

राज्य स्वास्थ्य सभिति, बिहार



Pariwar Kalyan Bhawan, Sheikhpura, Patna-14

DEPARTMENT OF HEALTH, GOVERNMENT OF BIHAR

Date: 20-11-2021

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.: 12/SHSB/HR/2021-22 published in different newspapers by PR No. – 08456 (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 16/11/2021 at 11.00AM 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	Chairman
(ii) Sri Surman Prasad Sah, Administrative Officer, SHSB, Bihar	Member
(iii) Shri Rajesh Kumar, Deputy Secretary-cum-In charge HR, SHSB	Member
(iv) Shri Yogendra Prasad, Additional Director (Finance), State Health Society, Bihar	Member
(v) Sri Kailash Kumar, Sr. Regional Director, Regional Office for Health & Family Welfare(GOI), Patna	Member
(vi) Representative of Health Department, Government of Bihar	Member
(vii) Representative of SRU, Patna	Member

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

1. The New India Assurance Co. Ltd.
2. United India Insurance Co. Ltd.
3. Global Insurance Brokers Pvt. Ltd.
4. The Oriental Insurance Co. Ltd.
5. SBI General Insurance Co. Ltd.
6. Cholamandalam MS General Insurance Co. Ltd.

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7. Universal Sompo GIC Co. Ltd.
8. National Insurance Co. Ltd.
9. Alliance Insurance Brokers Pvt. Ltd.
10. Go Digit General Insurance Insurance Ltd.

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/ Amendment
1	Not Applicable	Not Applicable	Define Type of group (Employee/Non-employee Group)	All employees (with their families) proposed to be covered under the Health Insurance policy are contractual employees under National health Mission in the State of Bihar. Definition of family duly explained under clause 4, Scope of Work, Section IV (Clarification as above is recommended)
2	Not Applicable	Not Applicable	How the beneficiary member is enrolled	On signing of contract with the shortlisted bidder, details of Employees and their family shall be shared with shortlisted bidder for enrolment in the policy. (Clarification as above is recommended)

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
3	Not Applicable	Not Applicable	Any package rates availed	None as on date. (Clarification as above is recommended)
4	Not Applicable	Not Applicable	Whether unique identification numbers assigned to all members	Employee code assigned to all employees. (Clarification as above is recommended)
5	Not Applicable	Not Applicable	Mode of payment of premium(Contributory or Non-contributory)	Premium shall be paid as indicated in clause 5 , section VI by State Health Society Bihar (Clarification as above is recommended)
6	Not Applicable	Not Applicable	Whether the enrolment is on Compulsory or optional enrolment?	This is a benefit to be extended to all existing and new employees. (Clarification as above is recommended)

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of Interested Agencies	Clarification/ Recommendations/ Amendment
7	Not Applicable	Not Applicable	Active Member enrolment data in excel with Name, Unique ID, DOB, SI, Details of Relationship & Gender	Details shall only be shared with the bidder shortlisted through the tendering process. (Clarification as above is recommended)
8	Not Applicable	Not Applicable	Whether the proposal is opting for the group health insurance for the first time or not? System generated Claim MIS in MS Excel, with claim report generated date. Expiring policy copy with complete terms	Group Health Insurance is being opted for first time and hence no previous claim records etc. are available. (Clarification as above is recommended)
9	clause 12, section IV.	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, 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.	Procedure for deletion from the group	Please refer clause 12 under section IV. (Clarification as above is recommended)
10	Clause 8.6, Section III	The SHSB reserves the right at the time of Contract award and/or during validity of contract, to increase or decrease the scope of services without any change in unit price or other terms and	Clause 8.6, Section III -Suggests that insured reserves right to increase scope of cover without any change in price ,please clarify	Increase in Scope of cover implies increase in the number of employees and their family to be brought under cover of the policy pursuant to on-

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
		conditions.		boarding of new employees. (Clarification as above is recommended)
11	Clause H(vi), section IV	In case during the Policy period, any coverage is not mentioned in the Tender Provisions /Policy, it shall not be subject to Standard General Medical Coverage Conditions or exclusions. It will be deemed covered.	Point (vi) the essence is, If the coverage is not mentioned in the tender, it will be deemed covered. Please clarify	In case during the Policy period, any coverage which is mentioned in the Tender Provisions but is not mentioned in the Policy, it shall be deemed covered and claims against such coverage shall be admissible. (Amendment as above is recommended)
12	Not Applicable	Not Applicable	What kinds of identity proofs are acceptable if Aadhar card is not to be made mandatory?	Any Photo ID card issued by a Central/ State Government Authority, Voter ID card/ Driving License shall be acceptable. (Clarification as above is recommended)
13	Clause 6.1, Section VI	Table on KPI and Penalty Provision against clause 6.1, Section VI	Delay in issuance of ID cards beyond 30 days, the penalty is 0.25% per day. Please clarify if the penalty is 0.25% of the total premium amount or any other amount?	Penalty @ 0.25% per day is applicable on total premium amount paid as advance. (Clarification as above is recommended)

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of Interested Agencies	Clarification/ Recommendations/ Amendment
14	Not Applicable	Not Applicable	<p>Will there be any interest payment on the performance security, which is 10% of the value of the contract for the period of 18 months? If not, how should the loss on interest income be compensated?</p>	<p>No interest payment admissible on Performance security. (Clarification as above is recommended)</p>
15	Not Applicable	Not Applicable	<p>Please confirm if the insured is asking to cover total cost of Organ harvest or only hospitalisation expenses related to it.</p>	<p>Total cost of Organ harvest including related hospitalization expenses to be insured. (Clarification as above is recommended)</p>
16	Clause 2, Section VI	<p>The bidder/company shall, at all times, indemnify and keep indemnified the SHSB and DHS and <i>government health facilities and health department offices</i>, free of cost, against all claims which may arise in respect of goods & services to be provided by the bidder/company under the contract for infringement of any intellectual property rights or any other right protected by patent, registration of designs or trademarks. In the event of any such claim in respect of alleged breach of patent, registered designs, trademarks etc. being made against the SHSB or DHS or <i>government health facilities and health department offices</i>, the SHSB or DHS or <i>government health facilities and health department offices</i> shall notify the bidder/company of the same and the bidder/company shall, at his own expenses take care of the same for settlement without any liability to the SHSB or the DHS or <i>government health facilities and health department offices</i>.</p>	<p>Request clarity on Intellectual property Rights</p>	<p>The clause on Intellectual property rights envisages protecting the tender inviting authority from any infringement committed by the shortlisted bidder of any intellectual property rights or any other right protected by patent, registration of designs or trademarks. (Clarification as above is recommended)</p>

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of Interested Agencies	Clarification/ Recommendations/ Amendment
17	5.2 & 5.3, section VI	<ul style="list-style-type: none"> 100% of the premium amount in advance shall be released on receipt of Performance Security, signing of contract and issuance of bank guarantee covering the advance amount. Within 30 days of receipt of payment and issuance of detail of beneficiaries by SHSB to the selected Company, whichever is later, the selected company must issue the policy along with ID cards in favour of all beneficiaries of the policy. Adjustment of premium for new beneficiaries with the amount available in CD accounts to be made in preparation of the invoice. Invoice mechanism in detail shall be shared with the selected Company through the contract document. Payment of premium for new beneficiaries shall be on Pro-rata quarterly basis only. A Bank Guarantee, covering 100 % of premium amount paid to the Company on signing of contract, to be issued in favor 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 	<p>Request clarity on point no 5.2 & 5.3 under section VI regarding Performance security & Bank Guarantee</p>	<ul style="list-style-type: none"> Performance security@ 10% of the contractual value shall be submitted by the shortlisted bidder on being issued the LOI through a Bank guarantee in favour of SHSB from a scheduled commercial bank as per format given in Annexure 4 of the tender document. 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. Format for this Bank Guarantee shall be shared with the shortlisted bidder. <p>(Clarification as above is recommended)</p>

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
		Bank guarantee shall be valid for 120 days from date of signing of contract.		
18	Not Applicable	Not Applicable	As per tender our terms should be valid for 180 days, is there any specific reason for the same? As per tender it may also further be extended, pls clarify.	180 days is the required validity of offer of bidders which may be requested to be extended if circumstances warrant so but extension is at the discretion of the bidder. (Clarification as above is recommended)
19	Clause 15, Section VI	<p>Indemnity:</p> <p>The selected bidder shall indemnify SHSB from all eventualities occurring due to strike, riot, civil commotion, etc. and all natural calamities arising out of earthquake, flood, etc. and causing damage to asset, people, etc. as employed by the company in conducting the assigned event. The liability for all such damages shall be to the account of the selected bidder. The selected bidder may at its own cost obtain appropriate insurance coverage for the event in its favor.</p>	Indemnity clause suggests covering asset and person against AOG perils. Pls share clarity on this point	Clause is adequately explanatory.
20	Not Applicable	Not Applicable	The tender shall be accompanied by EMD for the sum of Rs. 50,00,000 Being as a Govt. entity relaxation should be given to Public Insurance Companies to submit EMD. (related documents submitted earlier).	No Change recommended
21	Clause H(ix), section IV	Insurance company/TPA shall raise any query, if required and collect its reply from Hospitals/ Nursing home within the reasonable time to avoid any delay	For cashless claims insurance company/TPA can collect the reply from	No Change recommended

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of Interested Agencies	Clarification/ Recommendations/ Amendment
		in payment / settlement of claim within 30 days. TPA / Insurance Company will depute its own representative for the same. All the legitimate claims to be settled within 30 days after submission of documents	hospital. In the case of member reimbursing claims, employee must have to collect and reply the query within stipulated time	
22	Not Applicable	Not Applicable	Kindly provide age wise member bifurcation of newly appointed 2600 staff.	Details would be shared with shortlisted bidder
23	Not Applicable	Not Applicable	100% of the premium amount in advance shall be released on receipt of performance security, signing of contract and issuance of bank guarantee covering the advance amount. As per 64 VB, premium should be received in advance or before commencement of the policy, so what will be the policy start date (before or after contract signing).	Date of commencement of policy must be the date on which premium is remitted in favour of the shortlisted bidder. (Clarification as above is recommended)
24	Section IV, Clause H (iv)	The TPA / Insurance Company shall not investigate the employees at his / her residence except for only in exceptional cases with prior written permission of HR Cell of SHSB/HO	The TPA /insurance company shall not investigate the employees at his/her residence except for only in exception cases with prior written permission of HR cell of SHSB/HO. For checking the legitimacy of the claims, at certain occasion, beneficiary verification is required. However, the clause mentions pre-approval from HR cell and only approval is provided in exceptional cases. What are the exceptional cases in which	HR cell of SHSB shall approve of investigation on case-to-case basis, and on being convinced that the case merits an investigation at the residence of the insured employee (Clarification as above is recommended)

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
25	Section IV, Clause 18	Hospitalization information of insured person have to be intimated to the insurer within 10 working days of admission to hospital/nursing home under intimation to SHSB by the Insured or their family members.	Hospitalization information of insured person have to be intimated to the insurer within 10 working days of admission to hospital/nursing home under intimation to SHSB by the insured or their family members. Usually, the intimation to the insurer must be within 3 days; however, it mentions 10 days to intimate the insurer. This should be reduced to 72 hours and before discharge of patient from the hospital.	Hospitalization information of insured person have to be intimated to the insurer by the Insured or their family members under intimation to SHSB, within 72 hours from time of admission and before discharge of patient from the hospital. (Amendment as above is recommended)
26	Not Applicable	Not Applicable	Approx: 25,000 (Data of 10,000 available) Another clause: Contractual employees 13000. Request you to provide clarity on the number of beneficiaries of the scheme. In a clause it is also mentioned approximately 30,000 beneficiaries.	Currently Approximately 15600 employees (including new recruits) are to be insured and the total number of insured families is anticipated to grow to 25000 during the currency of the policy period. 30737 is total number of lives to be insured considering all family members of 13000 employees for which details are submitted against clause 34, section IV. (Clarification as above is

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agency/ins	Clarification/Recommendations/Amendment
27	Section IV, Clause 21,	<p>All claims which are rejected will be notified within 7 days of receiving the completed claims document along with a rejection justification to the insured with a copy to SHSB HR cell by the Company.</p>	<p>All claims which are rejected will be notified within 7 days of receiving complete claims documents along with a rejection justification to the insured with a copy to SHSB HR cell by Company. Should incomplete documents provided to the insurer after repeated reminder be the mode of rejection of claims? What to do if complete claims documents are not provided after repeated reminder at the time of raising claims? The 7 days of claim rejection after receiving complete claim document is unviable as claim processing time is 30 days.</p>	<ul style="list-style-type: none"> Incomplete document should result in issuance of a query from the insurance company as per clause 21, Section IV and till submission of the required documents; claim to be kept in abeyance. Rejection of claims within 7 days of receipt of complete claim document is adequate. Payment disbursement time is 30 days from date of submission of complete claim documents and not claims processing time. Ideally claim processing should take less than 30 days to ensure payment to claimant is released by the 30th day from date of submission of complete claim documents. <p>(Clarification as above is recommended)</p>

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
28	Not Applicable	Not Applicable	Kindly Elaborate Method and Timeline of EMD refund for unsuccessful bidders.	EMD of unsuccessful bidders shall be returned immediately without any interest after issuance of contract to the shortlisted bidder. (Clarification as above is recommended)
29	clause F(VIII) section IV	List of Standard Exclusions	Disease /Injury illness whilst Performing duties as a servicing member of a military or police force, Are they covered/Beneficiary in this GHI policy	These are under Standard exclusion list as per clause F(VIII) section IV (Clarification as above is recommended)
30	Clause G, Section IV	SHSB will have the right to add to the list of hospitals / Nursing Homes for the purpose of treatment during the currency of the policy as requested by insured employee from time to time.	SHSB will have the right to add to the list of Hospitals/Nursing home for the purpose of treatment during the currency of the policy as requested by insured employee from time to time. Is there any limit of number of empanelled hospital under the Policy. Generally, right of Empanelment of any hospital/nursing home should be with Insurer. Insured only can raise request for empanelment and post verification of requested hospital, if insurance company find that the hospital is/are fit for empanelment then only the hospital should get empanelled under the	The SHSB shall retain the right to add to list of Hospitals/Nursing home. The insurance company must provide valid reasons for objecting to such additions and if found tenable, SHSB shall give due considerations to the objections on case to case to basis. (Clarification as above is recommended)

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Sl. No.	NIT Reference	As Published in NIT	Query/Request of interested Agencies	Clarification/ Recommendations/ Amendment
31	Not Applicable	Not Applicable	As HIV AIDS are included for treatment under the policy, hence is there any waiting period for this and to what extent the treatment for HIV AIDS is covered.	No waiting period for HIV AIDS. Full treatment including hospitalization is admissible for HIV AIDS. (Clarification as above is recommended)

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