

15 -ാം കേരള നിയമസഭ

5 -ാം സമ്മേളനം

നക്ഷത്ര ചിഹ്നം ഇല്ലാത്ത ചോദ്യം നം. 4121

18-07-2022 - ൽ മറുപടിയ്ക്ക്

മെഡിസെപ് പദ്ധതി

ചോദ്യം		ഉത്തരം	
ശ്രീ ഡി കെ മുരളി		ശ്രീ കെ എൻ ബാലഗോപാൽ (ധനകാര്യ വകുപ്പ് മന്ത്രി)	
(എ)	മെഡിസെപ് പദ്ധതി നടപ്പിലാക്കുന്നതിനായി സർക്കാർ ഇതുവരെ ഇറക്കിയിട്ടുള്ള ഉത്തരവുകളുടെയും സർക്കുലറുകളുടെയും നിർദ്ദേശങ്ങളുടെയും പകർപ്പ് നൽകാമോ;	(എ)	01.07.2022 മുതൽ മെഡിസെപ് പദ്ധതി നടപ്പിലാക്കുന്നതുമായി ബന്ധപ്പെട്ട് സർക്കാർ പുറപ്പെടുവിച്ച 23.06.2022 തീയതിയിലെ സ.ഉ.(പി)നം.70/2022/ധന. , 24.06.2022 തീയതിയിലെ സ.ഉ.(പി)നം.71/2022/ധന., 24.06.2022 തീയതിയിലെ സ.ഉ.(പി)നം.73/2022/ധന., 27.06.2022 തീയതിയിലെ സ.ഉ.(പി)നം.76/2022/ധന. ഉത്തരവുകളുടെയും 01.07.2022 തീയതിയിലെ 51/2022/ധന. സർക്കുലറിന്റെയും പകർപ്പ് ഉള്ളടക്കം ചെയ്യുന്നു.
(ബി)	പെൻഷൻകാരുടെ കുടുംബാംഗങ്ങളെ ഇതിൽ ഉൾപ്പെടുത്തിയിട്ടുണ്ടോ ; വിശദമാക്കാമോ ;	(ബി)	പെൻഷൻകാരുടെ പങ്കാളിയെയും മാനസിക/ശാരീരിക വെല്ലുവിളികൾ നേരിടുന്ന മക്കളെയും (പ്രായപരിധി ബാധകമല്ല) പദ്ധതിയുടെ പരിധിയിൽ ഉൾപ്പെടുത്തിയിട്ടുണ്ട്.
(സി)	ഒ. പി. ചികിത്സയ്ക്ക് ഇതു പ്രകാരം പരിരക്ഷ നൽകിയിട്ടുണ്ടോ ;	(സി)	മെഡിസെപ് പദ്ധതിയിൽ ഒ. പി. ചികിത്സയ്ക്ക് പരിരക്ഷ നൽകിയിട്ടില്ല.
(ഡി)	ഇല്ലായെങ്കിൽ ഒ. പി. ചികിത്സയ്ക്ക് നിലവിലുള്ള മെഡിക്കൽ റീ-ഇംബ്ലേഴ്സ്മെന്റ് തുടരുന്നതോ; വിശദവിവരങ്ങൾ നൽകാമോ?	(ഡി)	ഒ.പി. ചികിത്സയ്ക്ക് നിലവിലുള്ള മെഡിക്കൽ റീ-ഇംബ്ലേഴ്സ്മെന്റ് തുടരുന്നതാണ്.

സെക്ഷൻ ഓഫീസർ



GOVERNMENT OF KERALA

Finance Department - Medical Insurance Scheme for State Government Employees and Pensioners – MEDISEP – Implementation through Oriental Insurance Company Ltd. (OICL) – Scheme details sanctioned – Orders issued.

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P) No.70/2022/Fin

Dated, Thiruvananthapuram, 23/06/2022

Read :- 1) G.O.(P) No.54/2017/Fin Dated 24/04/2017.

2) G.O.(P) No.01/2022/Fin Dated 01/01/2022.

ORDER

As per the Government order read 1st above, sanction has been accorded for the implementation of Medical Insurance Scheme for the State Government Employees, Pensioners/Family Pensioners and their eligible family members based on the recommendation of the Tenth Pay Revision Commission. Later Government decided to extend the Scheme to Employees and Pensioners of Universities which receive Grant-in-Aid from the 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. Vide GO read 2nd above, sanction has been accorded for the implementation of MEDISEP in principle through Oriental Insurance Company Ltd. (OICL) and ordered that the actual date of implementation will be published after the procedural formalities are completed.

Government after examining the matter in detail and after completion of all the procedural formalities, are pleased to order that :-

- (1) ***The Medical Insurance Scheme for State Government Employees and Pensioners (MEDISEP) shall be implemented with effect from 1st July 2022.***
- (2) As set out in the scheme MEDISEP shall be implemented through the Oriental Insurance Company Ltd. with an annual premium of Rs.4800/- +18% GST for the policy period of three years, subject to the final order of the Hon'ble High Court in WA.No.615/2021. The scheme will be serviced by the Third Party Administrators viz., 1. M/s Vidal Health Insurance TPA Private Ltd. 2. M/s. Family Health Plan Insurance TPA Ltd. selected by the Oriental Insurance Company Ltd. through competitive bidding process.
- (3) The Finance Department, Government of Kerala shall be the administrator of MEDISEP.
- (4) The enrolment under the scheme shall be compulsory to all employees and pensioners .
- (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) **Basic Benefit Package Coverage** : This caters to the benefit package list mentioned in Annexure 1 of Appendix I in which medical, surgical and day care procedures will be covered up to a sum of Rs. 3 lakh per annum for a block period of three years. Out of the annual coverage of 3 lakh, Rs.1.5 lakh are fixed in nature and Rs.1.5 lakh can be availed on a floater basis each year. The first component of Rs.1.5 lakh is fixed for each year and will lapse at the end of each year. The floater component, if not exhausted, can be carried over to the subsequent years of the policy. Basic Benefit Package has three components.

(1) Implant charges (2) Procedural charges and (3) Room Rent. Out Patient treatment will not be covered under the scheme.

b) **Additional Package Coverage** : In addition to the Basic Benefit Package coverage mentioned above, all procedures mentioned in the Annexure 2 of Appendix I will be covered by the policy.

Corpus fund for Catastrophic illness : An additional sum of not less than Rs. 35 crore for three years shall be provided by the Insurer as a Corpus Fund for providing coverage to Additional Packages enlisted in Annexure 2 of Appendix I. The corpus fund can also be used for reimbursement of expenses to insurance company, in case there is any new catastrophic illness and a treatment package for the same, which is not listed in the benefit package, but recommended for inclusion after detailed review by the Health Department.

(7) Three tier Grievance Redressal Mechanism will be set up as detailed in clause 19 of the scheme appended herewith. **(Detailed orders in this regard will be issued separately)**

(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.

- (9) 'Unspecified Procedures' should be covered under Basic Benefit package based on the preauthorization process initiated by Insurance Company and Authority, which will be limited to Rs.1.5 lakh/annum during the block period of 3 years. New diseases like COVID-19 will also be covered based on the regulatory provisions issued by IRDAI from time to time.
- (10) 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 Oriental Insurance Company Ltd. The annual premium payable by the Government to the Oriental Insurance Company Ltd. shall be at the rate of Rs.4800+18% GST per employee/pensioner per annum for a block period of 3 years from the date of commencement of the Scheme.
- (11) The annual premium paid by the Government shall be recovered @ Rs.500 per month by deduction from monthly salary of employees and monthly gross entitlement of pensioners. The annual premium thus collected beyond Rs. 4800+ 18% GST will be utilized for the treatment of catastrophic illnesses listed in Annexure 2 of the scheme upon exhaustion of the corpus fund of Rs. 35 Crore kept exclusively for such expenses by the Insurance Company. For this the company has to meet the catastrophic procedure expense by itself in case it crosses the limit of Rs.35 Crore, and thereafter seek the reimbursement of the same from the Authority. **(Orders regarding effective date of premium deduction and remittance to state Government account will be issued separately).**
- (12) The dedicated website for the scheme is www.medisep.kerala.gov.in.

(BY ORDER OF THE GOVERNOR)
RAJESH KUMAR SINGH IAS
ADDITIONAL CHIEF SECRETARY (FINANCE)

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

The Advocate General , Kerala

The Registrar, Kerala High Court.

The Secretary, Kerala Public Service Commission.

The 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.

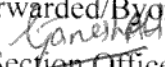
The Additional Secretary to Chief Secretary

The Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

The Nodal Officer, www.finance.kerala.gov.in

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Section Officer



GOVERNMENT OF KERALA

Finance Department- Medical Insurance Scheme for State Government Employees and Pensioners – MEDISEP – Various payment modalities for premium deductions – Accounting Procedures - Orders issued.

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P) No.71/2022/Fin

Dated, Thiruvananthapuram 24.06.2022

- Read :- (1) G.O.(P) No.54/2017/Fin Dated 24/04/2017.
(2) G.O.(Rt) No.1480/2019/Fin Dated 26/02/2019.
(3) G.O.(P) No.01/2022/Fin Dated 01/01/2022.
(4) G.O.(Rt) No.936/2022/Fin Dated 10/02/2022.
(5) G.O.(P) No.70/2022/Fin Dated 23/06/2022

ORDER

In the Government Order read 1st above, sanction has been accorded for the implementation of Medical Insurance Scheme for State Government Employees, Pensioners / Family Pensioners and their eligible family members as per the recommendation of the 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. Vide GO read 3rd above, sanction has been accorded for the implementation of Medical Insurance Scheme for State Government Employees and Pensioners (MEDISEP) through Oriental Insurance Company Ltd. (OICL), and ordered therein that orders regarding effective date of premium deduction and modalities of remittance to State Government Account will be issued separately.

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

- The Medical Insurance Scheme for State Government Employees and Pensioners (MEDISEP) shall be operational with effect from 01/07/2022.
- The dedicated website of the scheme is www.medisep.kerala.gov.in .
- The employees and pensioners under the purview of the scheme may download their MEDISEP ID cards by visiting www.medisep.kerala.gov.in .
- Finance Department, being the administrator of the scheme will remit the annual premium in advance to the Oriental Insurance Company Ltd. on quarterly basis (as per the terms and conditions stipulated in the agreement between the Insurer and the State Government for implementing the scheme) by debiting the expenditure under the Head of Account '7610-00-800-89 Interest free advance payment to the Insurance Company towards the implementation of MEDISEP'.
- The annual premium thus remitted for the scheme shall be deducted @ Rs.500 per month from the salary of the employees starting from the month of June 2022 and from the gross monthly entitlement of pensioners due for the month of July 2022.
- All Drawing & Disbursing Officers and Treasury Officers should make necessary arrangements to deduct the monthly premium @ Rs. 500 from the salary of employees and monthly entitlement of pensioners and to remit the same to the following heads of account opened vide GO read 2nd and 4th above.

MH - 8658 Suspense Accounts	
MIH - 102 Suspense Accounts (Civil)	
SH - 87 Medical Insurance Fund for State Employees and Pensioners.	
SSH- (01)	Contribution from Government Servants, Employees and teachers of Aided Institutions, directly recruited personal staff for Ministers etc.
SSH - (02)	Contribution from State Service Pensioners, including Family Pensioners, Ex-gratia Pensioners,

	Part time contingent pensioners and pensioners of aided Institutions, Personal Staff Pensioners etc.
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- The details of monthly premium remittance of employees and pensioners should be shared with www.medisep.kerala.gov.in online by the Treasury Department.
- **All Drawing & Disbursing Officers** should make necessary arrangements to deduct the monthly premium @ Rs. 500 from the salary of employees of All India Service Officers (optional) and monthly entitlement of All India Service Pensioners, if they exhibit willingness and to remit the same to the following heads of account.
 - (a) **8658-00-102-87-(03) (Contribution from All India Service Officers)**
 - (b) **8658-00-102-87-(04) (Contribution from All India Service Pensioners)**
- **All Drawing & Disbursing Officers of the Universities** should make necessary arrangements to deduct the monthly premium @ Rs. 500 from the salary of employees and monthly entitlement of pensioners and to remit the same to the following heads of account.
 - (a) **8658-00-102-87-(05) (Contribution from University Employees)**
 - (b) **8658-00-102-87-(06) (Contribution from University Pensioners)**
- Appropriate facility will be provided for verification of premium payment in the MEDISEP portal and the respective DDOs/Nodal Officers should ensure verification of the same before 25th of every month including the premium remittance details from the employees on deputation to other institutions.
- **All Drawing & Disbursing Officers of Local Self Government Institutions** should make necessary arrangements to deduct the monthly premium @ Rs. 500 from the salary of employees and monthly entitlement of pensioners except Panchayaths and to remit the same to the following heads of account.

(a) **8658-00-102-87-(07) (Contribution from Local Self Government Institution Employees)**

(b) **8658-00-102-87-(08) (Contribution from Local Self Government Institution Pensioners)**

- The details of monthly premium remittance of employees and pensioners should be shared with www.medisep.kerala.gov.in online from the Salary/ Pension processing software by the LSG Department.
- The monthly premium remittance of pensioners of Local Self Government Institutions (where pension is given from funds of respective LSGs) should be verified by the disbursing officer through the check box provided for premium verification in the MEDISEP website, before 25th of every month.
- **In the case of Government Employees on Deputation** under various PSUs/ Autonomous Bodies/Boards/Corporations etc, the DDOs concerned should deduct the monthly premium @ Rs.500 and remit the same to the Head of Account "**8658-00-102-87-(01) "Contribution from Government Servants and Employees and Teachers of Aided Institutions"** by way of treasury chalan or through the e-payment gateway provided in the MEDISEP website/e-treasury and the remittance details should be at once forwarded to the DDO of parent department to which the employee belongs and where his MEDISEP data kept, before 20th of every month. The DDOs of parent department of such employees should ensure that monthly premium of those employees is being remitted to the respective heads of account before verification of the Premium Verification Check box in the MEDISEP website and verification should be done accordingly.
- State Government employees retired under **National Pension Scheme** who have enrolled under the scheme should remit the three years premium in advance to the following Head of Account **8658-00-102-87-(09) (Contribution from NPS Pensioners)** before 25/06/2022 and should furnish the remittance details to the Finance (Health Insurance) Department during the next day itself.

- In the case of employees covered under **National Pension Scheme (NPS)** and who retires after the commencement of the scheme, the DDO should deduct the outstanding premium for the entire policy period as on date of retirement in lump from the last month's salary.
- In circumstances where monthly salary of the employees have to be processed in parts, the monthly premium of MEDISEP should be deducted from the first part of the salary itself and should be remitted to the respective Head of Account.
- **Newly appointed employees** who joined service during the policy period of three years shall join the scheme by remitting the premium from the month of joining and can avail Rupees One Lakh Fifty Thousand per annum as Basic Sum Insured. Newly joined employees may get enrolled either by paying full year premium for that year and avail the benefit package in total or join the scheme in subsequent year. If they join from second year, the Block Period Sum Insured (SI) available would be only **Six Lakh and so on**.
- Those who avail LWA under Appendix XII A, XII B and XII C part I KSR shall not have the eligibility to join/continue in the scheme during the policy period.
- If an employee opts out in between the policy period (LWA/resignation after commencement of the scheme), Eligibility criteria would be as under: (a) if no claims are made during service period, no impact is on premium collection. (b) if claims were made only up to the Basic Sum Insured and up to Block Period Sum Insured, then full year(s) premium is to be paid. (c) If the employee had availed additional benefit package of catastrophic illness, he has to remit the entire premium for the entire policy period of 3 years. The premium as above should be remitted by the employee to the respective Head of Account by way of treasury chalan or through the e-payment gateway provided in the MEDISEP website/e-treasury. The DDO concerned should strictly ensure that such premium of those employees is being remitted to the respective heads of account and verification in the check box provided in the MEDISEP website should be done accordingly.
- Those who avail Leave Without Allowance (after commencement of the scheme) for a short spell not exceeding the period of one year during the policy period shall

have the option to remit the premium (to the respective Head of Account through treasury chalan or through the e-payment gateway provided in the MEDISEP website) in advance prior to entering into the leave. In the case of non remittance of premium in advance, the DDO concerned shall ensure to deduct the entire arrear premium in lump from the first salary drawn after rejoining duty based on the deduction effected from the Last Pay Certificate (LPC). The DDO concerned should strictly watch compliance of the same.

- Employees joining back from leave without pay may get enrolled for current year, by paying the full year premium. If they join from 2nd year or 3rd year, the Block Period Sum Insured (SI) would only be available corresponding to the number of years full premium is paid (e.g. if an employee pays only 2 years full premium, Block Period Sum Insured of Rs.6 Lakh only would be available, similarly for one year premium, Sum Insured available would be Rs. 3 Lakh).
- Those who defaults any single premium amount for the entire policy period of 3 years will not be eligible for availing the Additional Benefit Package for Catastrophic illness.
- If an employee is under suspension, the premium during the period shall be deducted from the subsistence allowance admissible. The DDO concerned shall make arrangements for the deduction.
- If an employee is dismissed or terminated from service as a part of major penalty, he/she shall cease to be the beneficiary of the scheme with effect from the date of order of such dismissal/termination. Any outstanding premium amount deducted from the salary of that employee be refunded, if he/she has not claimed any of the benefits under the scheme.
- If an employee retires/ superannuates during the policy period, the membership of his/her policy shall sustain and remittance towards the premium payment will be deducted from his/her entitlement as a pensioner.
- If the remittance details of Medisep premium is included in the LPC of the retiring employee, the arrear if any, should be deducted in lump from his first pension by the

treasury concerned.

- The Medisep premium of those employees who retire prior to 01/07/2022, and haven't yet received their pension, shall be remitted by the Govt. in advance and the same shall be deducted in lump from their first pension by the treasury concerned.
- It is the duty of every employee/pensioner to ensure that the monthly premium is remitted promptly, the failure of which may lead to denial of benefits under the scheme.

(BY ORDER OF THE GOVERNOR)

RAJESH KUMAR SINGH IAS

ADDITIONAL CHIEF SECRETARY (FINANCE)

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

The Advocate General , Kerala

The Registrar, Kerala High court.

The 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.

The Additional Secretary to Chief Secretary.

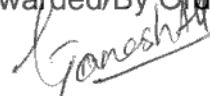
The Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

Nodal Officer, www.finance.kerala.gov.in

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Section Officer



GOVERNMENT OF KERALA

Abstract

Finance Department- Medical Insurance Scheme for State Government Employees and Pensioners- MEDISEP- Payment of 1st instalment of Annual Premium to Oriental Insurance Company Ltd. (OICL)- Sanction- Orders issued.

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P) No.73/2022/Fin

Dated, Thiruvananthapuram, 24/06/2022

Read :-

- 1) G.O.(P) No.70/2022/Fin Dated 23/06/2022.
- 2) G.O.(P) No.71/2022/Fin Dated 24/06/2022.
- 3) GO(Rt)No. 68/2022/Fin dated 04.01.2022

ORDER

Government have issued Administrative Sanction for the commencement of MEDISEP scheme for the State Government Employees, Pensioners/family pensioners and their eligible family members, 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 through OICL w.e.f 01/07/2022 in GO read 1st above. The Annual Premium

of the employees and the pensioners will be Rs.4800/- + 18% GST and the monthly premium will be Rs.500 for the policy period of 2022-2025 vide Clause no.13 of Appendix I of the Government Order read 1st above.. The Annual Premium will be remitted by the State Government in advance to the OICL on quarterly basis, as per the terms and conditions stipulated in the agreement between the Insurer and the State Government, by debiting the expenditure under the head of account '7610-00-800-89 Interest Free Advance Payment to the Insurance Company towards the implementation of the MEDISEP' subject to the condition that the first instalment will be paid on signing of the agreement. Modes of deduction and payment of monthly premium @ Rs.500 from each beneficiary is detailed in GO read 2nd above. Annual Premium will be calculated on the basis of total enrollment under the scheme. In addition to this, Advance Premium for the anticipated newly appointed employees and unverified Pensioners as per Clause 13 (ii) of the Appendix I of the GO read 1st above will also be paid to the Insurance company. As such, an amount of **Rs.149,15,39,352/- (One Hundred Forty Nine Crore Fifteen Lakh Thirty Nine Thousand Three Hundred and Fifty Two only)** being the 1st instalment of premium amount for Ten Lakh Fifty Three Thousand Three Hundred and Forty Seven number of Employees, Pensioners and anticipated newly appointed Employees and unverified Pensioners has to be paid to Oriental Insurance Company Ltd.

Government have examined the matter in detail and are pleased to issue Sanction for the payment of **Rs.149,15,39,352/- (One Hundred Forty Nine Crore Fifteen Lakh Thirty Nine Thousand Three Hundred and Fifty Two only)** towards the 1st instalment of Annual Premium of Medisep scheme to OICL by debiting the expenditure under the head of account '7610-00-800-89 Interest Free Advance Payment to the Insurance Company towards the implementation of the MEDISEP'.

The Under Secretary, Finance (Accounts) Department being the DDO of the

above head of account shall draw and credit the amount of **Rs.149,15,39,352/-**
(One Hundred Forty Nine Crore Fifteen Lakh Thirty Nine Thousand Three Hundred and Fifty Two only) to the bank account No. 853820110000218, IFSC Code: BKID0008538 in the name of The Oriental Insurance Co.Ltd. in Puthenchanthai Branch of Bank of India.

(BY ORDER OF THE GOVERNOR)

RAJESH KUMAR SINGH IAS

ADDITIONAL CHIEF SECRETARY (FINANCE)

To:

The Principal Accountant General (G &SSA/A&E), Kerala, Thiruvananthapuram.

The Accountant General (E & RSA), Kerala, Thiruvananthapuram

The Under Secretary, Finance(AccountsA/B) Department

The Finance (Budget Wing A) Department

The Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

The Nodal Officer, www.finance.kerala.gov.in

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Section Officer



GOVERNMENT OF KERALA

Abstract

Finance Department - Medical Insurance Scheme for State Government Employees and Pensioners - MEDISEP - Grievance Redressal Mechanism - Orders issued.

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P) No.76/2022/Fin

Dated, Thiruvananthapuram, 27.06.2022

- Read:
- 1) G. O.(P) No.54/2017/Fin Dated 24/04/2017.
 - 2) G. O.(P) No. 01/2022/Fin Dated 01/01/2022.
 - 3) G.O.(P) No. 70/2022/Fin Dated 23/06/2022.

ORDER

Government have accorded sanction for the implementation of Medical Insurance Scheme for the State Government Employees, Pensioners/Family pensioners and their eligible family members based on the recommendation of the Tenth Pay Revision Commission vide the Government Order read 1st above. Later, it was 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. Vide Government Order read 2nd above, Government have issued in principle approval for the implementation of the scheme through the Oriental Insurance Company Limited. Now, Government have issued sanction for the commencement of MEDISEP scheme through the Oriental Insurance Company Limited w.e.f 01/07/2022 vide the Government Order read 3rd above and was ordered therein that the detailed procedure for Grievance Redressal Mechanism will be issued separately.

Government have examined the matter in detail and are pleased to accord sanction for the implementation of the following Grievance Redressal Mechanism designed for MEDISEP, with the intention of timely redressal of disputes if any, which may arise between the stakeholders viz. Insurer & Beneficiary, Insurer & Empanelled hospital, Beneficiary & Empanelled hospital during the policy plan period in connection with the validity, interpretation, implementation or alleged breach of any provision of the scheme.

GRIEVANCE REDRESSAL THROUGH THE INSURER (OICL)

The grievance/complaint should be filed within 30 days of obtaining discharge from the hospital.

- 24*7 hours Call Centre having active IVRS (Interactive Voice Response System) will be opened and operated by the designated Third Party Administrators (TPAs) of the Insurer for grievance redressal. The toll-free number printed on the Medisep ID card of the beneficiaries shall be used for accessing the Call Centre. Through the system, the aggrieved can raise a ticket for voice complaints and the call centre executives will contact the aggrieved and initiate appropriate action for complaint resolution. If the aggrieved is not satisfied, he/she can request the call centre executives to escalate the complaint to the grievance redressal mechanism of the Insurer. Ticket IDs will be generated for such complaints and their status will be updated in the MEDISEP portal.

- The aggrieved can also file a complaint directly through the 'Grievance' link of MEDISEP website. The other stakeholders (hospital authorities/ the Insurer/ the TPAs) also will be provided with separate login credentials. On logging into the link, the aggrieved can post their complaint and submit the same for redressal. The grievance will get registered with a unique Ticket ID. The insurer will redress the grievance and intimate their decision to the aggrieved through MEDISEP portal.
- In all the above cases, an intimation will be sent through SMS to the registered mobile number of the aggrieved, once the case is disposed of. Also, the previous grievances raised by the aggrieved if any, will be displayed on their profile against the corresponding Ticket ID, and their status can also be seen.

THREE TIER GRIEVANCE REDRESSAL MECHANISM

A three tier grievance redressal mechanism as per the provisions of MEDISEP scheme will be made operational as follows at the authority level and the aggrieved can approach the same , if not satisfied with the resolution of the Insurer. The aggrieved can approach the Grievance Redressal Committees only after registering the complaint in the MEDISEP portal through toll free number/ MEDISEP website.

Ticket ID/Complaint ID provided by the insurer is mandatory to access the three tier grievance redressal mechanism of the authority. Appeal to District Level Grievance Redressal Committee should be submitted through the 'Grievance' link of MEDISEP website within 30 days of the receipt of the SMS from insurer intimating the disposal of the case, in the registered mobile number of the aggrieved. Access to the portal will be granted after verifying the OTP received in the registered mobile

number. Complaints to these redressal committees should only be raised through the MEDISEP web portal and those received through any other mode of communication will not be admitted.

1. District Level Grievance Redressal Committee(DGRC)

A Grievance Redressal Committee shall be set up in each District for redressing the grievance of Beneficiaries/ Empanelled Health Care Providers/ Insurer by the Government. The Committee will be constituted with the following members:

- i) District Collector / Representative (Convener)
- ii) District Medical Officer
- iii) Representative of the Insurer
- iv) Finance Officer of District Collectorate (District co-ordinator)

The Committee will resolve the grievances within 30 days from the date of receipt of the application. The decision of the Committee will be updated in the MEDISEP web portal and there will be a provision in the portal by which the aggrieved, if not satisfied with the decision of the Committee, can present their complaint to the State Level Grievance Redressal Committee. Appeal to State Level Grievance Redressal Committee should be submitted within 30 days of the receipt of the SMS intimating the disposal of the case, in the registered mobile number of the aggrieved.

2. State Level Grievance Redressal Committee(SGRC)

A State Level Grievance Redressal Committee will be constituted with the following members to examine the grievances which could not be resolved in DGRC.

- (i) Additional Secretary (Health Insurance Department) (Convenor)

- (ii) Additional DHS, Medical
- (iii) Joint Director, Directorate of Medical Education
- (iv) Representative of the Insurer.

The Committee will resolve the Grievances within 30 days from the date of receipt of the application. The decision of the committee will be updated in the MEDISEP web portal and there will be a provision in the MEDISEP web portal by which the aggrieved, if not satisfied with the decision of the committee, can present their complaint to the Appellate Authority for arbitration. Appeal to Appellate Authority should be submitted within 30 days of the receipt of the SMS intimating the disposal of the case, in the registered mobile number of the aggrieved.

3. Appellate Authority.

The Appellate Authority will be constituted with the following members.

- i) Additional Chief Secretary/Principal Secretary (Finance)(Convenor)
- ii) Additional Chief Secretary/Principal Secretary (Health & Family Welfare)
- iii) Director of Health Services.
- iv) Director of Medical Education.

The decision of the Appellate Authority will be final & binding to all the parties. The aggrieved will receive an SMS in their registered mobile number once the case is disposed of.

FUNCTIONS OF GRIEVANCE REDRESSAL COMMITTEES

a. District Level Grievance Redressal Committee(DGRC)

The DGRC shall perform all functions related to handling and resolution of grievances within their respective districts. The specific functions of DGRC will

include:

- The District Collector will act as the Convener of the Committee.
- The Finance Officers of District Collectorates will act as the District co-ordinators of Medisep in order to assist the Convener.
- District Finance Inspecting Officers (DFIO) will act as Assistant co-ordinators of DGRCs. The Assistant co-ordinators will not be provided with separate login credentials in Medisep portal. They will assist the District co-ordinators in discharging their duties.
- In the absence of a District co-ordinator, the Assistant co-ordinator will discharge the duties of the District co-ordinator in DGRC.
- For accessing the web portal, the user IDs and passwords for committee members will be provided by the State Nodal Cell which will have the admin role of Medisep portal.
- The District co-ordinator (Finance Officer), upon accessing the web portal will be able to view the grievances related to the particular district and have to acknowledge the same and forward them to the rest of the committee members. If the grievance does not come under his purview, he can forward it to the co-ordinator of the district concerned through the portal.
- Meeting of the District Level Grievance Redressal Committee shall be arranged by the Convenor on monthly basis which may be conducted either online/offline, during the last week of the month.
- The committee will examine the received grievances during the monthly meetings and the panel members will send back their remarks regarding the

grievance to the conveners through the portal.

- The convener will arrive at a reasoned decision by examining the remarks provided by the committee and intimate the same to the co-ordinator.
- The district co-ordinator will furnish a feedback/closing note to the aggrieved through the MEDISEP web portal .
- An intimation will be sent through SMS to the registered mobile number of the aggrieved, once the case is disposed of, under intimation to the panel members.
- Even if the committee couldn't resolve the grievance within 30 days of the receipt of the complaint, the same should be intimated to the aggrieved through a feedback/closing note.
- Depending on the urgency of the case, the Grievance Committee may decide to meet earlier for a speedier resolution of the grievance.
- Grievances of/against hospitals outside Kerala and the grievances from insured persons residing outside Kerala should be submitted to the DGRC of Thiruvananthapuram district. The District co-ordinators should ensure the same.
- In case of any grievance received from beneficiary related to the hospitalization of beneficiary (service-related issue of the beneficiary) the timeline for DGRC to take decision is within 24 hours from receiving of the grievance.

b. State Level Grievance Redressal Committee (SGRC)

- Act as an Appellate Authority for appealing against the orders of the DGRC.

- The Additional Secretary of Finance (Health Insurance) department will act as the Convenor of SGRC.
- The Deputy Secretary/Joint Director of the State Nodal cell will act as the State co-ordinator of Medisep inorder to assist the convener.
- The State Nodal Cell will provide the required login credentials to the committee members and the state co-ordinator.
- The State co-ordinator (Deputy Secretary/Joint Director of the State Nodal Cell), upon accessing the web portal will be able to view the received grievances and will have to acknowledge the same and forward them to the committee members.
- The convener will fix dates for the monthly meetings and intimate the same to the committee members. The committee will examine the grievances received, during the monthly meetings which may be conducted either online/offline during the last week of the month, and the panel members will send back their remarks regarding the grievances to the convenor through the portal.
- The convener will arrive at a reasoned decision by examining the remarks provided by the committee and intimate the same to the co-ordinator.
- The co-ordinator will furnish a feedback/closing note to the aggrieved through the MEDISEP web portal .
- Intimation will be sent through SMS to the registered mobile number of the aggrieved, once the case is disposed of, under intimation to the panel members.

- Even if the committee couldn't resolve the grievance within 30 days of the receipt of the complaint, the same should be intimated to the aggrieved through feedback/closing note through the web portal.

c. Appellate Authority

- The Appellate Authority shall act as the final Appellate Authority at the State Level and shall only accept appeals against the orders of State Level Grievance Redressal Committee.
- The Additional Chief Secretary of Finance department will act as the Convenor of the panel of Appellate Authority.
- The Additional Secretary of Finance (Health Insurance) department will act as the co-ordinator of Appellate Authority in order to assist the convener.
- The State Nodal Cell will provide the required login credentials to the Appellate Authority members and the co-ordinator.
- The co-ordinator (Additional Secretary of Finance (Health Insurance) department) , upon accessing the web portal will be able to view the received grievances and will have to acknowledge the same and forward them to the committee members.
- The Convener will fix convenient dates for the bimonthly meetings and the co-ordinator will intimate the same to the members. The committee will examine the received grievances, during the meetings which may be conducted either online/offline and the panel members will send back their remarks regarding the grievances to the Convenor through the portal.

- The Convenor will examine the remarks and arrive at a reasoned decision based on the remarks provided by the committee and intimate the same to the co-ordinator.
- The co-ordinator will furnish a feedback/closing note to the aggrieved through the MEDISEP web portal .
- Even if it is not convenient for the Appellate authority members to hold the meeting, the Convener of Appellate authority is authorised to arrive at a decision by his own on the received grievances.
- Intimation will be sent through SMS to the registered mobile number of the aggrieved, once the case is disposed of finally, under intimation to the panel members.

Compliance with the orders of the Grievance Redressal Committees

- The insurer shall ensure that all orders of the Grievance Redressal Committees by which it is bound are complied with within 30 days of the issuance of the order, unless such order has been stayed on appeal.
- If the insurer fails to comply with the order of any Grievance Redressal Committee within such 30 day period, the insurer shall be liable to pay a penalty of Rs. 25,000/- per decision for the first month of such non - compliance and Rs. 50,000 per month thereafter until the order of such Grievance Redressal Committee is complied with. The insurer shall be liable to pay such penalty to the Authority within 45 days of receiving the written notice.
- The Assistant managers of the State Nodal Cell will watch for the implementation of the decisions of Grievance Redressal Committees.

In case of disputes arising between the Government of Kerala and the Insurer, in respect of the validity, interpretation, implementation or alleged breach of any provision of the scheme etc., it can be directly taken up by the Finance (Health Insurance) Department for resolution. The Civil Courts situated at Thiruvananthapuram, Kerala shall have exclusive jurisdiction of any disputes which remain unresolved by any of the above procedures.

(By Order of the Governor)
RAJESH KUMAR SINGH IAS
ADDITIONAL CHIEF SECRETARY (FINANCE)

To

The Principal Accountant General (G &SSA/A&E), Kerala, Thiruvananthapuram.

The Accountant General (E & RSA), Kerala, Thiruvananthapuram

All Head of Departments 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

The Advocate General , Kerala

The Registrar, Kerala High court.

The Secretary, Kerala Public Service Commission.

The Registrars 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.

The Additional Secretary to Chief Secretary

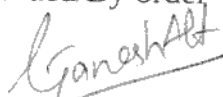
The Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

The Nodal Officer, www.finance.kerala.gov.in

Stock file/Office Copy

Forwarded/By order


Section Officer



കേരള സർക്കാർ
ധനകാര്യ (ഹെൽത്ത് ഇൻഷുറൻസ്) വകുപ്പ്

പരിപത്രം

നം. 51/2022/ധന

തിരുവനന്തപുരം, തീയതി: 01/07/2022

വിഷയം :- സംസ്ഥാന സർക്കാർ ജീവനക്കാരുടെയും പെൻഷൻകാരുടെയും ആരോഗ്യ ഇൻഷുറൻസ് പദ്ധതി (MEDISEP)- നടപടിക്രമങ്ങൾ അന്തിമമായി പൂർത്തീകരിക്കുന്നത് - നിർദ്ദേശം നൽകുന്നത് - സംബന്ധിച്ച്.

- സൂചന :-**
- 1) സ.ഉ.(അച്ചടി)നം. 54/2017/ധന തീയതി 24/04/2017.
 - 2) സർക്കുലർ നം. 28/2018/ധന തീയതി 04/04/2018.
 - 3) സർക്കുലർ നം. 73/2018/ധന തീയതി 07/08/2018.
 - 4) സർക്കുലർ നം. 17/2019/ധന തീയതി 26/02/2019.
 - 5) സർക്കുലർ നം. 41/2019/ധന തീയതി 06/05/2019.
 - 6) സർക്കുലർ നം. 56/2019/ധന തീയതി 29/05/2019.
 - 7) സർക്കുലർ നം. 110/2021/ധന തീയതി 22/11/2021.
 - 8) സർക്കുലർ നം. 119/2021/ധന തീയതി 16/12/2021.
 - 9) സർക്കുലർ നം. 124/2021/ധന തീയതി 31/12/2021.
 - 10) സർക്കുലർ നം. 11/2022/ധന തീയതി 19/02/2022.
 - 11) സർക്കുലർ നം. 32/2022/ധന തീയതി 06/04/2022
 - 12) സ.ഉ.(അച്ചടി)നം. 70/2022/ധന തീയതി 23/06/2022
 - 13) സ.ഉ.(അച്ചടി)നം. 71/2022/ധന തീയതി 24/06/2022

സൂചന (1)-ലെ സർക്കാർ ഉത്തരവ് പ്രകാരം നടപ്പിലാക്കുന്ന സംസ്ഥാന സർക്കാർ ജീവനക്കാരുടെയും പെൻഷൻകാരുടെയും ആരോഗ്യ ഇൻഷുറൻസ് പദ്ധതിയുടെ (MEDISEP) ഭാഗമായുള്ള രണ്ടാം ഘട്ട വിവരശേഖരണം സൂചന (7)-ലെ സർക്കുലർ നിർദ്ദേശപ്രകാരം പുനരാരംഭിച്ചിരുന്നു. രണ്ടാം ഘട്ട വിവരശേഖരണം നടത്തി വെരിഫൈ ചെയ്ത് അപ്ഡേറ്റ് ചെയ്ത ഡാറ്റാ പദ്ധതി നടത്തിപ്പിനായി തിരഞ്ഞെടുത്ത ഇൻഷുറൻസ് കമ്പനിക്ക് കൈമാറിയിട്ടുണ്ട്. എന്നാൽ തുടർപരിശോധനയിൽ ഏഴായിരത്തോളം ജീവനക്കാരുടെയും ഏകദേശം 23000 പെൻഷൻകാരുടെയും ഡാറ്റാ ഇനിയും വെരിഫൈ ചെയ്യാനുണ്ട്. മെഡിസെപ് പദ്ധതിയിൽ എല്ലാ ജീവനക്കാർക്കും പെൻഷൻകാർക്കും നിർബന്ധിത അംഗത്വമായതിനാൽ യഥാക്രമം ഇവരുടെ ശമ്പളത്തിൽ നിന്നും പെൻഷനിൽ നിന്നും പ്രീമിയം തുക ഈടാക്കുന്നതായിരിക്കും. 01.07.2022 മുതൽ പദ്ധതി തുടങ്ങുവാൻ സർക്കാർ തീരുമാനിച്ചിരിക്കുന്ന സാഹചര്യത്തിൽ ജീവനക്കാർക്കും

പെൻഷൻകാർക്കും മെഡിസെപ് അംഗത്വവുമായി ബന്ധപ്പെട്ട മെഡിസെപ് ഐ.ഡി. കാർഡ് www.medisep.kerala.gov.in എന്ന വെബ്സൈറ്റിൽ നിന്നും പദ്ധതി ആരംഭിക്കുന്ന മുറയ്ക്ക് ലോഗിൻ ചെയ്ത് ഡൗൺലോഡ് ചെയ്യാവുന്നതാണ്.

പെൻഷൻകാർ അവരുടെ മെഡിസെപ് ഐ.ഡി.* user ID ആയും PPO Number/PEN Number [pre pensioner-ക്ക് (സേവനത്തിൽ നിന്നും വിരമിക്കുകയും എന്നാൽ നാളിതുവരെ പെൻഷൻ ലഭ്യമാകാത്ത പെൻഷണർ) ബാധകം] Password ആയും ഉപയോഗിച്ച് ലോഗിൻ ചെയ്യാവുന്നതാണ്.

ജീവനക്കാർ അവരുടെ മെഡിസെപ് ഐ.ഡി.* user ID ആയും PEN Number/ Employee Id Password ആയും ഉപയോഗിച്ച് ലോഗിൻ ചെയ്യാവുന്നതാണ്.

*(സൂചന-9 ൽ പരാമർശിച്ചിരിക്കുന്നത് പോലെ www.medisep.kerala.gov.in എന്ന വെബ് സൈറ്റിലെ 'Status' എന്ന ഓപ്ഷനിൽ ആവശ്യപ്പെടുന്ന വിവരങ്ങൾ നൽകി ലഭ്യമാകുന്ന Status Report-ൽ നിന്നും ശേഖരിക്കാവുന്നതാണ്)

എംപാനൽ ചെയ്യപ്പെട്ട ആശുപത്രികളിൽ ചികിത്സയ്ക്കായി എത്തുന്ന മെഡിസെപ് ഗുണഭോക്താക്കൾ ഇത്തരത്തിൽ ഡൗൺലോഡ് ചെയ്തെടുത്ത മെഡിസെപ് ഐ.ഡി. കാർഡും ഏതെങ്കിലും ഒരു ഫോട്ടോ പതിപ്പിച്ച തിരിച്ചറിയൽ കാർഡും (Aadhaar card, PAN card, Voter's ID card, Passport, Driving Licence, Employee ID, Ration card, Bank Pass Book etc.) ഹാജരാക്കേണ്ടതാണ്. മെഡിസെപ് ഐ.ഡി. കാർഡിൽ പ്രിന്റ് ചെയ്തിരിക്കുന്ന വിവരങ്ങളിൽ ഏതെങ്കിലും തരത്തിലുള്ള കൂട്ടിച്ചേർക്കലുകൾ/തിരുത്തലുകൾ ആവശ്യമുണ്ടെങ്കിൽ ജീവനക്കാർ ബന്ധപ്പെട്ട ഡി.ഡി.ഒ. മാർ മുഖേനയും പെൻഷൻകാർ അതത് ട്രഷറി ഓഫീസർമാർ മുഖേനയും മൂന്നു മാസത്തിനുള്ളിൽ തിരുത്തലുകൾ വരുത്തേണ്ടതാണ്. മെഡിസെപ് പോർട്ടലിൽ ലഭ്യമാക്കിയ പെൻഷൻകാരുടെ വിവരങ്ങൾ വെരിഫൈ ചെയ്തിട്ടില്ലെങ്കിൽ മെഡിസെപ് ഐ.ഡി. കാർഡ് ഡൗൺലോഡ് ചെയ്യുവാൻ സാധിക്കുന്നതല്ല. എന്നാൽ മെഡിസെപ് പോർട്ടലിൽ ഇവരുടെ ഡാറ്റാ ഉള്ളതിനാൽ ചികിത്സാ സൗകര്യം ലഭിക്കുന്നതായിരിക്കും. അതിനായി മെഡിസെപ് പരിരക്ഷ ആവശ്യമാകുന്ന സമയത്ത് ഏതെങ്കിലും ഒരു ഫോട്ടോ പതിപ്പിച്ച തിരിച്ചറിയൽ കാർഡ് (Aadhaar card, PAN card, Voter's ID card, Passport, Driving Licence, Ration card, Bank Pass Book etc.) ഹാജരാക്കി പദ്ധതിയുടെ ആനുകൂല്യം ലഭ്യമാക്കാവുന്നതാണ്. അതോടൊപ്പം അവർ മാത്രം ട്രഷറിയുമായി ബന്ധപ്പെട്ട് അവരുടെ മെഡിസെപ് ഡാറ്റാ verify ചെയ്യേണ്ടതുമാണ്.

എന്നാൽ തിരിച്ചറിയൽ കാർഡുകളൊന്നുമില്ലാത്ത പെൻഷൻകാർക്ക്, PPO നമ്പർ നൽകി ബന്ധപ്പെട്ട ട്രഷറികളിൽ നിന്നും ലഭ്യമാക്കുന്ന സാക്ഷ്യപ്പെടുത്തിയ നിർദ്ദിഷ്ട തിരിച്ചറിയൽ ഫോം ഹാജരാക്കി മെഡിസെപ്സിൽ എംപാനൽ ചെയ്യപ്പെട്ട ആശുപത്രികളിൽ നിന്നും ചികിത്സാ സൗകര്യം

തോടാവുന്നതാണ്. ഇപ്രകാരം ആനുകൂല്യം ലഭിച്ച പെൻഷൻകാർ അവരുടെ Status report വിവരങ്ങൾ പരിശോധിച്ച് തെറ്റുകളുണ്ടെങ്കിൽ അടിയന്തിരമായി തിരുത്തി വെരിഫൈ ചെയ്യുവാനായി ട്രഷറി ഓഫീസർമാരെ സമീപിക്കേണ്ടതാണ്. ട്രഷറി ഓഫീസർമാർ ഇതിന്മേൽ സമയബന്ധിതമായി നടപടി സ്വീകരിക്കേണ്ടതാണ്. തിരിച്ചറിയൽ കാർഡുകളൊന്നുമില്ലാത്ത, മെഡിസെപ് ഡാറ്റാ വെരിഫൈ ചെയ്യാത്ത പെൻഷൻകാർക്കും മെഡിസെപ് ഡാറ്റാ വെരിഫൈ ചെയ്യാത്ത ജീവനക്കാർക്കും ഒറ്റത്തവണ മാത്രമേ ഇത്തരത്തിലുള്ള ചികിത്സാ ആനുകൂല്യത്തിന് അർഹതയുള്ളൂ.

അന്യത്രസേവനവ്യവസ്ഥയിൽ ജോലി ചെയ്യുന്ന ജീവനക്കാരുടെ മെഡിസെപ് ഡാറ്റാ മാതൃവകുപ്പിൽ തന്നെ സൂക്ഷിക്കേണ്ടതാണ്. അവരുടെ മെഡിസെപ് പ്രീമിയം സൂചന (13)-ലെ സർക്കാർ ഉത്തരവിൽ നിഷ്കർഷിക്കും പ്രകാരം ഈടാക്കേണ്ടതാണ്. ഡി.ഡി.ഒ.-മാർ ഇതു സംബന്ധിച്ച നിർദ്ദേശം കർശനമായി പാലിക്കേണ്ടതാണ്.

മെഡിസെപ് പദ്ധതിയിൽ അംഗത്വം ഐച്ഛികമായി നിശ്ചയിച്ചിട്ടുള്ള അഖിലേന്ത്യാ സർവ്വീസ് ഓഫീസർമാരിൽ (All India Service Officers), താല്പര്യമുള്ളവരുടെ എൻറോൾമെന്റ് ഫോം ലഭിക്കുന്ന മുറയ്ക്ക് മാത്രം ഡാറ്റാ വെരിഫൈ ചെയ്ത് സൂക്ഷിക്കേണ്ടതാണ്. അല്ലാത്തവരെ deactivate ചെയ്യുന്നതിന് ഡി.ഡി.ഒ.മാർ മുൻകരുതൽ സ്വീകരിക്കേണ്ടതാണ്.

KAS (Kerala Administrative Service) ട്രെയിനികൾക്കും മെഡിസെപ് അംഗത്വം നിർബന്ധമാണ്. ഇവരിൽ മുൻപ് സംസ്ഥാന സർക്കാർ സർവ്വീസിലുണ്ടായിരുന്നവർക്ക് നിലവിലെ എല്ലാ ഡിഡക്ഷനുകളും അവരുടെ പ്രതിമാസ കൺസോളിഡേറ്റഡ് പേയ്മെന്റിൽ നിന്നും വരുത്തുന്നതിനാൽ പുതിയതായി സർവ്വീസിൽ പ്രവേശിച്ചവർക്കും അംഗത്വം നിർബന്ധിതമാക്കി ഇവരുടെ കൺസോളിഡേറ്റഡ് പേയ്മെന്റിൽ നിന്നും മെഡിസെപ് പ്രീമിയം ഈടാക്കുന്നതിനുള്ള നടപടികൾ ബന്ധപ്പെട്ട ഡി.ഡി.ഒ. സ്വീകരിക്കേണ്ടതാണ്. ഇവരുടെ 2022 ജൂൺ മാസത്തെ കടിശ്ശിക പ്രീമിയം 2022 ജൂലൈ മാസത്തെ പ്രീമിയത്തോടൊപ്പം ഈടാക്കേണ്ടതാണ്.

പദ്ധതി ആരംഭിച്ച പോളിസി കാലാവധിക്കുള്ളിൽ പുതുതായി സർവ്വീസിൽ പ്രവേശിക്കുന്ന ജീവനക്കാർ നിർബന്ധമായും മെഡിസെപ് അംഗത്വ അപേക്ഷ കൃത്യമായി പൂരിപ്പിച്ച് ഡി.ഡി.ഒ. സമക്ഷം ഹാജരാക്കേണ്ടതാണ്. മെഡിസെപ് ഐ.ഡി ലഭ്യമാകുന്ന മുറയ്ക്ക് ടിയാൾക്ക് പദ്ധതിയുടെ ആനുകൂല്യം പ്രയോജനപ്പെടുത്താവുന്നതാണ്.

മറ്റ് വകുപ്പുകളിലെ പ്രീ-സർവ്വീസ് ട്രെയിനിങ്ങിൽ ആയിരിക്കുന്ന ജീവനക്കാരെ/ട്രെയിനികളെ മെഡിസെപ്പിൽ ഉൾപ്പെടുത്തിയിട്ടില്ല. അവർ ട്രെയിനിങ് പൂർത്തിയാക്കി സർവ്വീസിൽ പ്രവേശിക്കുന്ന മുറയ്ക്ക് നിർബന്ധമായും മെഡിസെപ് അംഗത്വ അപേക്ഷ കൃത്യമായി പൂരിപ്പിച്ച് ഡി.ഡി.ഒ. സമക്ഷം ഹാജരാക്കേണ്ടതാണ്. അവർക്കും മെഡിസെപ് ഐ.ഡി. ലഭ്യമാകുന്ന മുറയ്ക്ക് പദ്ധതിയുടെ

ആനുകൂല്യം പ്രയോജനപ്പെടുത്താവുന്നതാണ്. എന്നാൽ, വിവിധ വകുപ്പുകളിലെ ഇൻ-സർവ്വീസ് ട്രെയിനികൾക്ക് മെഡിസെപ് അംഗത്വം നിർബന്ധമാണ്.

മെഡിസെപ്പിന്റെ പരിധിയിൽ ഉൾപ്പെടാത്ത SPARK മുഖേന ശമ്പളം കൈപ്പറ്റുന്ന വിവിധ കമ്മീഷനുകളിലെയും ഇതര സ്ഥാപനങ്ങളിലെയും ജീവനക്കാർക്ക് മെഡിസെപ് ഡിഡക്ഷൻ ബാധകമല്ല. ഇത്തരത്തിലുള്ള ജീവനക്കാരുടെ ശമ്പളത്തിൽ നിന്നും മെഡിസെപ് പ്രീമിയം ഈടാക്കിയിട്ടുണ്ടെങ്കിൽ ആയത് റീഫണ്ട് ചെയ്യുന്നതിനും, തുടർന്നും അവരുടെ ശമ്പളത്തിൽ നിന്നും മെഡിസെപ് പ്രീമിയം കുറവ് ചെയ്യാതിരിക്കുന്നതിനുമുള്ള നടപടികൾ ഡി.ഡി.ഒ.-മാർ സ്വീകരിക്കേണ്ടതാണ്. ആയതിലേക്കായി SPARK software-ൽ ആവശ്യമായ ക്രമീകരണം ഏർപ്പെടുത്തുന്നതാണ്.

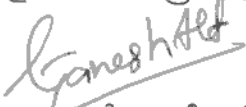
മെഡിസെപ് ഗുണഭോക്താക്കളായ ജീവനക്കാരുടെയോ മെഡിസെപ്പിൽ അംഗമാകുവാൻ താല്പര്യം അറിയിച്ച അഖിലേന്ത്യാ സർവ്വീസ് ഓഫീസർമാരുടെയോ (All India Service Officers) ജൂൺ മാസത്തെ പ്രീമിയം അവരുടെ ശമ്പളത്തിൽ നിന്നും ഈടാക്കിയിട്ടില്ലെങ്കിൽ, പ്രസ്തുത പ്രീമിയം ജൂലൈ മാസത്തെ പ്രീമിയത്തോടൊപ്പം അരിയർ ആയി ഈടാക്കേണ്ടതാണ്. ഡി.ഡി.ഒ.-മാർ ഇക്കാര്യം ഉറപ്പാക്കേണ്ടതാണ്. കൂടാതെ, പദ്ധതിയിൽ അംഗത്വം ഐച്ഛികമായി നിശ്ചയിച്ചിട്ടുള്ളവരിൽ, അംഗമാകുവാൻ താല്പര്യം അറിയിക്കാത്തവരുടെ ശമ്പളത്തിൽ നിന്നും മെഡിസെപ് പ്രീമിയം ഈടാക്കിയിട്ടുണ്ടെങ്കിൽ ആയത് റീഫണ്ട് ചെയ്യുന്നതിനും, തുടർന്നും അവരുടെ ശമ്പളത്തിൽ നിന്നും മെഡിസെപ് പ്രീമിയം കുറവ് ചെയ്യാതിരിക്കുന്നതിനുമുള്ള നടപടികൾ ഡി.ഡി.ഒ.-മാർ സ്വീകരിക്കേണ്ടതാണ്.

എ. ഷിബു
അഡീഷണൽ സെക്രട്ടറി(ധനകാര്യം)

- പകർപ്പ്:-
- പ്രിൻസിപ്പൽ അക്കൗണ്ടന്റ് ജനറൽ (എ & ഇ), കേരള, തിരുവനന്തപുരം.
 - അക്കൗണ്ടന്റ് ജനറൽ (ഓഡിറ്റ്-II) കേരള, തിരുവനന്തപുരം
 - എല്ലാ വകുപ്പ് മേധാവികൾക്കും
 - അഡ്വക്കറ്റ് ജനറൽ, കേരള, എറണാകുളം
 - രജിസ്ട്രാർ, കേരള ഹൈക്കോടതി, എറണാകുളം
 - സെക്രട്ടറി, കേരള പബ്ലിക് സർവ്വീസ് കമ്മീഷൻ, തിരുവനന്തപുരം
 - രജിസ്ട്രാർ, എല്ലാ സർവകലാശാലകൾക്കും
 - ബഹു. ഗവർണ്ണറുടെ സെക്രട്ടറി
 - ബഹു. മുഖ്യമന്ത്രിയുടേയും മറ്റു മന്ത്രിമാരുടേയും പ്രൈവറ്റ് സെക്രട്ടറിമാർ
 - പ്രതിപക്ഷ നേതാവിന്റേയും ഗവൺമെന്റ് ചീഫ് വിപിന്റേയും പ്രൈവറ്റ് സെക്രട്ടറിമാർ
 - ബഹു. സ്പീക്കറുടെ പ്രൈവറ്റ് സെക്രട്ടറി
 - പ്രിൻസിപ്പൽ സെക്രട്ടറി/എക്സെക്യൂട്ടീവ് സെക്രട്ടറിയുടെ പേഴ്സണൽ സെക്രട്ടറി

എല്ലാ അഡീഷണൽ ചീഫ് സെക്രട്ടറി, പ്രിൻസിപ്പൽ സെക്രട്ടറി,
അഡീഷണൽ സെക്രട്ടറി/ജോയിന്റ് സെക്രട്ടറി/ഡെപ്യൂട്ടി സെക്രട്ടറി/അണ്ടർ സെക്രട്ടറിമാർ
ട്രഷറി ഡയറക്ടർ, തിരുവനന്തപുരം
പബ്ലിക് റിലേഷൻസ് വകുപ്പ്
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ഉത്തരവിൻ പ്രകാരം


സെക്ഷൻ ഓഫീസർ.