

**MINUTES OF THE PRE-BID MEETING WITH THE TPAs WHO APPLIED FOR  
THE BID TO PROCESS AB-PMJAY-KASP PUBLIC EHCP CLAIMS IN THE  
STATE OF KERALA**

**Date:** 14-03-2023, Tuesday

**Time:** 03:00 PM

**Mode:** Hybrid

**In the Chair:** Sri. Anilkumar K, Joint Director - Finance and Administration, SHA, Kerala

**The following officers attended the meeting -**

Dr Bijoy E - Joint Director - Operations, SHA

Dr Anoob Razak - Joint Director - Medical, SHA

Dr Unnikuttan CI, Manager- Audit and Compliance, SHA

Mr. Anikrishna - Manager - GRME, SHA

Mr Vipin C Mathew - Manager- Finance, SHA

Mr Vivek Krishnan - Manager - IT, SHA

Officials from Heritage Health Insurance TPA Pvt Ltd

Officials from Paramount Health Services & Insurance TPA Pvt Ltd

Officials from Vidal Health Insurance TPA Pvt Ltd

Officials from HealthIndia Insurance TPA Services Pvt Ltd

Officials from FHPL Health Insurance TPA Pvt Ltd

Officials from Medi Assist Health Insurance TPA Pvt Ltd

Officials from GHPL Health Insurance TPA Pvt Ltd (Online)

The Attendance of the meeting is attached

The chair welcomed all representatives from various TPAs and informed them to introduce themselves.

The Joint Director - Medical told to raise queries from each TPA in order for the concerned person of SHA to clarify the queries raised by each TPA.

The questions raised by TPA officials and the response from the SHA's concerned official are as follows:

<b>Queries</b>	<b>Clarifications / Response to the Query</b>
The average monthly claim summary	Claim summary (month wise) of last 8 months shared in SHA website. <a href="https://sha.kerala.gov.in/wp-content/uploads/2023/03/claim_details_prebidding_15.3.23.pdf">https://sha.kerala.gov.in/wp-content/uploads/2023/03/claim_details_prebidding_15.3.23.pdf</a> Shall also be shared with the minutes of the pre-bid meeting
Average Beneficiary size	Currently around 42 Lakh Beneficiary family units are covered. The total number of beneficiaries is estimated to be around 1.5-1.6 crore
Criteria for the qualification for the Bid	Mentioned in the Checklist

Whether Pre-Authorization of public claims is required.	Currently as per workflow, there is auto-approval of pre-authorization for claims from Public EHCPs. However, auto-approval for non-aadhaar authenticated cases have been disabled by NHA recently. At present, around 200 claims per day may be filed for non-Aadhaar cases, which will be reduced as the state strives for 100% Aadhar compliance.
The percentage of Desk Audits that have to be completed	5% of all claims (It should be categorized according to package, claim value, and any other categorizations specified by the Medical Audit Division)  NAFU-trigger cases should be audited (SAFU Desk Audit).  Details are already mentioned in the Schedule 12.3 – Audit Related KPIs of the tender
For Field Audit, whether MBBS doctors are required.	Yes.
Whether the current Penalty conditions (3 times the claim amount in wrongfully adjudicated cases) can be revised.	No. It shall be the same as mentioned in the Bid document
Whether any invoice advance amount can be released.	No
Currently, what is the percentage of queries raised in claims of public EHCPs?  Will the claim be autocancelled if the EHCP does not respond to the queries raised within a certain time frame, or is there any auto-cancellation of claim for the delay in claim submission?	Queries as raised in roughly 15-20% of claims from Public EHCPs.  There is currently no Auto Cancellation for Public EHCP claims.
TAT for processing of Claims	The maximum TAT for each claim is 15 days.  It is clearly stated in the Bid document with specific examples to demonstrate how the TAT is calculated in Schedule 12.2 - Claim Processing Related – KPIs of the tender document.

Time limit to upload Audit report of the Hospital Audits	Within 72 hours of the completion of each hospital audit. It is clearly stated in the Bid document.
How should TMS issues be ratified, and will this affect claim processing	TPA can escalate the issue to the SHA in writing, while also raising a ticket in TMS mentioning the issue to the NHA team.
If some claims are pending on the last invoice due to a delayed response in a TPA query, whether the entire payment will be held until the entire claim processing is completed.	It is strictly followed that payment should be made upon completion of all claims processing, but if the processing of claims is not completed due to a delay in response to the query from the side of EHCPs, SHA may give due consideration.
Authority of the SHA to decide whether or not to consider the L2 Bidder, if L1 bid is abnormally low as stated in clause 10.4.3 of the RFP	The decision is entirely at the discretion of SHA.
Clarification Regarding Qualification of the bidder - The bidder should have experience of handling at least 25,000 health claims for category A States and 4,00,000 health claims for category B States in the last financial year; What documents need to be submitted	SHA will consider accepting the Proof of Work as follows.  IRDAI extracts data from each TPA proving that the TPA processed at least 4 lakh claims under mass/group insurance schemes across the country in the last financial year  The CA Certificate should be attached to the document.  Experience Certificate with Satisfactory remarks from the relevant State Government Health Insurance Authorities or other competent authorities as applicable
Since obtaining a satisfactory letter from the public sector requires awhile, is it possible to extend the bid submission date	It will be considered by SHA, if found required
Minimum qualification of the CMO / State Medical Manager / other HR	Already mentioned in Schedule 15 of the tender document

Queries similar to the ones mentioned above were also clarified by SHA.

The Joint Director - Operations informed all officials of TPA that the SHA will strictly adhere to the guidelines while also supporting TPA in all activities. So, all TPAs should ensure TAT and should do proper claim adjudication without errors, both qualitatively and quantitatively.

The chair stated that the SHA is looking forward to receiving excellent proposals from TPAs for the effective implementation of the activity.

SHA officials thanked all TPA officials who attended the meeting.

The meeting ended at 04.30 PM.



**Sri. ANILKUMAR K**

Joint Director - Finance and Administration  
State Health Agency, Kerala