



MEGHA HEALTH INSURANCE SCHEME & PRADHAN MANTRI JAN AROGYA YOJANA

MHIS 6 – PMJAY Pre – Bid Meeting

12th July, 2023

AGENDA



1. MEGHALAYA AT A GLANCE.
2. ORGANISATIONAL STRUCTURE OF THE STATE NODAL AGENCY.
3. MHIS AND ITS IMPLEMENTATION OVER THE YEARS.
4. MHIS & PMJAY – OVERVIEW.
5. MHIS 1, 2, 3 & 4 – FEATURES AND INCIDENCES.
6. MHIS 5 - PMJAY IMPLEMENTATION – REGISTRATION.
7. MHIS 5 - PMJAY IMPLEMENTATION – HOSPITAL EMPANELMENT AND CLAIMS UTILISATION.
8. MHIS 5 - PMJAY IMPLEMENTATION – GRIEVANCE REDRESSAL
9. MHIS 5 - PMJAY IMPLEMENTATION – AUDIT AND MONITORING.
10. MHIS 6 & PMJAY - FEATURES
11. MHIS 5 AND MHIS 6 MAJOR POINTS OF DIFFERENCES
12. MHIS 6 - PMJAY PAYMENT OF PREMIUM
13. MHIS 6 - PMJAY: MAJOR INSURER OBLIGATIONS
14. MHIS 6 - PMJAY BIDDING PROCESS
15. MHIS 6 - PMJAY TENDERING PROCESS SCHEDULE

MEGHALAYA AT A GLANCE



District	District Headquarter	No. of Blocks
East Jaintia Hills	Khliehriat	2
West Jaintia Hills	Jowai	3
Ri Bhoi	Nongpoh	4
East Khasi Hills	Shillong	11
South West Khasi Hills	Mawkyrwat	2
Eastern West Khasi Hills	Mairang	2
West Khasi Hills	Nongstoin	2
East Garo Hills	Williamnagar	3
North Garo Hills	Resubelpara	3
West Garo Hills	Tura	7
South West Garo Hills	Ampati	3
South Garo Hills	Baghmara	4

Area - 22,429 Sq. Km

Population - 29,66,889 (As Per 2011 Census)

Capital - Shillong

Languages - Khasi, Pnar, Garo & English

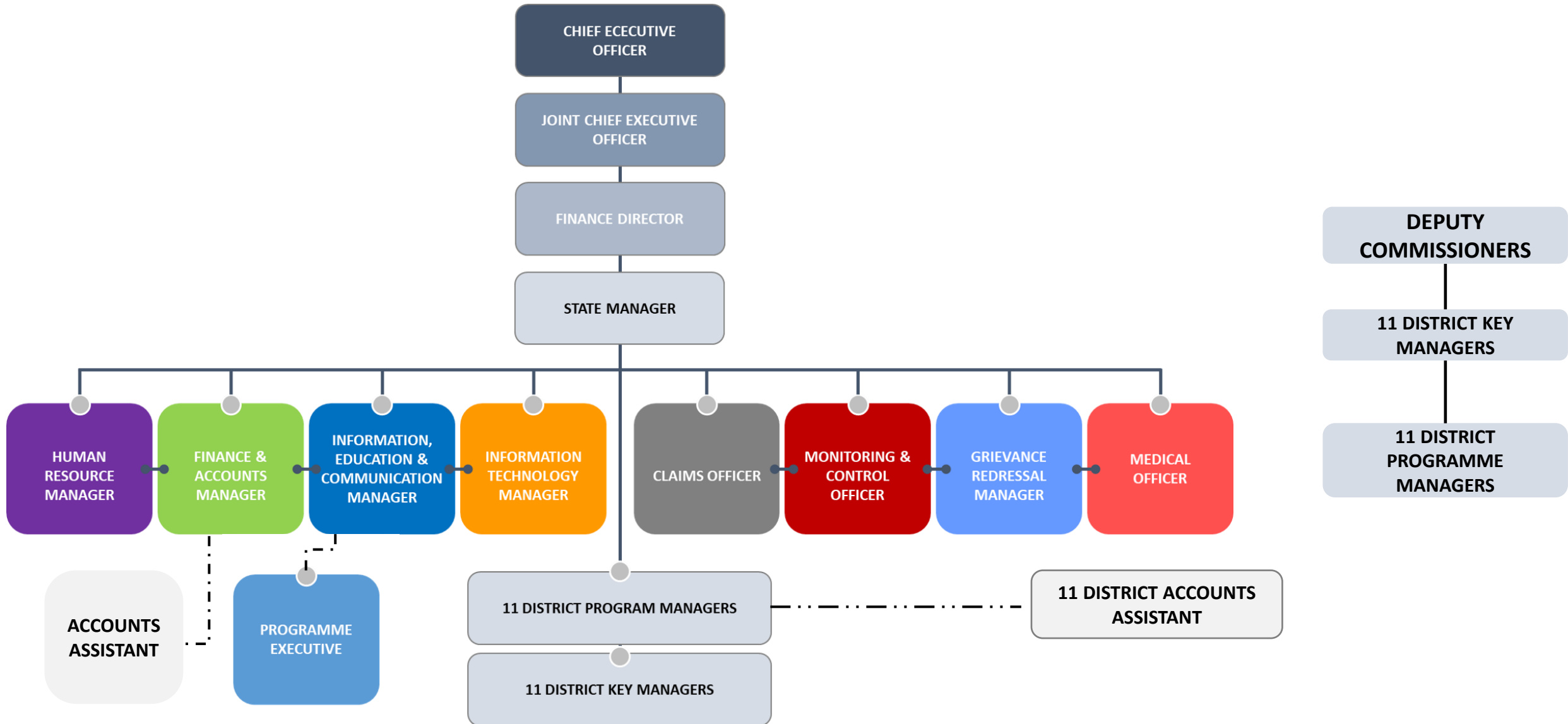
Density - 132 Per Square Km.

Literacy Rate - 74.43 %

CLIMATE -

Meghalaya is subject to vagaries of the monsoon. The climate varies with altitude. The climate of Khasi and Jaintia Hills is uniquely pleasant and bracing. It is neither too warm in summer nor too cold in winter, but over the plains of Garo Hills, the climate is warm and humid, except in winter. The Meghalayan sky seldom remains free of clouds.

ORGANISATIONAL STRUCTURE OF THE IMPLEMENTING AGENCY



MHIS AND ITS IMPLEMENTATION OVER THE YEARS



2009
-
2012

Implementation of RSBY in 5 of 7 the (erstwhile) districts

Deliberations on introduction of UHC (MHIS) in Meghalaya

2011
-
2012

2012

State Nodal Agency was formed in October 2012

MHIS launched in convergence with RSBY on 15th December 2012

2013
-
2018

MHIS I, II, III in convergence with RSBY

2019
-
2022

MHIS Phase 4 was Launched in Convergence with Pradhan Mantri Jan Arogya Yojana in December 2018.

2022
-
2023

MHIS Phase 5 continued to converge with PMJAY and commenced its Policy Period on 1st September 2022 and is still ongoing.

MHIS –PMJAY OVERVIEW



MHIS Phase V works in **CONVERGENCE** with AB - PMJAY



Insurance Cover of up to ₹ 5,30,000 for all families in the state **EXCLUDING STATE AND CENTRAL GOVERNMENT EMPLOYEES.**



No cap on **FAMILY SIZE, AGE OR GENDER.**



Beneficiaries are issued an **INDIVIDUAL CARD/E-CARD** on approval of their identification.



Registration fees of ₹ 30/- **PER BENEFICIARY** is charged from the **MHIS CATEGORY** of beneficiaries.



Packages – includes **AB-PMJAY PACKAGES** and the existing **MHIS PACKAGES.**



Benefits include **SECONDARY CARE, TERTIARY CARE, SELECTIVE OPD AND OPD DIAGNOSTICS.**



Benefits can also be availed at any **PMJAY EMPANELED HOSPITAL** across the country except **non-PMJAY implementing states.**



MHIS V Premium - ₹ 2,403.44/-

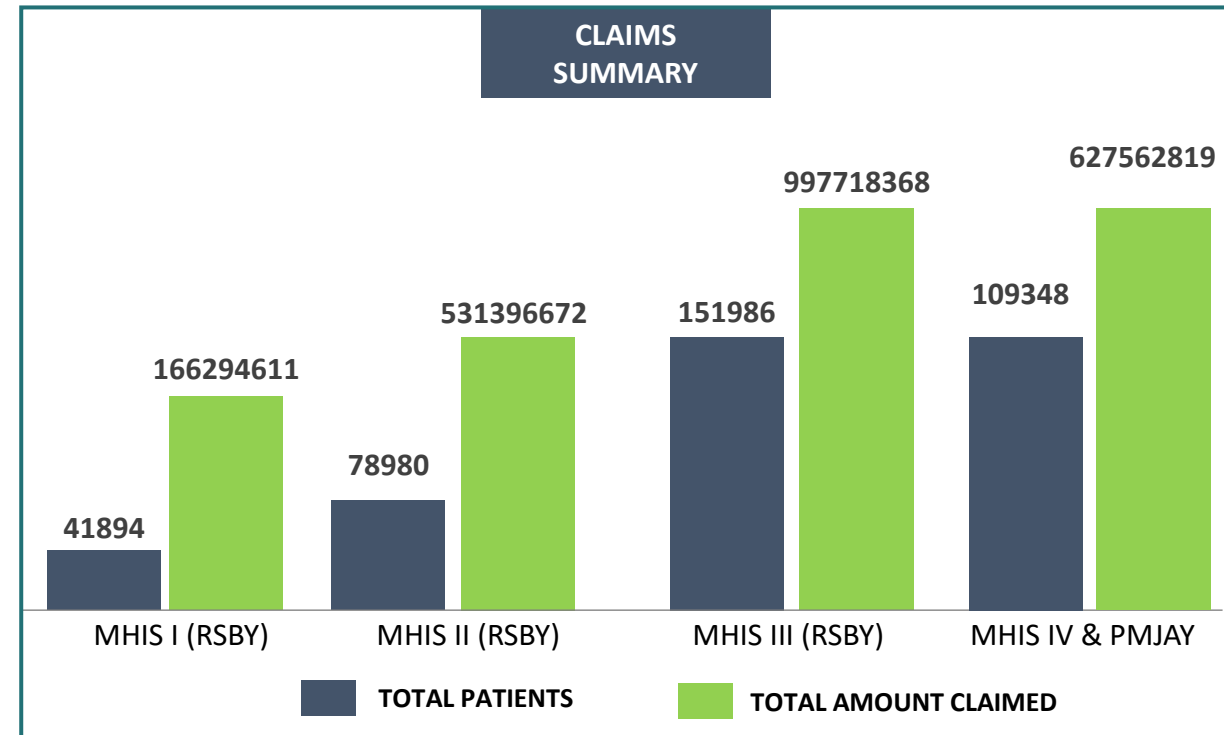
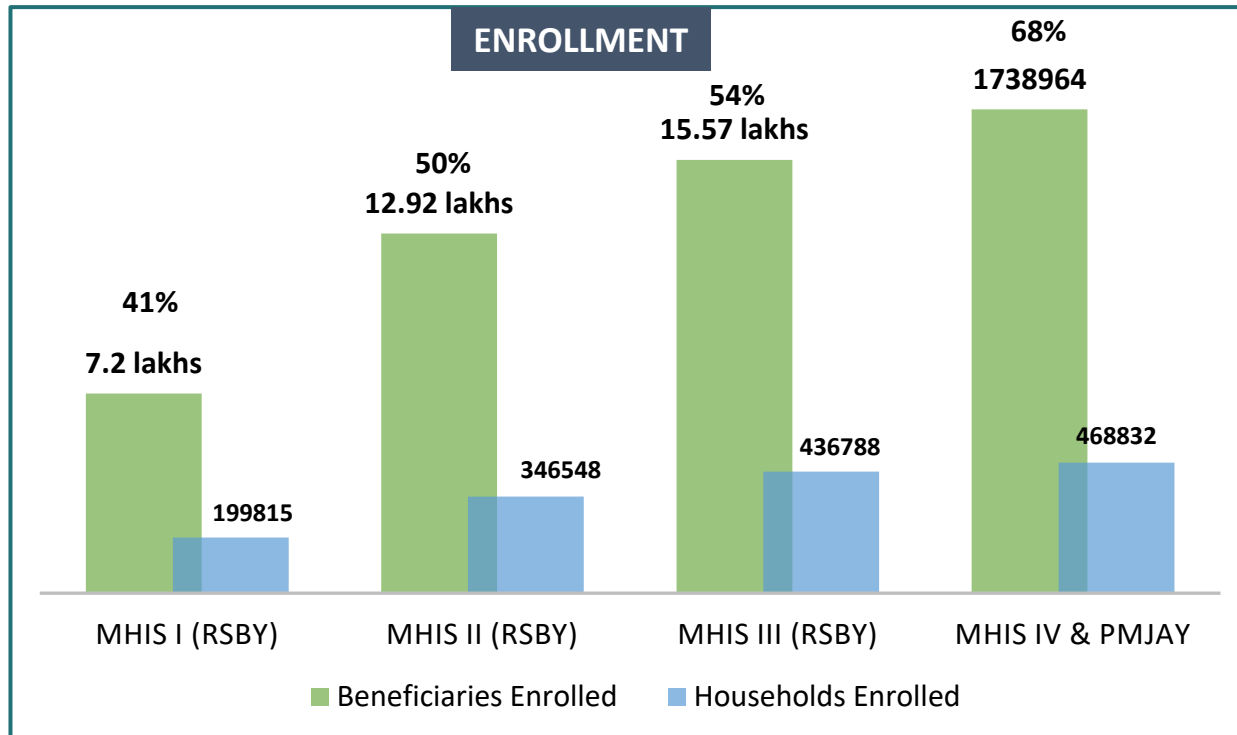


Policy Period of MHIS Phase V:
1st September 2022
–
31st August 2023

MHIS I, II, III & IV – FEATURES AND INCIDENCES



	MHIS I	MHIS II	MHIS III	MHIS IV
Family size	Covers up to 5 members on a floater basis	Covers up to 5 members on a floater basis	Covers up to 5 members on a floater basis	No limit on family size
Enrolment/registration fee	INR 31	INR 30	INR 50	INR 30
Coverage	INR 1,60,000. A maximum one time cover of INR 1,00,000	INR 2,00,000. A maximum one time cover of INR 1,70,000	Increase in the Insurance Cover from INR 2,00,000 to INR 2,80,000	Increase in the Insurance Cover from INR 2,80,000 to INR 5,00,000
Packages	1142	1704	1708	2362
Premium	478	431	911	1603



MHIS V-PMJAY IMPLEMENTATION - REGISTRATION



MHIS V DISTRICT WISE REGISTRATION REPORT AS ON 30.06.2023

Sl. No.	Name Of District	Total HHs	Total HHs (minus 10% govt. employees)	Total Beneficiaries Verified	Total Families Verified	Percentage of Registration
1	EAST GARO HILLS	36340	34840	72901	19208	55.13%
2	EAST JAINTIA HILLS	21539	20111	107921	23838	118.53%
3	EAST KHASI HILLS	229305	214823	450709	135551	63.10%
4	NORTH GARO HILLS	41209	39526	106320	26814	67.84%
5	RIBHOI	71441	67367	170457	44034	65.36%
6	SOUTH GARO HILLS	38294	36293	84897	24226	66.75%
7	SOUTH WEST GARO HILLS	33496	32243	113297	33746	104.66%
8	SOUTH WEST KHASI HILLS	25639	24283	76356	18831	77.55%
9	WEST GARO HILLS	102224	97934	190879	61322	62.62%
10	WEST JAINTIA HILLS	62093	58939	239909	55695	94.50%
11	WEST KHASI HILLS	64950	62193	193597	45260	72.77%
Total of All Districts		726530	688551	1807243	488525	70.95%

Total Households Registered

MHIS – 1,59,127
PMJAY – 3,29,398



Total Beneficiaries Registered

MHIS – 5,39,339
PMJAY – 12,67,904



MHIS V-PMJAY IMPLEMENTATION – HOSPITAL EMPANELMENT AND CLAIMS UTILISATION



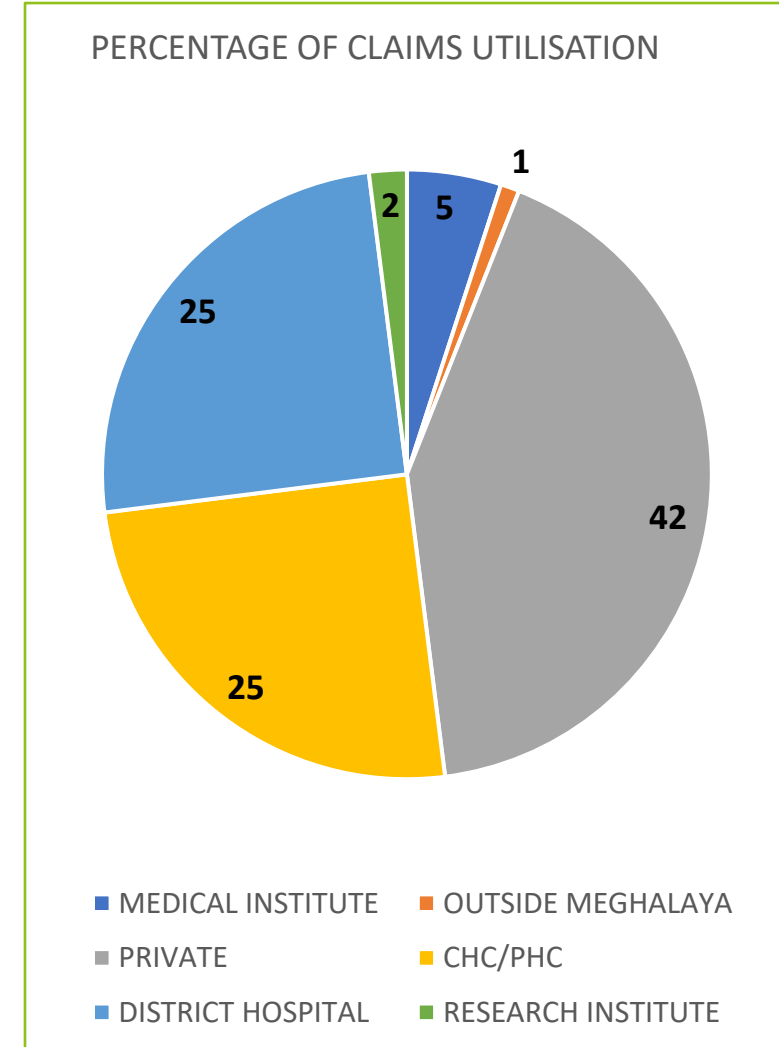
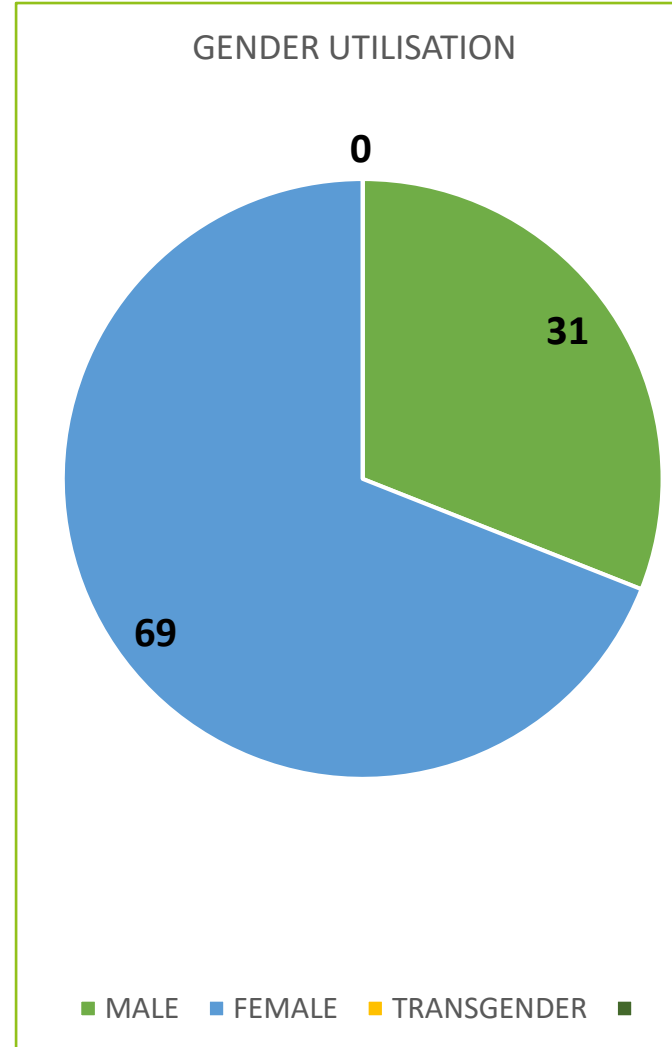
PHC	CHC	District Hospital	Medical Institute	Sub Divisional District Hospital	Research Institute	Chest Hospital	Maternity & Child Hospital	Psychiatric Hospital	Private Hospital	Para-Military Hospital	Total
115	27	11	1	1	1	2	2	1	17	8	186

HOSPITAL TYPE	TOTAL PT	TOTAL AMT SUBMITTED (₹)	TOTAL AMT PAID (₹)
PHC & CHC	35286	194301812	167842771
DISTRICT HOSP IN MEGHALAYA	35575	410870908	325780654
RESEARCH INSTITUTE	2891	1476900	1395200
MEDICAL INSTITUTE	7626	127845739	86695100
PRIVATE HOSP IN MEGHALAYA	60636	824933612	651856557
OUTSIDE MEGHALAYA	1639	44560628	24917369
GRAND TOTAL	143653	160,39,89,599	125,84,87,651

AVERAGE CASES PER DAY		
	MIN	MAX
Policy 1	8	475
Policy 2	201	374
Policy 3	287	465
Policy 4	414	560

CLAIMS SETTLEMENT TAT : 73.2%

CLAIMS REJECTION: 0.5%



MHIS V-PMJAY IMPLEMENTATION – GRIEVANCE REDRESSAL



Grievance Redressal Committees

Total Number of SGRC and DGRC meeting conducted from 1st September 2022 to 30th June ,2023

1	State Grievance Redressal Committees	1
2	District Grievance Redressal Committee	15

Report on Help Desk, Toll Free and Beneficiary Outbound Call from 1st September to 30th June 2023



- Total No of Call State Call centre (Help desk & Toll Free) calls: 1700
- Beneficiary Outbound Calls: 6378

Registered Grievances from 1st September 2022 to 30th June,2023

Portal	Total No. Registered	In process	Closed/Discarded
CGRMS	159	2	157

Portal	Total No. Registered	Feedback	Inquiry	Complaint	Others
MHIS	2826	2618	93	106	09

* Help Desk and Toll Free as of 1st September 2022 to 30th June ,2023

*Beneficiary Outbound Calls as of 1st September 2022 to 30th June,2023

MHIS V-PMJAY IMPLEMENTATION – AUDIT AND MONITORING.



Sl. No.	Audit/Monitoring Mechanisms	Period	Target	Total Audited
1	Claims Audit by Insurer	September 2022 - 31.05.2023	3% of Claims Raised in a quarter.	9807
2	Claims Audit Through National Anti-Fraud Unit (NAFU) Triggers	September 2022 - 28.02.2023	Numbers sent by NAFU.	5056
3	Desk Audit of Pre-Authorisation Claims	February 2019 - 31.05.2022	1%	1%
4	Desk Audit of Approved Claims	February 2019 - 31.05.2022	10%	10%
5	Mortality Claims Audit	September 2022 – 28.02.2023	100%	586
6	Rejected Claims Audit	September 2022 - 30.04.2022	100%	6265
7	Beneficiary Audit	September 2022 – 30.04.2023	21 Beneficiaries/Week	535

MHIS 6 & PMJAY - FEATURES



Cover 1

INSURANCE COVER for Secondary/Tertiary Care – ₹ 5,00,000/- PER HOUSEHOLD.

All Medical /Surgical Packages listed under Schedule 3 of the Insurance Contract.

All OPD/OPD Diagnostics/Follow-up Care Benefits listed under Schedule 3 of the Insurance Contract.

Limitations of Insurance Benefit Availability for OPD/OPD Diagnostics/Follow-up care Packages

Cover 2

INSURANCE COVER for OPD/OPD Diagnostics and Follow-up Care – ₹ 30,000/- PER HOUSEHOLD.

OPD Benefits under Maternity Care

Period	Number of Eligible OPD Consultations
During ante-natal period	3 OPD consultations, 1 in every trimester of the pregnancy
During post-natal period	3 OPD consultations within 30 days of delivery

Child Care Benefits

Age Group of Child Beneficiary	Number of Eligible OPD Consultations in each Policy Cover Period
0-6 months	2
6-12 months	1
1-5 years	2

Cardiac & Diabetes OPD

This benefit is limited to three OPD consultations per beneficiary in each Policy Cover Period.

OPD Diagnostic

Maximum of ₹ 10,000 for all instances of OPD diagnostic care, in each Policy Cover Period.
One OPD in 7 day period

Follow-up care Benefit

This benefit is limited to: (1) a maximum of ₹ 30,000 for all instances of Follow-up Care; and (2) up to four instances of Follow-up Care, in each Policy Cover Period.

MHIS 5 AND MHIS 6 MAJOR POINTS OF DIFFERENCES



CHANGES IN THE RFP

SL No	Subject/Topic Line	MHIS 5	MHIS 6
1	Maintenance of Solvency Ratio	Exemption for Government Sponsored Insurance Companies/Insurance Companies under Public Sector.	No Exemption

CHANGES IN THE INSURANCE CONTRACT

SL No	Subject/Topic Line	MHIS 5	MHIS 6
1	0-5 years coverage	Children below 1 year are covered under either parent.	Children below 5 years are covered under either parent. As per NHA guideline
2	Utilisation of one instance of OPD diagnostic benefit	Under MHIS 5 one instance referred to multiple cases being blocked in the same day	Under MHIS 6 one instance is referred to only one OPD diagnostic.
3	New-born Benefit	Children below 1 year are covered under either parent.	Children below 5 years are covered under either parent. As per NHA guideline
4	Blocking of Unspecified Surgical Package	Available only Schedule 3	Clause 5 B iii has been added
5	Timeline to Backdate	Back date of 5 days for online TMS can be done from the date of admission.	Back date of 5 days for online TMS can be done from the date of registration.
6	Claims Submission for hospitals with connectivity problem	Offline Claims can be submitted once in 30 days	Offline Claims can be submitted within 30 days from the date of discharge.
7	Submission of Claims	Submission of claims within 21 days	Submission of claims within 30 days
8	Clause of Quarterly Addition of Families	Addition of families cannot be done mid policy	Addition of families is permitted on a quarterly basis in a policy year
9	Target House Holds	688551	692978

MHIS 6 - PMJAY Payment of Premium



1st Instalment: 45%

State share :

- Instalment of State Government's Share of Premium for ₹ 5,00,000 coverage for MHIS Household.
- Instalment of the 10% State Government's Share of Premium for ₹ 5,00,000 coverage for PMJAY Household.
- Instalment of State Government's Share for ₹ 30,000 Coverage for 1 MHIS and 1 PMJAY Household.

Central Share:

Instalment of the 90% Central Government's Share of Premium for ₹ 5,00,000 coverage for PMJAY Households.

2nd Instalment: 45%

State share :

- Instalment of State Government's Share of Premium for ₹ 5,00,000 coverage for MHIS Household.
- Instalment of the 10% State Government's Share of Premium for ₹ 5,00,000 coverage for PMJAY Household.
- Instalment of State Government's Share for ₹ 30,000 Coverage for 1 MHIS and 1 PMJAY Household.

Central Share:

Instalment of the 90% Central Government's Share of Premium for ₹ 5,00,000 coverage for PMJAY Households.

3rd Instalment: 10%

State share :

- Instalment of State Government's Share of Premium for ₹ 5,00,000 coverage for MHIS Household.
- Instalment of the 10% State Government's Share of Premium for ₹ 5,00,000 coverage for PMJAY Household
- Instalment of State Government's Share for ₹ 30,000 Coverage for 1 MHIS and 1 PMJAY Household.

Central Share:

Installment of the 90% Central Government's Share of Premium for ₹ 5,00,000 coverage for PMJAY Households.

CLAIMS RATIO IMPACT ON PREMIUM REFUND AND SNA LIABILITY ON CLAIMS

CLAIMS RATIO	REFUND OF PREMIUM	LIABILITY OF STATE NODAL AGENCY
LESS THAN 65%	YES	NA
BETWEEN 66% TO 75%	YES	NA
BETWEEN 76% TO 85%	YES	NA
BETWEEN 86% TO 120%	NO	NA
ABOVE 120%	NO	50% OF THE CLAIMS COST ABOVE 120%

MHIS 6-PMJAY: Major Insurer Obligations



INFRASTRUCTURE

1 Project Office in Shillong.

11 District Offices in Meghalaya.

11 District Kiosks in Meghalaya

24*7 Call Centre with a Minimum of 3 Lines.

1 Help Desk.

HUMAN RESOURCE

1 State Coordinator.

1 State Operations Manager.

1 State Medical Manager.

11 District Coordinators.

11 District Kiosks Operator

Personnel at the Call Centre

7 Medical Officers

Personnel at the Help-Desk

SERVICES

Registration of Beneficiaries through District Kiosks.

MoU for hospital empanelment & Membership and facilitation of SEC, DEC.

Claims Management & Medical Audit of Claims including Mortality Claims.

Membership and Participation at Grievance Committees, SAFU.

Beneficiary Audit and Beneficiary Call Back.

Call Centre Services.

MHIS 6 – PMJAY Bidding Process



Submission of Bids

MEGHA HEALTH INSURANCE SCHEME PHASE 6
AND AYUSHMAN BHARAT PRADHAN MANTRI
JAN AROGYA YOJANA
BID
DO NOT OPEN BEFORE BID DUE DATE

MEGHA HEALTH INSURANCE SCHEME PHASE 6
AND AYUSHMAN BHARAT PRADHAN MANTRI
JAN AROGYA YOJANA
BID APPLICATION LETTER
DO NOT OPEN BEFORE SPECIFIED TIME ON BID
DUE DATE

Bid Application Letter
(Annexure A), Annexure B, C,
D, F, G and other Documents
as Specified.

MEGHA HEALTH INSURANCE SCHEME PHASE 6
AND AYUSHMAN BHARAT PRADHAN MANTRI
JAN AROGYA YOJANA
FINANCIAL BID
DO NOT OPEN BEFORE COMPLETION OF BID
APPLICATION LETTER AND OTHER DOCUMENTS

Annexure E.

Process of Bid Evaluation

Opening of Bids

Evaluation of Bid
Responsiveness

Evaluation of
Technical
Documents

Ranking of Qualified
Bidders and
Determination of
Successful Bidder

Evaluation of
Financial Bid

Announcement of
Qualified Bidders
for Opening of
Financial Bid

How will the Successful Bidder be Determined?

The Qualified Bidders will be ranked as L1, L2, L3 and so on. The L1 is the bidder with the lowest aggregate quote of the two premium amounts and shall be termed as the Successful Bidder.

Reservations with Regard to Financial Bid

The Tender Committee has the right to reject the L1 Bidder if the amount quoted does not match the capacity of the State Nodal Agency. Re-submission of Financial Bids from Qualified Bidders may be called. In a scenario where the premium is high, the Tender Committee shall define the premium quoted by the L1 Bidder as a Premium Ceiling Limit before such re-submission of Financial Bids takes place.

MHIS 6 - PMJAY Tendering Process Schedule



SI No.	Target MHIS 5-PMJAY Tendering Process Timelines	Dates
1	Issue of Tender Documents:	05 th July, 2023
2	Pre-Bid Meeting:	12 th July, 2023
3	Issue of clarifications and Issuance of Addenda:	18 th July, 2023
4	Issue of Revised Final Tender Document:	18 th July, 2023
5	Bid Due Date (up to 1100 Hrs.):	25 th July, 2023
6	Opening of Bid and Bid Application Letters (1300 Hrs):	25 th July, 2023
7	Announcement of Qualified Bidders (1000 Hrs):	26 th July, 2023
8	Opening and Evaluation of Financial Bids (1400 Hrs.):	26 th July, 2023
9	Issuance of NOA (Tentative):	31 st July, 2023
11	Execution/Signing of Insurance Contract (Tentative):	4 th August, 2023



THANK YOU