

SCOPE OF WORK

The scope of work shall be defined by The OICL in SLA. The following scope of work is indicative in nature and The OICL reserves the right to define it decisively as per all **Volumes of Tender Documents for Selection of Insurance Company, all amendments, modifications, addendums, annexures and all parts of the SWASTHYA SATHI as issued by GOVT OF W.B.**. The TPA will work as a facilitator between the **SWASTHYA SATHI Beneficiaries** family and the health providers and coordinate with various agencies of Govt of W.B. including nodal agencies and will also cover the following functions : -

A. Identification and Approval of SWASTHYA SATHI, GOVT. OF W.B.

- TPA have to setup beneficiary Identification and approval team on fixed service level agreement on turnaround time and provide the beneficiary a print of **SWASTHYA SATHI** e-card. TPA will also provide for booklets/pamphlets to the beneficiaries providing with details about **SWASTHYA SATHI** and process for availing benefits.
- Provide Information, Education and Communication (IEC) and Behavioural Change Communication (BCC) activities for **SWASTHYA SATHI** .

B. Cashless Access of Services

- To ensure that each EHCP shall at a minimum possess the Hospital IT Infrastructure required to access the **SWASTHYA SATHI** Beneficiary Database and undertake verification based on the Beneficiary Identification process laid out, using unique **SWASTHYA SATHI** Family ID on the **SWASTHYA SATHI** Card and also ascertain the balance available under the **SWASTHYA SATHI** Cover provided by the Insurer.
- To provide each EHCP with an operating manual describing in detail the verification, pre-authorization and claims procedures.
- To train **SWASTHYA SATHI beneficiaries**.

C. Pre-authorization of Procedures & Portability of Benefits

- TPA has to attend or reply to the Pre - Authorization request within 6 hours for all the normal cases and within 1 hour for the emergency cases from the time of the filing of the Pre- Authorization request by Empanelled Health Care Provide (EHCP), failure of which will attract penalty.
- TPA will assist to enter into agreement with other insurance companies working in **SWASTHYA SATHI** regarding portability of the benefits of **SWASTHYA SATHI** across India at any of the networked hospital. This will ensure that beneficiary can use his/her smart card across India to get treatment in any of the empaneled health care providers.

E. Claims Management

- TPA shall be responsible for settling all claims within 15 days after receiving all the required documents/information, as per the guidelines set under the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI of GOVT. OF W.B.** , failure of which will attract penalty.

F. Capacity Building Interventions

- TPA will train Beneficiaries of **SWASTHYA SATHI of GOVT. OF W.B.** and EHCPs as per guidelines given in the page no. 25 & 26, point no. 18 of Volume II of the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI of GOVT. OF W.B.**

G. Management Information System (MIS)

- TPA will maintain a MIS dashboard, update the information on the MIS dashboard real time and provide required MIS to the OICL, SHA and any other authorised representatives of SHA, in the prescribed formats.
- TPA will appoint one qualified person for providing MIS timely to SHA & OICL in prescribed format.
- TPA will submit the required reports to OICL and SHA, as per Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI of GOVT. OF W.B.** (page no. 33 & 34, point no. 25 of volume II).

H. Monitoring and Verification

- TPA will supervise and monitor the complete **SWASTHYA SATHI of GOVT. OF W.B.** implementation process on ongoing basis
- TPA will ensure fulfilment of minimum threshold levels as per the agreed Key Performance Indicators (KPIs).
- Conduct medical and field audit as per the guidelines given in the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI of GOVT. OF W.B.**
- To Conduct Hospital audit as per the guidelines given in the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI of GOVT. OF W.B.**
- To provide required details/co-ordinate with the SHA for their audit purpose.
- To attend the performance review meetings of SHA along with the OICL and ensure compliance of the guidelines given in the meetings.

I. Key Performance Indicators for the TPA

- TPA will ensure that Key Performance Indicators (KPI) set out in the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI of GOVT. OF W.B.**

and as revised from time to time, are adhered to and any failure to which will attract penalty.

- Any penalty imposed on the OICL by SHA will be the responsibility of the TPA. TPA will pay all penalties imposed by the OICL within 45 days of such demand.
- TPA shall undertake rectification as per the guidelines issued by the SHA within 30 days of issuance of such order, and at the end of the rectification period, the TPA shall submit an Action Taken Report with evidences of rectifications done to the OICL and SHA, failure of which will attract penalty.

J. Fraud Control and Management

- To manage fraud and to conduct audit, as per the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI of GOVT. OF W.B.**, on an ongoing basis.

K. Grievance Redressal

- To provide assistance for the grievance redressal mechanism developed by the OICL.
- All the meetings related to grievance redressal mechanism to be attended by TPA State Coordinator & MBBS doctor of TPA.

L. GENERAL

- The work permit awarded to the TPAs may be cancelled if the responsibility for effective implementation of the scheme is not carried out with the full satisfaction of The OICL and the **SWASTHYA SATHI of GOVT. OF W.B.**
- For any breach of schedule for workshop or schedule of **SWASTHYA SATHI** work as per Tender Document, The OICL will be at liberty to terminate MOU/Contract with TPA immediately & forfeit the security deposit.
- The TPA agrees that they will not enter into any understanding with the EHCP that are in contradiction to or that deviates from or beaches the terms of the SLA between the OICL and the TPA or tripartite provider service Agreement with the EHCP
- If the TPA or its representatives violates the above provision it shall be deemed as material breach and the OICL have the rights to initiate appropriate action against the TPA or EHCP or both.

Commitments

- The OICL has made commitments as per the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI of GOVT. OF W.B.**, copy attached. It shall be the Full responsibility of the TPA to ensure that the functions and standards as committed in the MOU are fully met. Any Penalty on the OICL for not servicing the Scheme

will be sole responsibility of TPA.

- The TPA will undertake each and every job on behalf of The OICL, whether mentioned in the scope of work or not, entrusted by the Govt of W.B., in connection with the above scheme. In other words, all the required jobs of The OICL connected with the above scheme as entrusted by the **GOVT. OF W.B.**, from time to time, should be discharged by the TPA with the full satisfaction of all concern. For clarity, the TPA may study the Documents highlighting the job of the intermediaries, health providers and the insurance company, prepared by the Ministry of Health and Family Welfare, Govt. of W.B., available at their website and also the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI ,GOVT. OF W.B.**, attached.

INFRASTRUCTURE, IT & MANPOWER REQUIREMENT:

- The TPA will set up project office/ State level office at Kolkata immediately after award of work order and office at each district level within 15 days of issuance of work order.
- The TPA will recruit or employ sufficient number of experienced and qualified personnel exclusively for the purpose of implementation of the **SWASTHYA SATHI** and for the performance of its obligations and discharge of its liabilities under the contract, within 15 days from the issuance of work order. TPA have to appoint at least 9 (Nine) District Co-ordinator and in all the allotted districts in W.B. (Please refer Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI ,GOVT. OF W.B.** , volume II page no 24 point no 17.3 Organizational Set up and Functions)
- TPA have to appoint 1 (One) person exclusively at Nodal Office of OICL, Kolkata
- TPA must arrange 24 X 7 sufficient number of MBBS and specialised doctor/s to attend Pre-auth from Hospitals.
- TPA have to establish office at Kolkata for claim process with 10(TEN) MBBS doctors **INCLUDING 5 SPECIALIST DOCTORS** and one state coordinator for coordination with SHA on regular basis.
- TPA have to appoint doctor/s in all the allotted districts.
- TPA will Oversee IT infrastructure in EHCPs including training of EHCP staff on the same
- Where the policy is being renewed for the second year or the subsequent year thereafter, it will be the responsibility of the TPA, to ensure that the hospitals already empanelled under the Scheme do not have to undertake any expenditure for the transaction software. The TPA will also ensure that the existing and new hardware installed in the EHCPs is compatible with the new / modified transaction software, if any.
- It will be the responsibility of the TPA to ascertain the details about the existing hardware and software and undertake necessary modifications (if necessary) at their (TPA) own cost if the hardware is not working because of compatibility.
- Only in the case where the hardware is not in working condition or is reported lost, it will be responsibility of the private hospital to arrange for the necessary hardware.
- TPA will have to ensure that the EHCPs should have infrastructure to read and manage smart card transaction and provide paperless service through electronic communication. Their payment will be through E-Transfer.

- TPA have to appoint one person for providing timely MIS to State Nodal Agency (SNA) & HO of the OICL in prescribed format.

SERVICING OF THE SWASTHYA SATHI AND CLAIM SETTLEMENT

- To establish, manage and operate the infrastructure for the identification and registration of the beneficiaries of the **SWASTHYA SATHI**. TPA will verify & give approval regarding Beneficiary Enrolment under **SWASTHYA SATHI**.
- TPA will arrange cashless treatment of beneficiaries in Network hospitals under the defined benefit package.
- TPA will settle legitimate and due claims of the EHCPs within the allocated timeframe of 15 days after receiving all the required documents/information, failure of which will attract penalty.
- Ensure provision of services in absence of internet connectivity as per guidelines given in the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI, GOVT. OF W.B.**

GRIEVANCE REDRESSAL

- TPA will Participate in and coordinate timely redressal of grievances in close coordination with the OICL and concerned Grievance Redressal Committee and comply with the orders of the concerned Grievance Redressal Committee within the stipulated time period.
- TPA will abide by the terms and conditions of the SLA throughout the tenure of the Contract.
- TPA will ensure that the contact details of the District Coordinator of the TPA and the nodal officer of the EHCP (as the case may be) are updated on the **SWASTHYA SATHI** website
- They will set up machinery to resolve dispute of the beneficiaries, if any. If not resolved, arbitration proceedings have to be adopted.
- TPA has to appoint 1 grievance office in every district.

AUDIT

- TPA will ensure that all claims are investigated either at Hospital or in field. Further, TPA will conduct hospital audit as required under the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI, GOVT. OF W.B.** TPA shall submit the investigation report within 7 days.
- TPA have to appoint One field auditor (Non-medical) for each allotted districts in W.B. (at least 10 reports submission daily from each district) and audit report is to be submitted to the OICL Nodal Office within 7 days of audit.
- To appoint sufficient number of MBBS or specialist Doctors and other Employees for the audit purpose as per the Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI, GOVT. OF W.B.**. The profiles of the Doctors/Investigators are to be shared with the OICL and SHA within the required time

frame.

AWARENESS GENERATION AND FACILITATION

- The TPA will ensure organization of Health Camps in coordination with the empanelled hospitals & the OICL on periodic basis as per requirement of the State Government at Distt/Block level as per Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI ,GOVT. OF W.B.**
- Ensuring that EHCP adhere to the points mentioned in section 7.5 of Volume II of Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI ,GOVT. OF W.B.**, regarding signage and help desk in the EHCP.
- TPA shall organize training workshops for each EHCP (including Community Health Centre- CHCs and Primary Health Centres- PHCs) at the hospital premises at least once every 6 months, that is, at least twice during each Policy Cover Period for a State or State cluster and at any other time requested by the EHCP, to increase knowledge levels and awareness of the hospital staff. (As per point no 18.b on page no 26 of Tender Document for Selection of Insurance Company for Implementation of **SWASTHYA SATHI ,GOVT. OF W.B.**)

MIS

- Send data related to enrolment, hospitalization and other aspects of the scheme to the Insurer and State Government at periodic intervals.
- To provide input on various formats used for cashless transactions, discharge summary, billing pattern and other reports prepared by the OICL.
- Collecting beneficiary feedback and sharing those with State Government/Nodal Agency.

Payment of Claims and Claim Turnaround Time:

- TPA shall be responsible for settling of all claims within 15 days after receiving all the required documents/information, failure of which will attract penalty.
- The TPA will observe the following discipline regarding settlement of the claims received from the empanelled hospitals.

A. The TPA will ensure that claims of the hospitals are to be raised in Batch. Batches to be raised twice a week for all straight claims. The claims which are to be investigated should be done immediately but settlement/rejection must be done within 15 days of registration of claim and should be updated on **SWASTHYA SATHI ,GOVT. OF W.B.** portal with NEFT details within 15 days, failure of which will attract penalty. TPA will raise the District Wise Batch twice a week without fail, whatever the Batch amount may be. If the Batch is not raised timely & if any discrepancy is found in raised Batch then penalty will be charged. TPA will also submit the hard copy of the raised Batch duly signed by the authorized signatory.

B. TPA will have to facilitate in arranging the payment/UTR details to the hospitals. Along with

payment details TPA will have to provide list of Claim detail including URN No., name of Patient, Period of Hospitalization, Diagnosis etc.to Hospitals in soft copy by email.

C. In case a claim is being rejected, this information will also be sent to hospital within 15 days. Along with the claim rejection information, TPA will also inform the hospital that they can appeal to the District Grievance Committee, if they feel so. The Contact details of the District Grievance Committee will need to be provided by the TPA along with each claim rejection letter.

D. The counting of days in all the cases will start from the day when claims are received by the TPA /the OICL or its representatives.

E. The TPA may collect at their own cost complete claim papers from the provider, if required for audit purposes. This will not have any bearing on the claim settlement to the provider.

F. It will be the responsibility of the TPA to maintain the Claim Data.

G. TPA would ensure that the claims will be on line.

H. TPA will have to investigate all of the Claims reported. Out of which a minimum 50% should be Field Investigation. Investigation reports will have to be submitted to the OICL & SNA on fortnight basis.

TPA shall provide any other service as may be mutually agreed between The OICL and the TPA.

Disclaimer

The Scope of Work given in this Annexure is only indicative in nature and the same shall be defined by The OICL as per **all Volumes of Tender Documents for Selection of Insurance Company, all amendments, modifications, addendums, annexures and all parts of the SWASTHYA SATHI Scheme and Insurance Contract as issued by SHA or The OICL.**

In the event of any discrepancy, ambiguity or contradictions between the terms and conditions set out in this tender document, the terms of tender documents and all its volumes issued and