Department of Health & Family Welfare, Government of Meghalaya (the State Nodal Agency) commenced a competitive bidding process by issuing tender documents (the TENDER DOCUMENTS), inviting eligible and qualified insurance companies to submit their bids (the Bids) for the implementation of the Megha Health Insurance Scheme /Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (MHIS 6) issued by the Government of Meghalaya vide No. DHS/MHIS/MHIS 6 TP/13 /2023 /662, Dated 3rd July 2023.

**1.2** On 12<sup>th</sup> July 2023 a pre-bid meeting was held at the Conference Room, Main Secretariat, Shillong - 793001, India at 1300 hrs (the Pre-Bid meeting) to provide an understanding of the scheme, the terms of the draft Insurance Contract, the bid process and the services to be provided by the successful bidders and to understand any queries, issues, and suggestions that the bidders put forward.

## 2. DISCUSSION

- 2.1 The Pre-Bid meeting commenced with a welcome note by Shri. Ram Kumar S, IAS, Secretary, Health & Family Welfare Department cum Chief Executive Officer MHIS cum Member Secretary Bid Tender Committee.
- 2.2 Thereafter, it was followed by an introduction from all the Bidders present in the meeting.
- 2.3 Subsequently, a presentation was made by Shri. Steven Bareh, State Manager - SNA informed the bidders about the following:
  - a) Snapshot of MHIS I, II, III, and IV features and incidences.
  - b) MHIS V-PMJAY Implementation including registration, utilization, and others.
  - c) Features of MHIS VI & PMJAY.
  - d) MHIS V and MHIS VI major points of differences.
  - e) MHIS VI Major Insurer Obligations.
  - f) Bidding Process for MHIS VI.
  - g) Bidding process Schedule for the scheme.

At the end of the presentation, the State Manager enumerated the need for all bidders to go through the Tender Documents thoroughly. Bidders were informed to be mindful of the clauses pertaining to the bidding process and documents to be submitted.

The Solvency ratio is required to be maintained by all Insurance Companies who will be participating in the bidding process.

- 2.4 During the meeting, the representatives of the Bidders raised queries and sought clarifications. The Queries and clarifications were noted to be clarified to the best extent possible, with a caveat that only written responses provided based on the written queries shall be binding. The oral responses provided in the meeting are being captured in Annex II to these minutes only for clarification and are not binding.

### **Some key issues discussed during the round of questions and answers are:**

- a. Notification of new District in the State - Eastern West Khasi Hills District, for which the insurance company will have to make provisions for implementation as indicated in the Contract Documents.
- b. The Bidders present in the meeting were all informed to **share their queries latest by 1700 hrs. on the 13<sup>th</sup> of July 2023.**
- c. The Bidders have been requested to fulfill all the obligations that have been laid down as mandatory.
- d. Several of the bidders present had already shared their queries via email prior to the pre-bid meeting, other Bidders were also encouraged to share their queries and to make the submissions by the date and time mentioned above.
- e. The queries received online will be compiled and best efforts will be made to respond to all the queries received. The response to the queries shall be shared with the prospective bidders and


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will also be uploaded at the website [www.mhis.org.in](http://www.mhis.org.in) as per the dates defined in the Tender Notice.

Based on discussions with the Bidders and the Tender Committee the following Bid Schedule was agreed upon:

Issue of clarifications and Issuance of Addenda	18 <sup>th</sup> July 2023
Issue of Revised Final Tender Document	18 <sup>th</sup> July 2023
Bid Due Date (up to 1100 Hrs)	25 <sup>th</sup> July 2023
Opening of Bid and Bid Application Letters (1300 Hrs)	25 <sup>th</sup> July 2023
Announcement of Qualified Bidders (1000 Hrs)	26 <sup>th</sup> July 2023
Opening and Evaluation of Financial Bids (1400Hrs)	26 <sup>th</sup> July 2023

The meeting ended with a Vote of Thanks by the Member Secretary of the Tender Committee

  
Shri. Ramkumar S, IAS,  
Member Secretary  
Secretary Health & Family Welfare Department



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DHS/MHIS/MHIS 6 TP/13/2023/741 A-G

Date: 18<sup>th</sup>, July, 2023





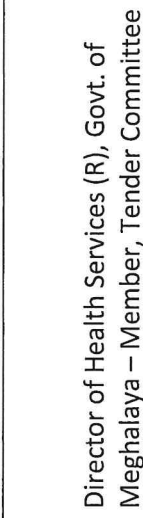
Copy to:

1. Principal Secretary, Health & Family Welfare Department, for your kind information
2. Secretary, Health & Family Welfare Department, for your kind information
3. Secretary, Law Department, for your kind information
4. Secretary, Finance Department, for your kind information
5. Director of Health Services (MI), Meghalaya, for your kind information
6. Director of Health Services (Research etc.), Meghalaya, for your kind information
7. State Manager – State Nodal Agency – MHIS, for your kind information

Chief Executive Officer  
Megha Health Insurance Scheme (MHIS)  
Member Secretary – Tender Committee  
Govt. of Meghalaya







ATTENDANCE SHEET FOR COMMITTEE MEMBERS


PRE-BID MEETING OF MHIS 6/ABPMJAY ON 12<sup>th</sup> July 2023: 01:00Hrs

Sl. No.	NAME	DESIGNATION AND DEPARTMENT	SIGNATURE
1.	Shri Sampath Kumar, IAS	Principal Secretary, Department of Health & Family Welfare, Government of Meghalaya – Chairman, Tender Committee	
2.	Shri Ram Kumar S, IAS	Secretary Health & Family Welfare Department, Cum CEO MHIS, Government of Meghalaya – Member Secretary, Tender Committee	
3.	Shri W. SHALLAM, MFS	Secretary, Finance Department Govt. of Meghalaya – Member, Tender Committee	
4.	Shri. D. Lyngdoh	Secretary, Law Department Govt. of Meghalaya – Member, Tender Committee	
5.	Dr. H. Lyndem	Director of Health Services (MI), Govt. of Meghalaya – Member, Tender Committee	
6.	Dr. Y. Phira	Director of Health Services (R), Govt. of Meghalaya – Member, Tender Committee	

Sl. No.	NAME	DESIGNATION AND DEPARTMENT	SIGNATURE
7.	Shri. Steven Bareh	State Manager, MHIS – Member, Tender Committee	
8.			
9.			
10.			
11.			
12.			

ATTENDANCE SHEET

Sl. No.	NAME	DESIGNATION AND DEPARTMENT	SIGNATURE
1	MR. SHALLOE IANIE KHONGLAN	DEPUTY MANAGER RGICL	
2	MS. EUREKA S KHARFONGGOR	ASST. MANAGER THE ORIENTAL INSURANCE CO. LTD	
3	Lwikang Mathew R.K	Divisional Manager United India Insurance Co. Ltd.	
4	L.S. PUNI ISAAC	Divisional Manager National Insurance Co. Ltd.	
5	DR. T.B. CHAKMA	Asst. Manager NATIONAL INSURANCE CO. LTD	
6	Dr. I. Nalliviet	Asst. Manager Bajaj Allianz Gen. Ins. Company	

Sl. No.	NAME	DESIGNATION AND DEPARTMENT	SIGNATURE
6	Dr. LA Shoklaish	Mrs. Manager, Assistant Head BAHIC (Bayer) Allay, G.A. In. Corp. Ltd. Government Health Department	



ANNEX II

Queries And Response at the Pre-Bid Meeting held on 12<sup>th</sup> July 2023

The queries raised and clarification sought by the representative of the Bidder and the responses provided are set as follows:

Queries/Clarification Raised During the Pre-Bid Meeting held on the 12 <sup>th</sup> of July 2023	
S L N o	Response
	<b>Queries/Clarification</b>
1	Request for the last three years' Claims specifics and OPD claims Information will be shared
2	Request clarification on how claims will be shared between the SNA and the insurer if the claim ratio exceeds 120%. If the Claims ratio exceeds 120%, the SNA and IC will share the Claims settlement 50:50.
3	Inquire whether the contract documents' terms and conditions are the same as are stated in MHIS V. Refer to the PPT under the heading MAJOR POINTS OF DIFFERENCE BETWEEN MHIS 5 AND MHIS 6.
4	if the quoted sum is greater than the State Nodal Agency's capabilities. It may be necessary to resubmit financial bids from qualified bidders; this requires knowledge of the state financial budget. The State Budget cannot be divulged. The bidders were recommended to evaluate the claims utilization data that will be shared, the scope of benefit availability, the insurance coverage, the rates assigned to the packages, the package utilization, etc. These are the parameters that will help the insurer in determining the premium quote.
5	Whether the premium will be paid on the 692978 Household. Yes.
6	Request to share the premium payment details Information will be shared