

**Pre – Bid Meeting For
The Inclusion Of Government Employees, Pensioners, Etc.,
The Evaluation Of Health Benefits Packages &
The Evaluation Of Adopting A Premium Sharing Model
For The Implementation Of The Megha Health Insurance Scheme Phase 7**

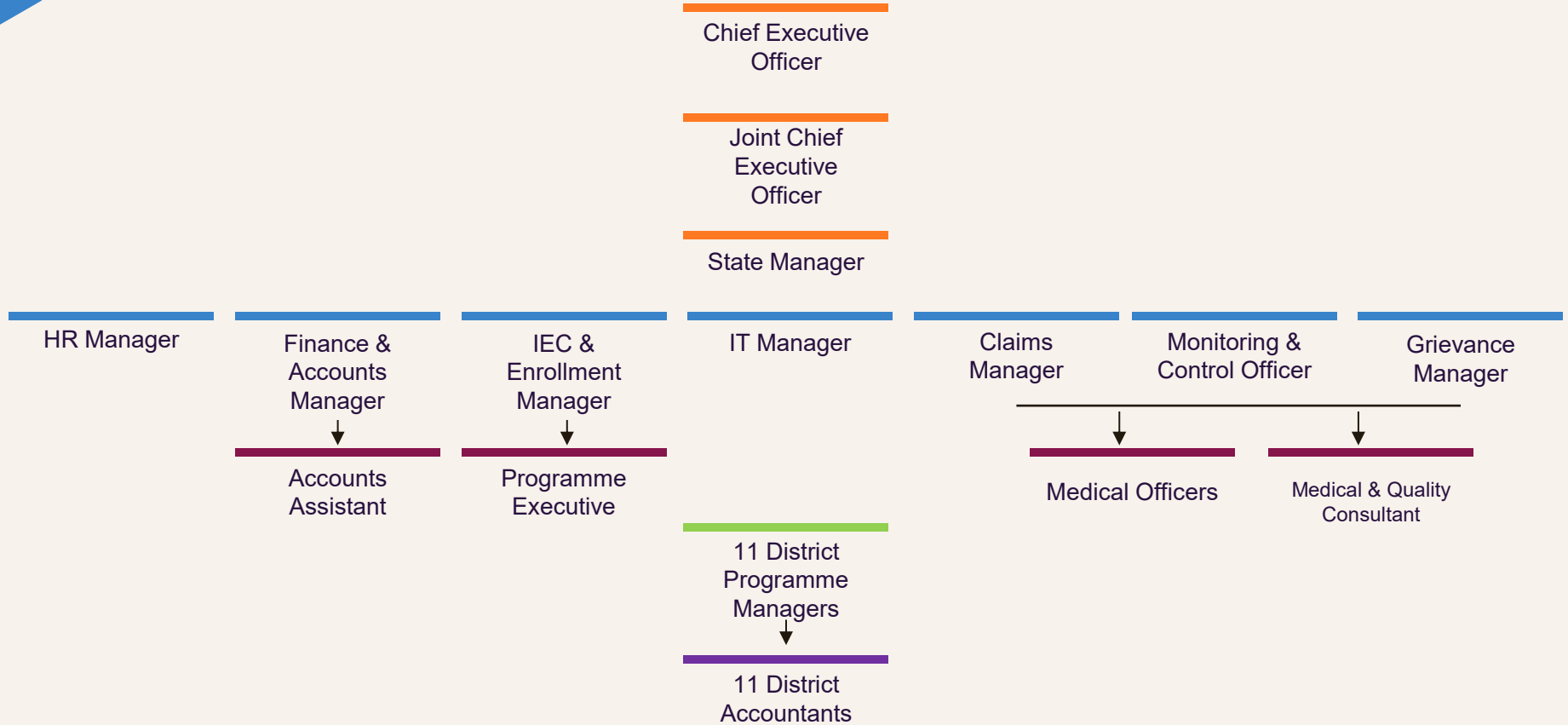
13th March 2026

Agenda

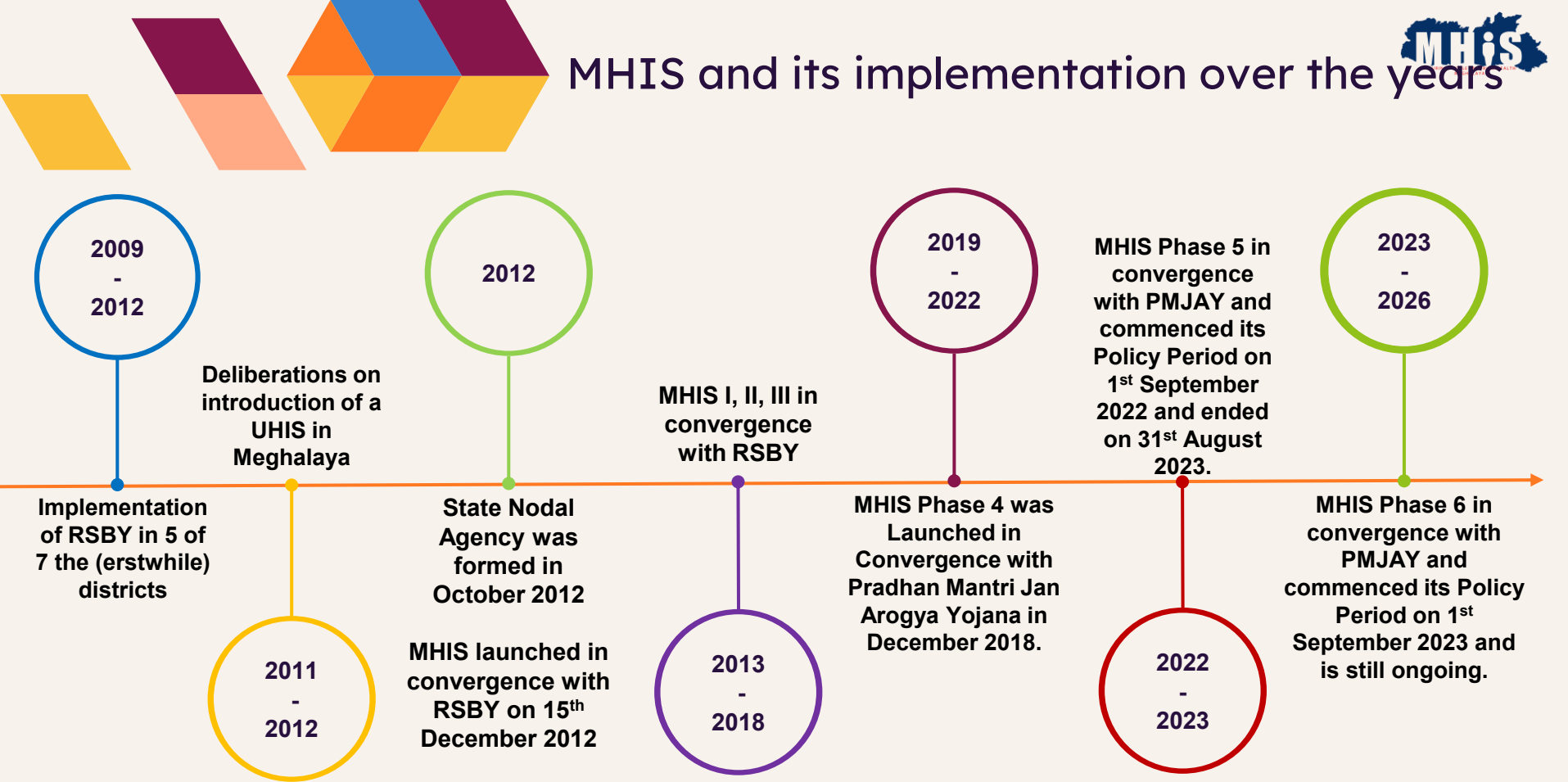
- 1** ORGANISATIONAL STRUCTURE.
- 2** MHIS AND ITS IMPLEMENTATION OVER THE YEARS
- 3** MHIS-PMJAY OVERVIEW
- 4** MHIS-PMJAY STATUS
- 5** SCOPE OF SERVICES
- 6** PAYMENT
- 7** BIDDING PROCESS
- 8** TIME LINES



Organisational Structure of SNA-MHIS



MHIS and its implementation over the years



MHIS - PMJAY Overview



MHIS Phase VI 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.



No Registration fees 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.**



Policy Period of MHIS Phase VI:
1st September 2023
–
31st August 2026

MHIS - PMJAY Status



**MHIS-PMJAY
Families Registered
6,59,978**

**Beneficiaries
Registered
21,39,027**

**% Families Registered
95%**



**Total Claims for
MHIS 6 - PMJAY
(2023 to 2026)**

5,49,251

**Total Amount Claimed
₹ 605 Cr**



**Total Empaneled
Hospitals**

180

**Private Hospitals
21**

**Public Hospitals
159**



**MHIS VI Premium
₹ 2824.1/-**



THE NEED TO RESTRUCTURE & REDESIGN MTHIS

SCOPE OF SERVICES



ENHANCE/ INCREASE EXISTING INSURANCE COVERAGE UNDER MHIS.

NEED TO RESTUCTURE & REDISGN MHIS

- There are a number of families that have utilised the maximum insurance coverage of ₹ 5,30,000/-
- No revision in insurance coverage since implementation of PMJAY (since 2019).

SCOPE OF SERVICE

- Review claims utilization for the last 5 years.
- Analyse Beneficiary coverage utilisation patterns, especially:
 - Families that have utilised the full cover of ₹5,30,000/-
 - Families that have utilised the amount close to the full cover.
- The consultancy firm shall explore options to enhance the existing cover.
- The enhancement should be designed in a manner that has no effect or only minimal effect on the spending capacity of the Government of Meghalaya.

**TO EVALUATE
THE
INCLUSION OF
GOVERNMENT
EMPLOYEES,
PENSIONERS
AND ELIGIBLE
DEPENDENTS
FOR MHIS
PHASE 7.**

NEED TO RESTUCTURE & REDISGN MHIS

- Coverage amount is not defined.
- Empanelment is not systematic.
- Time consuming, it takes about 6 months for the reimbursement.
- The process is not cashless/paperless/IT driven.
- No mechanism to detect fraud.

SCOPE OF SERVICE

- To consult and coordinate with the various government employee's and pensioner's association for the purpose of inclusions of government employees, pensioners and others under the scope of MHIS.
- Develop a dedicated and reliable beneficiary database covering government employees, pensioners and their eligible dependents.
- To determine the amount of insurance coverage and design a cashless benefit structure aligned with employee and pensioner grades.
- Examine the feasibility of configurable package pricing with TMS, particularly for services availed in private and semi-private wards.
- Study health insurance models adopted by other State Governments and identify the best practices that may be adopted for GoM employees, pensioners and eligible dependents.

**TO EVALUATE
AND DEFINE
HEALTH
BENEFIT
PACKAGES
FOR
MHIS PHASE 7**

NEED TO RESTUCTURE & REDISGN MHIS



- Last scientific evaluation was conducted in 2015.
- In 2019, there was a flat increase of 10% in all packages and procedures.
- In 2021-2022 an evaluation was conducted to revise number and the rate of the packages.
- Currently the rate of some packages are very less and some are exceedingly high.
- Contradiction between STG and HBG.

SCOPE OF SERVICE

- Review the current exclusions under MHIS and recommend for removal, retention, or inclusion in the MHIS 7 Health Benefit Package.
- Assess the existing list of non-payable items and propose appropriate revisions for adoption under MHIS 7 HBP.
- Prepare and submit the draft MHIS 7 HBP to the State Nodal Agency within 3 months from the date of signing of the Service Contract.

**TO EVALUATE
ADOPTION OF
PREMIUM
SHARING
MODEL FOR
MHIS PHASE 7**

NEED TO RESTUCTURE & REDISGN MHIS

- Premium is entirely borne by the State Government.
- The present model has growing financial burden on the State's exchequer.
- Households with greater economic means have some form of contribution towards the premium.
- Enhanced financial capacity to SNA.

SCOPE OF SERVICE

- Study social health insurance models that involve co-payment, deductible, coinsurance, or direct beneficiary/Employer contribution mechanisms.
- To study and review of relevant schemes in other states in India and other countries (Colombia & Thailand, etc)
- Assess the feasibility of introducing a premium sharing approach for identified MHIS households/families.
- Design and implement a pilot or testing environment during the contract period to evaluate acceptance of household contribution towards premium payment.
- Ensure the pilot incorporates value-enhancing features, including improved or additional benefits, to encourage participation and acceptability.
- Submit a draft report on adoption of the premium sharing model to the State Nodal Agency within 2 months from the date of signing of the Service Contract.

Payment

1st Instalment: 40%

Upon signing of the Service Contract, the Consultancy Firm shall submit an invoice for the first instalment equivalent to forty percent (40%) of the Service Contract Price.

2nd Instalment: 30%

Upon completion of three (3) months or upon submission and acceptance by the SNA of the deliverables of

1. Evaluation for inclusion of Government Employees and
2. Comprehensive study of the Health Benefit Packages for strengthening the implementation of the Megha Health Insurance Scheme;

whichever is earlier; the Consultancy Firm shall raise the second invoice equivalent to thirty percent (30%) of the Service Contract Price.

3rd Instalment: 30%

The final payment, equivalent to thirty percent (30%) of the Service Contract Price, shall be released only after the Consultancy Firm has submitted the final report and all final deliverables, along with a final invoice clearly marked as 'Final Invoice'.



Major Obligations

INFRASTRUCTURE

1 Project Office in Shillong.

HUMAN RESOURCE

Expert in Government Sponsored Health Schemes

Expert in Health Financing

Expert in Health Economics

Experts in Public Health

Experts in Health Benefit Package Design

Experts in Insurance

Actuary

Experts in Statics

SERVICE DELIVERABLES

Policy Document of the re-designed/re-developed Megha health Insurance Scheme Phase 7

Request for Proposal and a Model Insurance Contract for the purpose of the implementation of the Megha Health Insurance Scheme Phase 7

To be submitted before the payment of the Final Installment



Bidding Process

Submission of Bids

**“Bid”
FOR
THE INCLUSION OF GOVERNMENT
EMPLOYEES, PENSIONERS, ETC.,
THE EVALUATION OF HEALTH
BENEFITS PACKAGES &
THE EVALUATION OF ADOPTING A
PREMIUM SHARING MODEL
FOR THE IMPLEMENTATION OF THE
MEGHA HEALTH INSURANCE SCHEME
PHASE 7
BID DO NOT OPEN BEFORE BID DUE
DATE”**

**TECHNICAL BID
DO NOT OPEN BEFORE SPECIFIED TIME
ON BID DUE DATE**

**FINANCIAL BID
DO NOT OPEN BEFORE COMPLETION
OF BID APPLICATION LETTER AND
OTHER DOCUMENTS**

Annexure A

Annexure B.

Process of Bid Evaluation

Opening of Bids



Evaluation of Bid
Responsiveness



Evaluation of
Technical
Documents



Announcement
of Qualified
Bidders for
Opening of
Financial Bid



Evaluation of
Financial Bid



Ranking of
Qualified
Bidders and
Determination of
Successful
Bidder

Tendering Process Schedule



SI No.	Target MHIS 5-PMJAY Tendering Process Timelines	Dates
1	Issue of Tender Documents:	09.03.2026
2	Pre-Bid Meeting:	13.03.2026
3	Issue of clarifications and Issuance of Addenda:	16.03.2026
4	Issue of Revised Final Tender Document:	16.03.2026
5	Bid Due Date (up to 1000 Hrs.):	19.03.2026
6	Opening of Technical Bid:	19.03.2026
7	Opening of Financial Bid:	19.03.2026
8	Issuance of NOA (Tentative):	20.03.2026
9	Execution/Signing of Service Contract (Tentative):	25.03.2026



THANK YOU

