

**14 -ാം കേരള നിയമസഭ**

**22 -ാം സമ്മേളനം**

**നക്ഷത്രചിഹ്നമിട്ട ചോദ്യം നം. 208**

**21-01-2021 - ൽ മറുപടിയ്ക്ക്**

**ആരോഗ്യ ഇൻഷുറൻസ് പദ്ധതി**

ചോദ്യം		ഉത്തരം	
<p><b>ശ്രീ. സി. മമ്മൂട്ടി ,</b>  <b>ശ്രീ. പി കെ അബ്ദു റബ്ബ് ,</b>  <b>ശ്രീ. മഞ്ഞളംകുഴി അലി ,</b>  <b>ശ്രീ. കെ എം ഷാജി</b></p>		<p><b>Dr. T. M. Thomas Isaac</b>  <b>(ധനകാര്യവും കയറ്റും വകുപ്പുമന്ത്രി)</b></p>	
<p>(എ)</p>	<p>ഈ സർക്കാർ അധികാരമേറ്റ് നാല് വർഷം കഴിഞ്ഞിട്ടും സർക്കാർ ജീവനക്കാർക്കും പെൻഷൻകാർക്കും ഉള്ള ആരോഗ്യ ഇൻഷുറൻസ് പദ്ധതി നടപ്പാക്കാൻ സാധിക്കാത്തതിന്റെ കാരണം പരിശോധിച്ചിട്ടുണ്ടോ;</p>	<p>(എ)</p>	<p>24.04.2017ലെ സർക്കാർ ഉത്തരവ്(പി) നം.54/2017/ധന പ്രകാരം അനുമതി നൽകി ഉത്തരവായിട്ടുള്ള മെഡിസൈപ്പ് പദ്ധതിയുടെ പ്രാരംഭഘട്ടത്തിൽ ടെൻഡർ നടപടികളിലൂടെ തെരഞ്ഞെടുക്കപ്പെട്ട റിലയൻസ് ജനറൽ ഇൻഷുറൻസ് കമ്പനി ലിമിറ്റഡ് മുഖാന്തിരം 01.08.2019 മുതൽ മെഡിസൈപ്പ് പദ്ധതി നടപ്പിലാക്കുന്നതിനായി, 15.07.2019 ലെ സ.ഉ(പി)നം.87/2019/ധന സർക്കാർ ഉത്തരവ് പ്രകാരം തത്വത്തിൽ അംഗീകാരം നൽകി ഉത്തരവായെങ്കിലും ആർ.എഫ്.പി (REQUEST FOR PROPOSAL)യിൽ വ്യവസ്ഥ ചെയ്തിട്ടുള്ള എംപാനൽമെന്റ് മാനദണ്ഡങ്ങൾ പാലിക്കുന്നതിൽ വീഴ്ച വരുത്തിയ സാഹചര്യത്തിൽ പ്രസ്തുത കമ്പനിക്ക് നൽകിയ അവാർഡ് ഓഫ് കോൺട്രാക്ട് റദ്ദു ചെയ്തിരുന്നു. തുടർന്ന് 15.07.2019ലെ സ.ഉ(പി)നം.87/2019/ധന ഉത്തരവ് പ്രകാരം പ്രസിദ്ധീകരിച്ച മെഡിക്കൽ/സർജിക്കൽ ചികിത്സാനിരക്കുകൾ പരിഷ്കരിക്കുന്നതിനായി ആരോഗ്യ രംഗത്തെ വിദഗ്ധരെ കൂടി ഉൾപ്പെടുത്തി രൂപീകരിച്ച മെഡിക്കൽ എക്സ്പെർട്ട് കമ്മിറ്റി സമർപ്പിച്ച റിപ്പോർട്ടിന്റെ അടിസ്ഥാനത്തിൽ പദ്ധതിയുടെ ചികിത്സാ നിരക്കുകൾ പരിഷ്കരിച്ച് പുതുക്കിയ Request For Proposal (RFP) 15.10.2020-ൽ പ്രസിദ്ധീകരിക്കുകയും റീ-ടെൻഡർ നടപടികൾ ആരംഭിക്കുകയും ചെയ്തു. റീ-ടെൻഡറിൽ പങ്കെടുത്ത അഞ്ച് ഇൻഷുറൻസ് കമ്പനികളുടേയും ധനകാര്യ ബിഡ് (financial bid) പരിഗണിക്കുന്നതിനു വേണ്ടി ടി കമ്പനികൾ സമർപ്പിച്ചിരുന്ന സാങ്കേതിക ബിഡുകൾ (technical bids) Technical Evaluation Committee</p>

		<p>പരിശോധിച്ച് അംഗീകരിച്ചിരുന്നു. എന്നാൽ ആർ.എഫ്.പി (REQUEST FOR PROPOSAL)യിൽ വ്യവസ്ഥ ചെയ്തിട്ടുള്ള എംപാനൽമെന്റ് മാനദണ്ഡങ്ങൾ പാലിക്കുന്നതിൽ വീഴ്ച വരുത്തുന്ന ഇൻഷുറൻസ് കമ്പനികളെ പൊതു താല്പര്യം സംരക്ഷിക്കുന്നതിനായി പദ്ധതിയുടെ ടെൻഡർ നടപടികളിൽ നിന്നും ഒഴിവാക്കാവുന്നതാണ് എന്ന അഡ്വക്കേറ്റ് ജനറൽ കേരള നൽകിയ നിയമോപദേശത്തിന്റെ അടിസ്ഥാനത്തിൽ 15.10.2020ൽ പ്രസിദ്ധീകരിച്ച ആർ.എഫ്.പി (REQUEST FOR PROPOSAL) റദ്ദാക്കുകയും ചെയ്തതിനാൽ പദ്ധതി സമയബന്ധിതമായി നടപ്പിലായില്ല.</p>
(ബി)	<p>ഈ പദ്ധതിയിൽ എന്തെല്ലാം മാറ്റങ്ങൾ വരുത്തി നടപ്പാക്കാനാണ് ഉദ്ദേശിക്കുന്നതെന്ന് വിശദമാക്കുമോ?</p>	<p>(ബി) 15.07.2019ലെ സ.ഉ(പി)നം.87/2019/ധന ഉത്തരവ് പ്രകാരം പ്രസിദ്ധീകരിച്ച മെഡിക്കൽ/സർജിക്കൽ ചികിത്സാനിരക്കുകൾ പരിഷ്കരിക്കുന്നതിനായി ആരോഗ്യ രംഗത്തെ വിദഗ്ധരെ കൂടി ഉൾപ്പെടുത്തി രൂപീകരിച്ച മെഡിക്കൽ എക്സ്പെർട്ട് കമ്മിറ്റി സമർപ്പിച്ച റിപ്പോർട്ടിൽ ശുപാർശ ചെയ്ത ചികിത്സാനിരക്കുകൾ ഉൾപ്പെടുത്തിയും അഡ്വക്കേറ്റ് ജനറൽ, കേരളയുടെ നിയമോപദേശത്തിന്റെ അടിസ്ഥാനത്തിൽ ചില പ്രത്യേക നിബന്ധനകൾ കൂടി ചേർത്തും ആർ.എഫ്.പി (REQUEST FOR PROPOSAL) വീണ്ടും പരിഷ്കരിച്ച് റീ-ടെൻഡർ ചെയ്യുന്നതിനുള്ള നടപടി പുരോഗമിച്ച് വരുന്നു.</p>

സെക്ഷൻ ഓഫീസർ



**GOVERNMENT OF KERALA**

Finance Department - Medical Insurance Scheme to State Government Employees and Pensioners – MEDISEP – Implementation through Reliance General Insurance Company Ltd - Approved – Orders issued.

**FINANCE ( HEALTH INSURANCE) DEPARTMENT**

**G.O.(P) No.87/2019/Fin**

**Thiruvananthapuram, Dated 15.07.2019**

- Read :- (1) G.O(P) No.54/2017/Fin Dated 24.04.2017.  
(2) Tender ID 2019\_FIN\_258705\_1 Dated 01.01.2019.  
(3) G.O (Ms) No.17/2019/Fin Dated 16.01.2019.  
(4) G.O (P) No.49/2019/Fin Dated.27.04.2019.

**ORDER**

As per the Government order read 1<sup>st</sup> above, sanction has been accorded for the implementation of Medical insurance scheme to State employees, pensioners / family pensioners and their eligible family members based on the recommendation of Tenth Pay Revision Commission. Later the Government decided to extend the scheme to employees and pensioners of universities which receive Grant-in-Aid from State Government and Local Self Government Institutions and directly recruited personal staff of Chief minister, Ministers, Leader of opposition, Chief whip, Speaker, Deputy speaker, Chairmen of financial committees and Personal staff pensioners and family pensioners with a provision to avail cashless medical assistance through an insurance company selected by competitive bidding process.

Accordingly Request for Proposal (RFP) has been floated inviting competitive proposals from IRDAI approved insurance companies vide reference 2nd read above. The technical evaluation committee constituted vide Government Order referred 3<sup>rd</sup> above, consisting of six members which is the tender accepting committee, after invoking due procedures, evaluated the technical bids and subsequently evaluated the financial bids. The tender has been awarded to

The Reliance General Insurance Company Ltd, for the implementation of medical insurance scheme for State Government employees and pensioners (MEDISEP), being the lowest bidder, vide Government order referred 4<sup>th</sup> above.

The Government after examining the matter in detail are pleased to order that :-

- (1) The medical insurance scheme for State Government employees and pensioners (MEDISEP) shall be implemented in principle with effect from 01 August 2019 .
- (2) The scheme shall be implemented through The Reliance General Insurance Company Ltd. as set out in the scheme attached as Appendix to this order.
- (3) The Finance Department, Government of Kerala shall be the administrator of the MEDISEP.
- (4) The enrolment under the scheme shall be compulsory to all employees and pensioners as detailed in para 2 (iii) of the Appendix to this order.
- (5) The employees, pensioners and their eligible family members covered under this scheme shall avail cashless assistance for approved treatment and surgeries in empanelled hospitals.
- (6) The coverage under the scheme is as follows :
  - (a) RS.2 lakhs per annum for a block period of 3 years as basic benefit package listed in section A of Annexure II to the scheme.
  - (b) An additional coverage of RS.6 lakhs for a block period of 3 years on a floater basis for catastrophic illness listed in section B of Annexure II to the scheme.
  - (c) An additional sum not less than RS.25 Crore per year shall be provided by the insurer as a corpus fund for specified catastrophic illness listed in section B of Annexure II if the treatment expenses exceed the above two coverage. The corpus fund shall provide additional RS.3 lakhs per family for a block period of three years.(Detailed procedure in this regard will be issued separately).
- (7) Three tier Grievance Redressal Mechanism will be set up as detailed in clause 15 of the scheme appended herewith.
- (8) The coverage of medical assistance under this scheme is also extended in respect of accident/emergency cases where the beneficiary is treated for approved

treatment/surgeries undergone in non empanelled hospital. In such cases the treatment cost shall be reimbursed by the company based on the approved rates/packages included in the scheme. (Detailed procedure in this regard will be issued separately)

- (9) The payment of premium shall be regulated as per the terms and conditions of the agreement to be executed between the Government of Kerala and the Reliance General Insurance Company Ltd .The annual premium payable by the Government to the Reliance General Insurance Company Ltd. shall be at the rate of Rs. 2992.48 (Including GST) per employee/pensioner per annum for a block period of 3 years from August 2019 to July 2022.
- (10) The annual premium paid by the Government shall be recovered from the employees @ Rs.250 per month by deduction from monthly salary and in the case of pensioner shall be met from their medical allowance @ Rs. 250 per month. **(Orders regarding effective date of premium deduction and remittance to state Government account will be issued separately).**
- (11) The monthly premium in respect of employees and pensioners of Universities and Local self Government Institutions calculated on the basis of beneficiaries enrolled shall be deducted and transferred to the State Government account from Non Plan Grants and General Purpose Grants respectively. Upon instruction from Finance (Health Insurance) Department the controlling officers of Non Plan Grants in respect of Universities and General Purpose grants in respect of LSGIs shall take necessary steps to deduct the premium amount and remit the same to the State Government account.
- (12) **Orders regarding further enrolment/rectification of beneficiary data, Toll Free Number, Contact Details of the insurer, Issuance of Identity cards and List of Empanelled Hospitals will be issued separately.**
- (13) The dedicated website for the scheme is [www.medisep.kerala.gov.in](http://www.medisep.kerala.gov.in).
- (14) Detailed MEDISEP Scheme is appended herewith.

(BY ORDER OF THE GOVERNOR)  
**MANOJ JOSHI**  
Additional Chief Secretary to Government

To

The Principal Accountant General ( G &SSA/A&E), Kerala, Thiruvananthapuram.  
The Accountant General ( E & RSA), Kerala, Thiruvananthapuram  
All heads of Department and Officers/All Departments ( all Sections) of the secretariat.  
All Secretaries/Additional Secretaries/Joint Secretaries/Deputy Secretaries/Under  
Secretaries to Government.  
The Secretary to Governor  
Advocate General , Kerala  
Registrar Kerala High court.  
Secretary, Kerala Public Service Commission.  
Registrar of all universities.  
The NORKA department.  
The Private Secretary to Chief Ministers and Other ministers.  
The Private Secretary to Hon'ble Speaker  
The Private Secretaries to the leader of Opposition, Government Chief Whip  
The Director of Public Relations Thiruvananthapuram.  
Additional Secretary to Chief Secretary.  
The Director of Treasuries, Thiruvananthapuram.  
The District Treasuries /Sub Treasuries.  
Nodal Officer, [www.finance.kerala.gov.in](http://www.finance.kerala.gov.in)  
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Accounts Officer



**GOVERNMENT OF KERALA**

Finance Department - Medical Insurance Scheme to State Government Employees and Pensioners – MEDISEP – Implementation through Reliance General Insurance Company Ltd - Approved – Orders issued.

**FINANCE ( HEALTH INSURANCE) DEPARTMENT**

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