

ANNEXURE III

Queries and Response at the Pre-Bid Meeting held on 13th March 2026

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 13th March 2026			
SL No.	Name of the Bidder/Firm	Queries/Clarification	Response
1	Equirus Ragnall Insurance Broking Pvt. Ltd.	Whether a consultant can be an insurance broker, and if yes, will the insurance scheme or policy be placed through a broker?	It was highlighted that this tender is purely a consulting engagement and the MHIS Insurance Policy tender is always floated by the State Nodal Agency without the service of any insurance broker. Insurance brokers can also participate subjected to their fulfilment of the qualification criteria and the technical eligibility. Through this tender the SNA requires a report generation and a form of a policy document and not placement or hiring of an insurer
2	Milliman	How critical is the development of STGs, and whether this is a part of the deliverables, and if so, how many STGs are expected to be developed?	It was clarified that the development of STGs is important and is a part of the HBP evaluation. It was further clarified that presently MHIS follows both STGs under PMJAY and the treatment guidelines under MHIS HBP which has sometimes resulted in conflict. It is required for the firm to define one standard Treatment guideline to avoid conflict between PMJAY STGs and Treatment guidelines under MHIS HBP. It was further clarified that one STG does not mean just one which will be applicable for all medical and surgical procedures because there can be instances where two different surgical procedures would have two different STGs. Overall, it is required that the firm identifies the STGs for the Health Benefits packages that will be defined through the evaluation.
3	Milliman	About the Health Benefit Package pricing, whether the SNA is expecting a market study or a costing study.	We will be looking at both of these studies because market study is also important, and we would like the

			consultancy firm to do some average costing of surgical procedures or medical treatment in Meghalaya. It will be required that the firm coordinates with the healthcare providers especially those in the private sector to gather market costs.
4	Milliman	The timeline for the study is limited. How ready is the data and if remote access can be provided?	Remote access will also be provided upon signing of the Service Contract and the data of the existing HBP rates is already available. However, we would still have to coordinate with the healthcare providers, especially those in the private sector, to get their rates.
5	Grant Thornton Bharat LLP	Considering the short timeline, clarification on the qualifications and experiences of the human resources will need to be sought.	The timelines are non-negotiable so we will have to stick to these timelines so we will not change the timelines.
6	IPE Global	Whether additional relevant experience can be added to the qualification criteria, given their experience in health financing and blended financing in India and African countries.	The technical criteria have been defined in such a way that we require the consultancy firm to design a policy for the next implementation phase, with a focus on health insurance and government-sponsored mass insurance schemes, as well as HBP. The request will be evaluated and the SNA shall try to accommodate the suggestions.
7	IPE Global	The bidder requested an extension of the timeline.	The timelines are non-negotiable so we will have to stick to these timelines so we will not change the timelines.
8	Access Health International	Bidder representative stated that since they are an international NGO, a non-profit organisation, whether grants can be taken, if they have to submit the proposal.	The pre-qualification criteria have been defined; if the organisation meets these criteria, there is no problem in participating as an organisation, an NGO or a non-profit organisation. However, payments cannot be made in the form of a grant.
9	Access Health International	Is there a chance to reduce the transaction money limit from 10 crore to 5 crore if it is a non-profit organisation?	Relaxation of the annual turnover cannot be changed, as approval has been received from the Finance Department.

10.	Access Health International	<p>Will it be possible to submit an application with a consortium, as a consortium with an Indian NGO?</p> <p>Whether consortium bidding is possible or it's only a single bidder</p>	<p>Yes. Consortium/Joint Ventures are allowed to participate, subjected to fulfilling the pre-qualification criteria. The bid has to be submitted as a single bidder.</p>
11.	PWC	<p>Enquiry on Clause 3.4.5 on Premium Sharing - Regarding pilot to be conducted, whether the consultancy firm shall be required to conduct the pilot test or create a testing environment during the period of the service growth.</p>	<p>It is desirable that a pilot be conducted so that we understand the feelings or the opinions of the families who belong to this APL category. However, it is not necessary that an exhaustive pilot study is done.</p>
12	PWC	<p>Whether the consultancy firm needs to conduct a field study.</p>	<p>Field study and collection of primary data is desirable however, any type of data collection which requires filed study need not be exhaustive.</p>
13	PWC	<p>Clause preparation of beneficiary database – Whether the consultancy will need to assess the database and recommend the removal of duplication.</p>	<p>The Consultancy will need to recommend observations on the duplicate entry of households in any of these categories.</p> <p>Currently, the MHIS database that is existing now has been extracted from the electoral database and in most likely, the data of the government families may also already be included in the MHIS database. So, when the firm conducts the study and identifies the database for the government employees' families, it would be expected that the consultancy firm should recommend the removal of these duplicate entries.</p>
14.	PWC	<p>During the submission of the Technical Bid, whether the CVs of the team members and any other details would be required to be submitted.</p>	<p>Whatever documents that have been identified as part of the technical bit, these are the only documents that will be evaluated. The technical bit has been categorized into two parts, pre-qualification criteria and technical expertise. Hence, the SNA would only examine those documents that have been requested as per the clauses in the RFP.</p>
15.	CRISIL	<p>Clause 3.1 – Whether the agency will support in providing the claims data to assess the Claims Utilisation in Public and Private Hospitals.</p>	<p>The Claims Utilization data is already available and will be shared. Yes, district wise, patients' district wise and hospitals wise data will be shared with the consultancy firm.</p>

			However, for the actual cost of treatment, the consultant will need to interact with the healthcare providers.
16.	KPMG	Whether there is any kind of cohort being finalised by the team.	The State Nodal Agency shall endeavour to assist the firm. There will also be a healthy coordination between the Consultancy firm and the State Nodal Agency. An exhaustive field study is not required to be conducted, though it is desirable that a field study be conducted. However, a sample statistical study is also acceptable.
17.	KPMG	Since the STGs are related to the clinical aspect, what are the expectations of the state?	As stated, there are existing Standard Treatment Guidelines as per PMJAY. The state also has treatment guidelines as per MHIS HBP. The state has observed that there has been a lot of conflict between the two guidelines. Since it is medically related, there would be some requirement for clinical expertise or a medical background while designing the HBP. It is expected that the consultancy firm designs a standard STG for the State.
18.	KPMG	What are the manpower expectations in terms of numbers and qualifications?	The SNA has not specified anything as such in the service contract in terms of the number of manpower, though the required expertise has been mentioned. Most likely, the SNA will try to identify the manpower requirement. An addendum will be issued accordingly, and the service contract will be revised.
18.	KPMG	Whether there is any scope for extension of the timeline for this project.	The timelines are non-negotiable since the state will need to stick to these timelines. Timelines will not be changed. However, there is a clause in the service contract on the possibility of extension.
19.	Grant Thornton Bharat LLP	Considering the timeline and the vast scope of service, what are the priority activities that need to be undertaken, and can that be considered and rationalised so that the study can be executed in the next four months?	The scope of service has been rationalised. For example, for the HBP study, we are allowing the consultancy firm to take three months, and 2 months for the other scopes of service.

20.	Ernst and Young	Whether resources are to be deployed in Meghalaya for a period of four months, and whether it is part of the eligibility criteria?	Yes, as per the contract clause, the consultancy firm will be required to set up its office in Meghalaya. It is, however, not part of the eligibility criteria as per the RFP. The consultancy firm has to set up its own office. However, some assistance and coordination will be given by the State.
21.	Deloitte	Whether a co-work space can be considered as a project office.	Yes, it is permitted.
22.	Deloitte	Query on page no 15 and page no. 31 of RFP – As per page 15, the technical criteria state that the bidder must have a proven track record in the healthcare and health financing domain, with at least 3 completed consultancy assignments in the last 5 years. Whereas on page 31, it states that the bidder must complete 2 consultancy assignments in the last 5 years. The bidder requested that the bidder assignment be reduced to 1.	There may have been some typing error. An Addendum will be issued. The number of assignments for experience with government/multilateral agencies shall not be changed and it will remain as 2.
23.	Deloitte	Whether ongoing assignments can be considered.	No, ongoing assignments will not be considered.
24	Prudent Insurance Broker	Would a General Insurance Broker be considered for meeting the criteria?	Pre-qualification criteria and technical eligibility have been defined in the RFP.
25	Prudent Insurance Broker	Whether the timeline can be extended.	The timelines are non-negotiable so we will have to stick to these timelines so we will not change the timelines as such.
26	IPE Global	Will a consortium or Joint proposals be accepted?	As per the terms in the RFP, a single bidder is permitted. A consortium or a joint venture can also participate subject to the fulfilment of the terms in the pre-qualification criteria.