



राज्य स्वास्थ्य समिति, बिहार



Pariwar Kalyan Bhawan, Sheikhpura, Patna-14

DEPARTMENT OF HEALTH, GOVERNMENT OF BIHAR

Date: 17-08-2021

Minutes of Pre-bid Meeting of the Tender published Notice Inviting Tender for Rate Contract to appoint Insurance Company for Group Health Insurance

Policy for All Contractual Employees and their families under National Health Mission in the State of Bihar.

With reference to the Notice Inviting Tender (NIT) Reference No.: **04/SHSB/HR/2021-22** published in different newspapers by PR No. – 04032 (NI.NI) 2021-22 and uploaded on the websites “ <http://www.eproc.bihar.gov.in/BELTRON> ” and “ statehealthsocietybihar.org ”, for selection of an Agency for providing Group Health Insurance Policy for All Contractual Employees and their families under National Health Mission in the State of Bihar, the Pre-Bid meeting was held on **06/08/2021** at **11.00 AM** in the Conference Hall of the ‘State Health Society, Bihar (SHSB), Pariwar Kalyan Bhawan, Sheikhpura, Patna’.

1. The following members were present in the Pre-bid Meeting:

- (i) Dr. Navin Chandra Prasad, Director-in-Chief, Health Services, Govt. of Bihar
- (ii) Sri Suman Prasad Sah, Administrative Officer, SHSB, Bihar
- (iii) Shri Rajesh Kumar, Deputy Secretary-cum-In charge HR, SHSB
- (iv) Shri Yogendra Prasad, Additional Director (Finance), State Health Society, Bihar
- (v) Dr. Ravi Shankar Singh, CMO(NFSG), Regional Office for Health & Family Welfare(GOI), Patna
- (vi) Representative of Health Department, Government of Bihar
- (vii) Representative of SRU, Patna

Chairman
Member
Member
Member
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Member

2. The following bidders participated or sent their queries with respect to the Pre-bid meeting:

- 1. New India Assurance
- 2. Oriental Insurance Company Limited
- 3. National Insurance Company Limited
- 4. United India Insurance Company Limited

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Ravi Shankar Singh

3. The following queries were raised during the Pre-bid meeting and submitted via email on :- hrconsultantshsb@gmail.com

Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations
1	<p>a) EMD: Section 1, clause- 14, Page 4.</p> <p>b) Bank Guarantee: Section VI, Clause 5.3, Page 27</p> <p>c) Performance Security: Section VI, Clause 10, Page 28</p>	<p>a) The hard (Physical) copy of the Earnest Money Deposits (EMDs) should be sent to "The Executive Director, State Health Society, Bihar, Pariwar Kalyan Bhawan, Sheikhpura, Patna-800014" by Registered Post/ Speed Post or by hand. It must reach the above said address on or before the date & time indicated in Clause 6 above, failing which the tenders will be treated as late tender and would be summarily rejected. EMD may also be transferred directly to the bank account of the SHSB, through NEFT/ RTGS/ UPI etc. and hard copy of such bank transfer favoring SHSB must be sent to "The Executive Director, State Health Society, Bihar, Pariwar Kalyan Bhawan, Sheikhpura, Patna-800014" by Registered Post/ Speed Post or by hand. It must reach the above said address on or before the date & time indicated in Clause 6 above, failing which the tenders will be treated as late tender and would be summarily rejected.</p> <p>b) A Bank Guarantee, covering 100 % of premium amount paid to the Company on signing of contract, to be issued in favour of SHSB by the selected bidder through a Scheduled Commercial Bank. Only on receipt of the Bank Guarantee, the above-mentioned payment shall be released. Proforma for Bank Guarantee shall be shared with the selected company. The Bank guarantee shall be valid for 120 days from date of signing of</p>	<p>EMD, Bank Guarantee and performance Security :Kindly remove this clause, as per IRDA & GIC instruction (attached), we (PSU) are not supposed to submit the same</p>	<p>a) The clause to be suitably amended to permit bidders to submit EMD in the shape of a Bank Guarantee, issued in favour of Executive Director, State Health Society, Bihar, Patna by a scheduled bank. Format of Bank Guarantee to be provided as Annexure 7 to the list of Annexures (Amendment as above is recommended)</p> <p>b) Clause is recommended to be deleted. Pursuant to deletion of the clause, Penalty clause under sub clause 1, Clause 6.1, Section VI, Page 27 is recommended to be amended as under : Penalty will be applicable at the rate of 0.25% for each day of delay beyond 30 days from date of advance payment or provision of details to the company whichever is later. If the delay is beyond 60 days, SHSB shall encash the Performance guarantee and terminate the contract. The selected company shall be</p>

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		<p>contract.</p> <p>c) The successful bidder shall have to furnish a performance security for the sum of sum equivalent to 10% of value of the contract in the shape of a Bank Guarantee issued by a scheduled Bank in favour of SHSB. The Bank guarantee shall be as per proforma at "Annexure 4" and remain valid for a period, which is six months beyond the date of expiry of the contract. The Performance Security will be returned to the bidder, upon validation of completion of all the contractual obligations.</p>		<p>legally bound to refund the entire premium amount paid within 7 days from termination of contract without demur. (Amendment as above is recommended)</p> <p>c) (No change is recommended)</p>
2	Clause 4, A(i) , Page 15, Section IV,	Room Rent: Normal – 1.5 % of Sum Insured per day and for ICU/CCU – 3% of Sum Insured per day shall be admissible.	<p>ROOM RENT: As per tender document, Room Rent is kept 1.5% for Normal Categories and 3% for ICU. Suggestion:- It should be 1% and 2% for normal and ICU categories respectively.</p>	(No change recommended)
3	Clause 4, A(iii) , Page 15, Section IV:	Ambulance expenses cover: Reimbursement of expenses up to 1% of Sum Insured per Person per Policy period up to a maximum of Rs. 5000 towards the utilization of an ambulance for the Insured Person being transported to the hospital for treatment of the illness/disease/injury and upon producing the bills in original. Ambulance services used are to be of a licensed operator.	<p>AMBULANCE CHARGES: Kindly confirm, whether the capping of Rs. 5000/- per policy period will be applicable for per person or per family?</p>	<p>Capping of Rs 5000 per policy will be applicable for "Per Person". (Clarification as above is recommended)</p>
4	Clause 4, B(i) , Page 15, Section IV:	Nursing Expenses: - These expenses will be reimbursed subject to specific recommendation of treating physician / doctors that patient	<p>NURSING EXPENSES: Is there any capping under this cover?</p>	No change recommended

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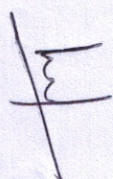
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		disease warrant Nursing Care.	Suggestion:- It should not be more than 10 % of the Sum insured per family per policy period.	
5	Clause 4, B(vi) , Page 15, Section IV:	Post-hospitalization Expenses - Insurer shall pay for expenses as defined in the policy and incurred 90 days after the date of discharge from the hospital	<p>POST HOSPITALIZATION</p> <p>As per tender document the post hospitalization period is 90 days.</p> <p>Suggestion: - It will be better to keep this for 60 days only.</p>	<p>Clause recommended to be amended as :</p> <p>Post-hospitalization Expenses - Insurer shall pay for expenses as defined in the policy and incurred 60 days after the date of discharge from the hospital</p> <p>(Amendment as above is recommended)</p>
6	Clause 4, D(XII) , Page 16, Section IV:	Oral Chemotherapy (adjuvant and neo adjuvant) and immunotherapy are also covered under IPD & OPD.	<p>CRITICAL DISEASE COVER:-</p> <p>As per tender document it is mentioned that the ORAL Chemotherapy and immunotherapy are also covered under IPD & OPD.</p> <p>Suggestion:- Because these treatment are very costly in nature, we will suggest you to kindly restrict these cover only upto 25% or maximum 50% of the Sum Insured.</p>	No change recommended

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 For information only

Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations
7	Clause 6, Section IV, Page No; 20:	Issuance of Health Insurance Policy along with ID Cards with photos for all insured member of SHSB by the Insurance Company within 30 days after issuance of contract Agreement or submission of details of employees and their dependents with photos by SHSB/Authorized Office or payment of premium amount, whichever is later.	<p>PHOTO ID CARD</p> <p>Please remove the requirement of photo identity card, it shall be ID card with photo else issuance of ID cards will take much more time than stipulated in the tender.</p>	<p>Provision of Photo in ID cards may be removed and the clause may be amended as :</p> <p>Issuance of Health Insurance Policy along with ID Cards for all insured member of SHSB by the Insurance Company within 30 days after issuance of contract Agreement or submission of details of employees and their dependents by SHSB/Authorized Office or payment of premium amount, whichever is later.</p> <p>The term Photo ID card at all places of the RFP also stands amended as ID cards.</p> <p>(Amendment as above is recommended)</p>
8	Clause 12, Section IV, Page No; 20:	SHSB shall send the data regarding employee (s) as well as their dependents (family members) on monthly basis for addition / deletion or modification by 15th of every month to the Insurance Company with a copy to TPA. All new contractual employees and their families shall be insured from the date of their joining irrespective of the date, the premium for them is remitted in favour of the insurance company. The premium for family of new employees shall be decided on pro-rata basis based on their date of joining.	<p>Addition/Deletion of members:</p> <p>Premium should be paid in advance for any new joiners for Day 1 coverage. Otherwise it won't be possible to give day 1 coverage.</p> <p>Suggestion:- An amount as decided by the SHSB shall be kept as an advance in the CD (a deposit, which would be refundable at the end of policy period) account so that addition can be done from the date of joining.</p>	<p>SHSB shall send the data regarding employee (s) on monthly basis for addition / deletion or modification by 15th of every month to the Insurance Company. All new contractual employees shall be insured from the date of payment of premium for their coverage under the policy. The premium for new employees shall be decided on pro-rata basis based on their date of joining.</p>

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations
9	Clause 14(ii),Section IV, Page No;21:	Pre-authorization (6 Hours for planned hospitalization, 6 hours for Non-emergency cases and 1 Hour for emergency cases) from the time of receipt of a completed and eligible pre-authorization form.	TAT for Pre- authorization:- As per tender document, TAT for preauthorization mentioned is 6 hours in Planned Hospitalisation and 1 hour in Emergency cases. Our Suggestion:- It should be 12 hrs and 2 hrs for planned cases and Emergency cases respectively.	Pre-authorization (12 Hours for planned hospitalization, 12 hours for Non-emergency cases and 2 Hour for emergency cases) from the time of receipt of a completed and eligible pre-authorization form. (Amendment as above is recommended)
10	Page No: 24:: Eligibility Criteria, Clause I(a):-	The bidder should be registered with the "Insurance Regulatory and Development Authority of India (IRDA)" as a Health Insurance Company.	As per tender document, the bidder should be registered with IRDAI as a Health insurance Company. Suggestion:- The bidder should be registered with IRDAI as General insurance company. Currently there are no PSU Companies are registered with the IRDAI as a Health insurance Company.	The bidder should be registered with IRDAI as General insurance company. (Amendment as above is recommended)
11	Page No:- 38:: ANNEXTURE:- 5 FINANCIAL BID:-	Approximate number of family units as mentioned in Annexure 5, Financial Bid is 30737	As per tender document rate of premium asked per family rate, so the number mentioned under approximate quantity should be 13000 and not 30737,	Approximate number of family units to be read as 25000 as indicated under clause 2, Section I, Page 2 of the RFP document. (Clarification as above is recommended)

Prashant Singh

Prashant Singh

4. The schedule of Events for the above tender recommended to be changed as follows:-

Sl. No.	NIT Reference	As Published in NIT	Previous Timeline	New Timeline
i.	Page No. 2 Clause 6, Section-I: Notice Inviting Tender	Last Date & time of downloading the RFP	23/08/2021 (Monday) up to 05:00 PM, on the e-Procurement Portal (https://www.eproc.bihar.gov.in/BELTRON).	02/09/2021 (Thursday) up to 05:00 PM, on the e-Procurement Portal (https://www.eproc.bihar.gov.in/BELTRON).
ii.	Page No. 2 Clause 6, Section-I: Notice Inviting Tender	Last date & time for submission (upload) of online bidding document.	24/08/2021 (Tuesday) till 05:00 PM, on the e-Procurement Portal (https://www.eproc.bihar.gov.in/BELTRON)	03/09/2021 (Friday) till 05:00 PM, on the e-Procurement Portal (https://www.eproc.bihar.gov.in/BELTRON)
iii.	Page no 3 Clause 6, Section-I: Notice Inviting Tender	Last date & time for submission of EMD in Hard (Physical) Copies (Offline Mode)	31/08/2021 (Tuesday) by 05:00 PM, to "The Executive Director (ED), State Health Society, Bihar, Pariwar Kalyan Bhawan, Sheikhpura, Patna-800014"	13/09/2021 (Monday) by 05:00 PM, to "The Executive Director (ED), State Health Society, Bihar, Pariwar Kalyan Bhawan, Sheikhpura, Patna-800014"
iv.	Page No. 3 Clause 6, Section-I: Notice Inviting Tender	Time, Date of opening of Technical Bid	01/09/2021 (Wednesday) at 11:AM PM on the e-Procurement Portal (https://www.eproc.bihar.gov.in/BELTRON)	14/09/2021 (Tuesday) at 11:00 AM on the e-Procurement Portal (https://www.eproc.bihar.gov.in/BELTRON)
v.	Page No 3 Clause 6, Section-I: Notice Inviting Tender	Time, Date of opening of Financial Bid	To be announced later on the e-Procurement Portal: (https://www.eproc.bihar.gov.in/BELTRON)	To be announced later on the e-Procurement Portal: (https://www.eproc.bihar.gov.in/BELTRON)

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Representative of SRU, Patna

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(Representative of Health Department,
Government of Bihar)

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