

Proceedings of the Pre-bid meeting held on 17.03.2015 regarding implementation of Bhagat Puran Singh Sehat Bima Yojana (BPSSBY)

As per the tender notice issued on 13.03.2015 for inviting competitive bids for implementation of **Bhagat Puran Singh Sehat Bima Yojana (BPSSBY)**, a pre-bid meeting was held on 17.03.2015 at 12.00 noon under the chairmanship of Managing Director PHSC. The Following committee members were present:

Committee Members

Dr. Bhag Mal Director ESI, Punjab Department of Health & Family Welfare	Sh. Vipin Kumar Sharma, Director (P&F), PHSC
Sh. S.S. Bandi Deputy Secretary, BoCWWB Department of Labour Welfare	Sh. Balwinder Singh Deputy Director (Pension), Department of Finance
Smt. Saroj Nain Manager Insurance, PHSC	Sh. Anil Kumar Sondhi, Additional CEO, Department of Rural Development & Panchayats
Smt. Ravinder Kaur, Assistant Manager O/o Director, Governance Reforms, Punjab	Smt. Rajinder Kaur, Senior auditor Department of Food & Civil Supplies
Dr. Shweta Mohindru Consultant, PHSC	

2. The representatives of the following Insurance Companies attended the pre-bid meeting.

National Insurance Co.	Star Health & Allied	Reliance General
The New India Assurance	Future Generali	Chola Mandalam
United India Insurance	Bajaj Allianz life	Universal Sampo
Oriental General	IFFCO Tokio	ICICI Lombard
Tata AIG		

3. The attendance sheet is enclosed **at F/X**.

cont..

Following queries/suggestions were received and discussed:

S.N	Query	Clarifications and modifications thereof									
1	<p>Confirmation on data pertaining to Blue Card Holders.</p> <p>i. As there is a Penalty Clause with regards to Average Family Size, would SNA Punjab provide confirmation on minimum availability of 4-5 members in each family while providing final data to selected IC before commencement of enrolment activities?</p> <p style="text-align: right;">(By Reliance GIC Ltd)</p>	<p>The representative from the Food & Civil Supplies department informed that by 15.04.2015 the verification of the data of blue card holder families along with member data will be completed. They have further confirmed that the family member names will be provided in the data.</p> <p>No changes shall be made in the penalty Clause with regard to average family size.</p>									
2	<p>Hospitalization period: - should not be less than 48 hours post delivery.</p> <p>i. Requested to incorporate the same in MoU B/W IC & the Hospital.</p> <p style="text-align: right;">(By Reliance GIC Ltd)</p>	<p>Insurance companies are allowed to incorporate this provision in the MoU to be entered between insurance companies and the hospital under Article 8 (General responsibilities and obligations of the institution.)</p>									
3	<p>Status of exiting IT infrastructure & KIOS</p> <p>Empanelment form fees: - DD of an amount Rs.5,000/-</p> <p>i. Since this is a renewal scheme existing KIOSK may be used.</p> <p>ii. Please clarify whether the empanelment fee needs to be collected for new empanelment requests only or previously empanelled hospitals (also request SNA Punjab to provide the list of last year empanelled hospitals).</p> <p style="text-align: right;">(By Reliance GIC Ltd)</p>	<p>The insurance company shall be responsible to set up and operate the district kiosk. All the IT hardware for the district kiosk will be provided by the insurance company, but the ownership of these kiosk will lie with the State Nodal Agency (SNA). However SNA will provide a place for the district kiosk.</p> <p>The empanelment fee shall be collected only in-case of new empanelment requests.</p> <p>The list of last year empanelled hospitals is available on website www.punjabhealth.co.in.</p>									
4	<p>Payment of Premium & Registration fee.</p> <p>i. Suggest paying instalment premium within 2nd and 3rd month of the policy period. As IC's incurred huge administrative cost at the start of the policy.</p> <p style="text-align: right;">(By Reliance GIC Ltd)</p>	<p>Reconsidering the provisions related to payment of 2nd instalment of the premium by the SNA, upon request of the bidder insurance companies, the amended Clause 8(ii) reads as under:</p> <p>i. The remaining premium (Total Premium – Rs 30/-) will be paid by the SNA to the Insurance Company in two instalments in the following manner, subject to the submission of bill by the insurance company along with required information as defined hereunder.</p> <table border="1" data-bbox="753 1787 1481 1980"> <thead> <tr> <th data-bbox="753 1787 932 1843">Premium Instalment</th> <th data-bbox="932 1787 1127 1843">Payable Amount</th> <th data-bbox="1127 1787 1481 1843">Time Period</th> </tr> </thead> <tbody> <tr> <td data-bbox="753 1843 932 1900">1st Instalment</td> <td data-bbox="932 1843 1127 1900">Rs 30/- per family</td> <td data-bbox="1127 1843 1481 1900">As and when collected</td> </tr> <tr> <td data-bbox="753 1900 932 1980">2nd Instalment</td> <td data-bbox="932 1900 1127 1980">70% of (Total Premium- Rs 30)</td> <td data-bbox="1127 1900 1481 1980">With-in one month of submission of premium bill by the insurance company along</td> </tr> </tbody> </table>	Premium Instalment	Payable Amount	Time Period	1 st Instalment	Rs 30/- per family	As and when collected	2 nd Instalment	70% of (Total Premium- Rs 30)	With-in one month of submission of premium bill by the insurance company along
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1 st Instalment	Rs 30/- per family	As and when collected									
2 nd Instalment	70% of (Total Premium- Rs 30)	With-in one month of submission of premium bill by the insurance company along									

				with the complete enrolment data (including personal data, i.e. photograph, biometric print images) to the State Nodal Agency in electronic form and also hard copies of the list of enrolled beneficiaries duly signed by the officials on duty						
		3 rd and Final Instalment	30% of (Total Premium- Rs 30)	After completion of first 6 month of the policy period						
5	<p>Penalties: -</p> <ol style="list-style-type: none"> 1. Average Family Size 2. Empanelment & De-empanelment of Hospital. 3. Other issue related to enrolment. <p>The insurance companies requested to relax the penalty Clause . (By Reliance GIC Ltd & Star health)</p>	No changes shall be made in the provisions of penalty Clause , which shall be universally applicable to all the bidder insurance companies.								
6	<p>Enrolment of beneficiaries: -the month in which first set of cards is issued would be treated as full month irrespective of the date on which cards are issued:</p> <p>In any case enrolment activities should start in the 1st week of the month only to avoid lapses in enrolment period. Secondly SNA Punjab should make/arrange to complete all obligations “stated in obligation of state Govt. in tender page40 &41” so that enrolment of beneficiaries will start well in time “1st week” of month. (By Reliance GIC Ltd)</p>	No changes shall be made in the provision of Clause s relating to enrolment of beneficiaries and time period specified for enrolment.								
7	<p>Annual maintenance cost: - the insurer shall be responsible for either repairing or replacing such hardware /software within 72 hours.</p> <p>Obligation of IC: - “f” It will be the responsibility of incoming IC. : - “i” Ensure all orders of grievance Redressal Committee. (By Reliance GIC Ltd)</p>	<p>The insurance company shall be responsible for bearing AMC of the IT infrastructure/ set up under the scheme.</p> <p>No changes shall be made in Clause 30(i), which shall be universally applicable to all the bidder insurance companies.</p>								
8	<p>Premium Is Service tax applicable for this scheme? Suggest to quote premium excluding service tax. An increase in service tax is proposed in Union Budget presentation in Feb. 2015. (By Reliance GIC Ltd)</p>	<p>The insurance companies are required to submit their financial quote excluding the service tax. The service tax shall be paid extra over the premium quoted, as applicable on the date of payment of premium instalment.</p> <p>Accordingly the point 8 and point 9 (a) of the Annexure-F (Format of Financial Bid) has been amended. Which will read as under:</p> <ol style="list-style-type: none"> 1. We are quoting the following Premium per enrolled Beneficiary Family Unit for the Entire State/All districts: <table border="1" data-bbox="755 1900 1485 1961"> <thead> <tr> <th>Cover</th> <th>Premium (in INR) (Excluding Service</th> <th>Service Tax</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Cover	Premium (in INR) (Excluding Service	Service Tax			
Cover	Premium (in INR) (Excluding Service	Service Tax								

		<p>INR 30,000 cover per Beneficiary Family Unit to meet hospitalization expenses on a family floater basis)</p>	<p>[insert sum] (Rupees [insert in words] only)</p> <p>"Service Tax as applicable"</p>
		<p>[Note to Bidders: The Bidders are required to quote the Premium up to two decimal points.]</p> <p>9) We acknowledge, confirm and undertake that:</p> <p>a. The Premium quoted by us, is inclusive of all costs, expenses, service charges, taxes other than service tax (including the costs of the issuance of the Smart Cards).</p>	
9	<p>Appendix 3 page No. 88 There may be mis utilization of Diagnostic procedure which does not lead to any active line of treatment. Suggest having a pre-authorization approval procedure for diagnostic test. (By Reliance GIC Ltd)</p>	<p>No changes shall be made in the provisions of penalty Clause , which shall be universally applicable to all the bidder insurance companies.</p>	
10	<p>Step 4, Note: - Before de-empanelling any hospital, the IC is mandatorily required to obtain prior written approval of the SNA to this effect. Please clarify the timeline for the same on SNA's part. (By Reliance GIC Ltd)</p>	<p>As per point 15 under step (iv) of Appendix 6 the entire process of de-empanelment is to be completed with-in 30 days from the date of suspension. If no action is taken by the insurance company after the temporary suspension of the hospitals for a period exceeding 30 days from the date of suspension; the temporary suspension of the hospital shall automatically stand revoked and the hospital shall be deemed to be absolved of any charges alleged against it by the insurance company.</p>	
11	<p>Appendix 15 – Qualifying criteria for the TPA's, Please clarify the dates mentioned in point no. 3. "size / infrastructure" (2008-09, 2009-10 and 2010-11) (By Reliance GIC Ltd)</p>	<p>The past 3 years in the said provision in Appendix-15 is to be read as (2011-12,2012-13,2013-14).</p>	
12	<p>BPSSBY Data Would request SNA Punjab to provide last year / previous BPSSBY policy year data pertaining to : - 1. District Wise Enrolment Figures. 2. District Wise Average Family Size. 3. District Wise claims dump. 4. Network Service Provider list under BPSSBY. List of hospitals that have been kept under Watch List, Suspension or de-empanelled under BPSSBY. (By Reliance GIC Ltd, Star Health, Tata AIG and New India Assurance Co.ltd)</p>	<p>The claims & enrolment data of previous year of RSBY and BPSSBY may be accessed at http://www.punjabhealth.co.in/</p>	

13	The cost of ID card for the purpose of calculating the refund of the premium. (By Reliance GIC Ltd & United India IC)	The cost of Smart card shall be taken as Rs. 30/- (Rs. thirty).
14	The requirement of Actuary Certificate as per the Tender Document mentions either Actuary or Chief Underwriter. Please clarify if the Actuary certificate can be issued by either of the two i.e. Actuary or the Chief Underwriter. (By ICICI Lombard)	The Actuary Certificate can be issued by either Actuary or the Chief under writer of the insurance company.
15	Please clarify, if the submission of the tender would be online or it would be a manual submission (Hard copy). Do we need to submit the CD of the tender document also? Please also clarify whether all the required annexure need to be submitted together in one envelope or we need to submit two different envelopes i.e. one for financial bid annexure and one for remaining annexure, putting both these envelops in one master envelop. (By Star Health)	The submission of the Tender would a manual submission (Hard copy) that is to be made on or before the due date for bid submission at the address as specified in the Tender Document. The bidder shall submit two different envelopes i.e. one for financial bid containing Financial quotation as per Annexure-F, superscribed ""Financial Quotation" and one for remaining documents/annexure/information required to be submitted as per the Tender Document superscribed as "Bid Information". Both the envelopes shall be placed together in a single master envelope to be superscribed as ""Financial Bid-RSBY".
16	Page no60 (Point 5.1), F(3):- Says minimum 48 hrs of hospitalization is required for maternity. Can we deny liability for such claims with admissions less than 48 hrs. (By Star Health)	The insurance company shall decide the admissibility of any claim in accordance with the terms and condition as stipulated in the tender document.
17	Page 46, Point no 6:- Whether any certificate is required from other states as well or is required only from SNA Punjab. (By Star Health)	The certificate regarding no pendency of claims in respect of schemes which have completed its policy period is to be obtained from the SNA, Punjab/ Competent authority in department of health, Govt. of Punjab.
18	Is there any fee to be submitted with the tender. (By Star Health)	There is no provision of any tender fee to be submitted along with the financial bid in the tender document.
19	Whether a soft copy in CD to be submitted along with hard copy of bid documents. (By Star Health)	There is no requirement to submit a softcopy in CD to be submitted along with hard copy of bid documents..
20	Whether it is compulsory to engage TPA services. (By Star Health)	Kindly refer to Clause no 21 regarding service arrangement by the insurance company, which is self explanatory.
21	Whether service tax is exempted for BPSSBY (By Star Health)	Kindly refer to the reply to query at sr.no 8 above.
22	The United India Insurance company may be given exemption from Clause 1.1 (vi), since they are in process of settling the claims. (By United India IC)	No exemptions shall be given under this Clause , which shall remain universally applicable on all the bidder insurance companies.

23	Points relating to Penalties has been taken from RSBY. However penalty applicable to SNA for delay in payment of premium has been omitted - To clarify. (By Star Health)	No modification shall be made in the penalty Clause , which shall be universally applicable to all the bidder insurance companies.
24	Whether it is e-tender if yes which digital signature required. (By New India assurance co. ltd)	It is not an e-tender hence no digital signature are required. The submission of the Tender would a manual submission (Hard copy) that is to be made on or before the due date for bid submission at the address as specified in the Tender Document.
25	It is 32kb card. why not 64 kb card? (By New India assurance co. ltd)	Scheme has a provision of 32 kb card. 64 kb card has not been allowed for following reasons. 1) 64 kb software is not available. 2) Under BPSSBY scheme 32 kb memory is sufficient to accommodate the required data. 3) Since, 32 kb card serves the purpose of the scheme there is no reason to augment the cost of the card by utilizing 64kb card.
26	Whether maternity Expenses are covered for 4th delivery. If so if family is of five i.e. Husband, spouse and three children, how it can be covered 4th delivery expenses? (By New India assurance co. ltd)	it would be an rare instance but in such event if delivery happen during the policy plan period then new born shall be automatically cover.
27	Experience of two mass policies - Whether it is of RSBY or other than RSBY i.e. GMC? (By New India assurance co. ltd)	It can be RSBY or any other mass health insurance policy.
28	Whether the undertakings to be given under qualification Clause 1.1, can be given on company's letter head instead of stamp paper. Since, providing undertaking on stamp paper required approval from legal cell of the company , it is a time taking process would required more than 10 days. Most of the insurance companies are group companies and have a common legal cell, therefore the legal approval has to be obtained from the legal cell before any under taking can be given on stamp paper. (By Reliance GIC Ltd, ICICI Lombard and Tata AIC)	The bidder insurance company are allowed to provide undertaking required under Clause 1.1 of part two of the tender document on their company's letter head, duly signed by their authorized signatory.
