

**പതിനാലാം കേരള നിയമസഭ  
പതിനെട്ടാം സമ്മേളനം  
2020 ഫെബ്രുവരി 04 , ചൊവ്വ**

**നക്ഷത്രചിഹ്നമിട്ട ചോദ്യങ്ങൾ**

**മെഡിസെപ് പദ്ധതി**

**ചോദ്യം : 41\***

**ശ്രീ. ഇ. കെ. വിജയൻ**

**ശ്രീ. കെ. രാജൻ**

**ശ്രീ. മുഹമ്മദ് മുഹസിൻ പി.**

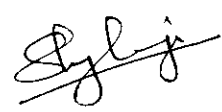
**ശ്രീമതി സി. കെ. ആശ**

**മറുപടി :**

**ഡോ. ടി. എം. തോമസ് ഐസക്  
ധനകാര്യവും കയറും വകുപ്പ് മന്ത്രി**

	<b>ചോദ്യം</b>	<b>മറുപടി</b>
<b>(എ)</b>	<p>സർക്കാർ ജീവനക്കാർക്കും പെൻഷൻകാർക്കുമുള്ള ആരോഗ്യ ഇൻഷുറൻസ് പദ്ധതിയായ മെഡിസെപിന്റെ നിലവിലെ അവസ്ഥ എന്താണെന്ന് വ്യക്തമാക്കുമോ;</p>	<p>മെഡിസെപ് പദ്ധതിയുടെ പ്രാരംഭഘട്ടത്തിൽ ടെൻഡർ നടപടികളിലൂടെ തെരഞ്ഞെടുക്കപ്പെട്ട റിലയൻസ് ജനറൽ ഇൻഷുറൻസ് കമ്പനി ലിമിറ്റഡ് മുഖാന്തിരം 01.08.2019 മുതൽ മെഡിസെപ് 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 വരുത്തിയതിനാൽ പ്രസ്തുത കമ്പനിക്ക് നൽകിയ അവാർഡ് ഓഫ് കോൺട്രാക്ട് റദ്ദു ചെയ്തിട്ടുള്ളതാണ്. പദ്ധതിയുടെ റീ-ടെൻഡറിനു മുന്നോടിയായി 15.07.2019 ലെ സ.ഉ(പി)നം 87/2019/ധന ഉത്തരവ് പ്രകാരം പ്രസിദ്ധീകരിച്ച മെഡിക്കൽ / സർജിക്കൽ ചികിത്സാനിരക്കുകൾ പരിഷ്കരിക്കുന്നതിനായി ആരോഗ്യ രംഗത്തെ വിദഗ്ധരെ കൂടി ഉൾപ്പെടുത്തി ഒരു മെഡിക്കൽ എക്സ്പെർട്ട് കമ്മിറ്റി രൂപീകരിച്ച് രണ്ട് മാസത്തിനുള്ളിൽ റിപ്പോർട്ട് ലഭ്യമാക്കുവാൻ ആവശ്യപ്പെട്ടിട്ടുണ്ട്.</p>

(ബി)	<p>മെഡിസൈപ്പ് പദ്ധതി അടുത്തവർഷം പുനരാരംഭിക്കുന്നതിനായി റീ-ടെൻഡർ നടപടികൾ ആരംഭിച്ചിട്ടുണ്ടോ; പദ്ധതിയിൽ റിലയൻസ് ജനറൽ ഇൻഷുറൻസ് കമ്പനി വീഴ്ച വരുത്തിയത് മൂലം അവരെ ടെൻഡറിൽ നിന്ന് മാറ്റി നിർത്തുമോ; വ്യക്തമാക്കുമോ;</p>	<p>പദ്ധതിയുടെ റീ-ടെൻഡർ നടപടികളുടെ ഭാഗമായി 15.07.2019 ലെ സ.ഉ(പി)നം.87/2019/ധന ഉത്തരവ് പ്രകാരം പ്രസിദ്ധീകരിച്ച മെഡിക്കൽ/സർജിക്കൽ ചികിത്സാനിരക്കുകൾ പരിഷ്കരിക്കുന്നതിനായി ആരോഗ്യ രംഗത്തെ വിദഗ്ധരെ കൂടി ഉൾപ്പെടുത്തി ഒരു മെഡിക്കൽ എക്സ്പെർട്ട് കമ്മിറ്റി രൂപീകരിച്ച് രണ്ട് മാസത്തിനുള്ളിൽ റിപ്പോർട്ട് ലഭ്യമാക്കുവാൻ ആവശ്യപ്പെട്ടിട്ടുണ്ട്. നിയമത്തിന്റേയും ചട്ടങ്ങളുടേയും IRDAI റെഗുലേഷൻസിന്റേയും അടിസ്ഥാനത്തിലാകും റീ-ടെണ്ടറിംഗ് നടപടികൾ സ്വീകരിക്കുക .</p>
(സി)	<p>മെഡിസൈപ്പ് പദ്ധതി എന്ന് പുനരാരംഭിക്കാൻ കഴിയുമെന്ന് വെളിപ്പെടുത്തുമോ;</p>	<p>റീ ടെൻഡർ നടപടികൾ പൂർത്തിയാകുന്ന മുറയ്ക്ക് മാത്രമേ പദ്ധതി പ്രാബല്യത്തിൽ വരുന്ന തീയതി വെളിപ്പെടുത്തുവാൻ കഴിയുകയുള്ളൂ.</p>
(ഡി)	<p>മെഡിസൈപ്പ് പദ്ധതിയിൽ കൂടുതൽ ചികിത്സകളും കൂടുതൽ ആശുപത്രികളെയും ഉൾക്കൊള്ളിക്കുന്നതിന് തയ്യാറാകുമോ; വ്യക്തമാക്കുമോ?</p>	<p>കാരുണ്യ ആരോഗ്യ സുരക്ഷാ പദ്ധതിയുമായി ബന്ധപ്പെട്ട ചികിത്സാ പട്ടികയും നിരക്കുകളും നിശ്ചയിക്കുന്നതിന് സർക്കാർ രൂപീകരിച്ച കമ്മീഷന്റെ ശുപാർശകളെ അടിസ്ഥാനമാക്കിയാണ് മെഡിസൈപ്പ് പദ്ധതിയുമായി ബന്ധപ്പെട്ട ചികിത്സാ വ്യവസ്ഥകളും നിരക്കുകളും നിശ്ചയിക്കപ്പെട്ടിട്ടുള്ളത്. നിർദ്ദിഷ്ട പദ്ധതിയിലെ വ്യവസ്ഥകൾ പ്രകാരം പട്ടികയിൽ ഉൾപ്പെടുത്തിയിട്ടുള്ള നിശ്ചിത ചികിത്സാ പ്രക്രിയകൾക്കാണ് (ഡേ കെയർ ഉൾപ്പെടെ) പദ്ധതിയിൻ പ്രകാരമുള്ള ആനുകൂല്യം ലഭ്യമാകുന്നത്. എന്നാൽ ടീറ്റ്മെന്റുകൾക്ക് നിശ്ചയിച്ചിട്ടുള്ള താഴ്ന്ന നിരക്കുകൾ പദ്ധതിയിൽ നിന്നും ആശുപത്രികൾ വിട്ടു നിൽക്കുന്നതിനിടയാക്കി. സർക്കാർ ഇക്കാര്യം വിശദമായി പരിശോധിക്കുകയും പദ്ധതിയുടെ ചികിത്സാ നിരക്ക് പരിഷ്കരിക്കുന്നത് സംബന്ധിച്ച് 28.12.2019 ലെ സ.ഉ(സ)നം.10206/2019/ധന ഉത്തരവ് പ്രകാരം ആരോഗ്യ രംഗത്തെ വിദഗ്ധരെ കൂടി ഉൾപ്പെടുത്തി ഒരു മെഡിക്കൽ എക്സ്പെർട്ട് കമ്മിറ്റി രൂപീകരിച്ച് രണ്ട് മാസത്തിനുള്ളിൽ റിപ്പോർട്ട് ലഭ്യമാക്കുവാൻ ആവശ്യപ്പെട്ടിട്ടുണ്ട്.</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)  
Stock file/Office Copy

Forwarded By order



Accounts Officer



Section officer



**GOVERNMENT OF KERALA**

**Abstract**

Medical Insurance Scheme for State Employees and Pensioners (MEDISEP) - Medical Experts Committee to recommend various Medical/Surgical Packages and Rates for the implementation of MEDISEP – Constituted - Orders issued.

**FINANCE (HEALTH INSURANCE) DEPARTMENT**

**G.O.(Rt)No.10206/2019/Fin.**

**Dated, Thiruvananthapuram, 28.12.2019**

Read:- i) G.O(P) No.54/2017/Fin dated 24.04.2017.  
ii) G.O(P) No.87/2019/Fin dated 15.07.2019.

**ORDER**

As per the Government orders read 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 with a provision to avail cashless medical assistance through an insurance company selected by competitive bidding process. Package rates were fixed for medical/surgical procedure. Now the Government has decided that there is need to revise these rates.

In the above circumstances, after examining the matter in detail Government are pleased to constitute a Medical Experts Committee with the following members for fixing and revising the medical/surgical packages and rates, for the effective implementation of MEDISEP.

- i) Dr. Sharmila Mary Joseph, IAS, Principal Secretary : Chairperson
- ii) Prof. V.Ramankutty, Former Head of Department of : Member  
Achutha Menon Centre for Health Science Studies at  
Sree Chithra Thirunal Institute of Medical Sciences  
and Technology
- iii) Dr. Noble Gracious, Associate Professor, Nephrology, : Member  
Medical College, Thiruvananthapuram and Nodal  
Officer, Kerala Network for Organ Sharing (KNOS)
- iv) Shri. Arun B. Nair, Technical Advisor, MEDISEP : Member

The above committee will evaluate the existing medical/surgical packages and rates published vide Government Order referred 2<sup>nd</sup> above and act within the purview of the Terms of Reference (ToR) annexed and to submit report to Finance Department within the time schedule of two months.

By Order of the Governor.

**MANOJ JOSHI**

**ADDITIONAL CHIEF SECRETARY (FINANCE)**

To

The Principal Accountant General (A&E), Kerala, Thiruvananthapuram.  
The Principal Accountant General (G&SSA), Kerala, Thiruvananthapuram.  
The Accountant General (E&RSA), Kerala, Thiruvananthapuram.  
The Director of Medical Education (DME), Thiruvananthapuram.  
Dr. Sharmila Mary Joseph, IAS, Principal Secretary, AYUSH.  
Prof. V. Ramankutty, Emeritus Professor at the Achutha Menon Centre for  
Health Science Studies, Thiruvananthapuram.  
Dr. Noble Gracious, Associate Professor, Nephrology, Medical College,  
Thiruvananthapuram (through DME)  
Shri. Arun.B.Nair, Technical Advisor (MEDISEP)  
Stock File/Office Copy.

**Forwarded/By Order**



**Section Officer**

*Shylaje*  
*Section Officer*



## ANNEXURE

### TERMS OF REFERENCE (ToR)

#### BACKGROUND

The Tenth Pay Revision Commission has recommended introducing Health Insurance Scheme for employees and pensioners in Kerala. Based on this, the Honorable Finance minister has announced the implementation of the Health Insurance program in the budget speech of 2017-18. Government of Kerala vide GO(P)No.54/2017/Fin dated 24.04.2017 accorded sanction for implementing the Health Insurance Scheme for State Government employees, pensioners and family pensioners. The proposed health insurance scheme will be known as Medical Insurance Scheme for State Employees and Pensioners (MEDISEP).

The scheme is intended to provide comprehensive health insurance coverage to all serving employees of the State Government including the High Court of Kerala who are covered under the existing Kerala Government Servants Medical Attendant Rules [KGSMA Rules, 1960] and pensioners. This also includes newly recruited employees and their family, part time contingent employees, part time teachers, teaching, non-teaching staff of aided schools and colleges and their family and pensioners and their spouses and family pensioners on compulsory basis, and all Civil Service officers serving under the Government of Kerala on optional basis. It is estimated that approximately 5 lakh State Government Employees and 5 lakh pensioners will be beneficiaries of the scheme. In addition to the above mentioned categories employees and pensioners of the universities which receive Grant-in-Aid from the State Government, employees and pensioners of LSGIs , Personal staff etc. will also be part of the scheme.

#### Objective

The scheme envisages cashless treatment facility to beneficiaries through an insurance company and a network of empanelled hospitals according to the criteria specified by the Government. The benefit package of the scheme would include

- i. **Basic Benefit Package:** This caters to the benefit package list in which medical, surgical and day care procedures will be covered up to a sum of Rs. Two lakhs per annum for a period of three years.

- ii. Additional Cover for Catastrophic illnesses; This caters to the additional benefit list mentioned in Section B of Annexure 1 (to the scheme). For these procedures the scheme shall provide Rupees Six Lakhs for a block period of three years on a floater basis. i.e. the additional coverage of Rs. Two lakhs per annum can be used together within the block period for treatment of catastrophic illnesses. This is in addition to the basic benefit package availed by the beneficiary during the insured period.
- iii. Corpus fund for Catastrophic illnesses: An additional sum of not less than Rs.25 crore per year shall be provided by the Insurer as a corpus fund for specified catastrophic illness enlisted in Section B of Annexure 1 (to the scheme). This can be used in case the treatment expenses exceed the additional coverage listed in Section B of Annexure 1 (to the scheme) and the corpus fund shall provide additionally Rupees Three lakhs per family for a block period of three years. This is in addition to the above two coverage for the beneficiary during the insured period.

The benefit package determined by the expert committee constituted by the government for the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and Karunya Arogya Suraksha Padathi (KASP) is used as basis for formulation of package rates for MEDISEP. The scheme also proposes an additional coverage for specified treatment for catastrophic illnesses like transplant surgeries. The scheme will also cover all pre-existing diseases of the beneficiaries from the inception of the scheme. However, Out Patient Treatment will not be covered under this scheme.

## ISSUES

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. 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.


Reliance Insurance has failed to abide by the guidelines of empanelment of hospitals stipulated in the Request for Proposal (RFP) floated inviting tender proposals. The insurer also failed to empanel major hospitals such as RCC, MCC,

CCC, Sree Chitra Tirunal Institute for Medical Sciences and Technology, Amritha, KIMS, Baby Memorial etc. Many of the leading private hospitals in the meetings convened by the State Govt. opined the insufficiency of package rate and also suggested that the package rates published vide G.O(P) 87/2019/FIN dated 15.07.2019 are too low to accommodate themselves in the venture.

Though these rates are almost same as Ayushman Bharat / KASP, the Government employees would demand better health care and would be willing to pay for that. Hence if we want better hospitals/facilities, there is the need to substantially increase the package rates.

### WORK PLAN

- A feasible study may be done to work out the benefit packages and package rates already published for MEDISEP determined by the expert committee constituted by the government for the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and Karunya Arogya Suraksha Padathi (KASP).
- An initiative to be made to incorporate both the insurance and assurance modes.
- Enhancement of package rates may be done keeping in mind to attract various high profile health care providers.
- Rationalization of package rates across various health care providers in the State.
- Composition/re-composition of existing packages, rates and procedures
- Continuity of existing treatments under the scheme.
- Periodical inclusion of catastrophic ailments/procedures newly arising (including Oncology).
- Suggestions on covering Transplant Surgeries exclusively under Corpus Fund by analyzing the frequent cases of transplant procedures done in the State and enhancing the limit.

  
Section officer