

Sl No	Document Wordings (Document/Page Reference)	Query	Reply
1	TPA shall setup 24x7, 365 days a year dedicated call center with online workflow at Thiruvananthapuram (Appendix B Pg 2 8b)	How many seater/ lines call center is expected to be set-up? Is there any call centre already managed, if yes, can we have the calls volume for previous 1 year for an estimate on the cost component	Expected on an average of 1000 calls per day .Being a fresh scheme , the previous history in this state is not available with us
2	The TPA must have experience in processing medical claims of not less than Rs.200 Crores The TPA must have experience in claims management capacity of not less than Rs.500 Crores worth of claims, out of which Rs.150 Crore should be in Kerala Region (RFP Pg 4 h&J)	Should this be considered as Rs. 200 crores or Rs. 500 crores for eligibility; Request to please waive the specific experience condition for Kerala Region claims management capacity as this would restrict bidders from participation; can we provide declaration from CEO/COO as proof to this effect	Claim management capacity PAN india is Rs 500 crore worth claims and limit specified in Kerala Region reduced to Rs 50 Crore based on the request received from various TPAs
3	Evaluation of Technical Proposal as per Appendix F (RFP pg21 /A qualification criteria)	This document is not part of the documents available for download on OICL website	Appendix F is uploaded in OICL portal on 18-10-2021 as addendum
4	Income Tax assessee	Please consider IT return for FY 2019-20 as the dates for finling for FY 2020-21 are extended and not yet filed	Agreed
5	Minimum of Two TPAs	Each TPA would quote for 15 lac beneficiary families - how will the family split be done to accommodate 2 TPAs (or more) - This will have cost impact if we quote for 15 lac families and there is a split during allocation	Minimum two TPAs will be involved in the project and initial expected number of families is 11.6 lakhs
6	Claims	Can you please share claims experience for the scheme	Govt of Kerala not provided the details except the figure mentioned in their RFP as there was a budgetary outflow of Rs 209 crores in 2018-19 to meet medical expenses of the employees and pensioners
7	The TPA must have fully functional TPA offices in all the districts of Kerala state. In the absence of the same they will be required to setup offices within 15 working days of the allotment of the work. (RFP page 5 p)	Any relaxation with zone wise office setup implementation. As in Govt tender District wise office requirement either from Insurer or TPA	The selected TPAs will Have to have a full fledged office in Trivandrum within 15 days of allotment of work .The TPAs can utilise the office space of Oriental in the rest of the district except Ernakulam wherever feasible

8	The purpose of this Tender Document is to select the most competent and competitive TPAs (minimum two TPAs will be selected) (RFP pg 12 /2.2)	Means the servicing districts may be divided into 2, so what about the empanelment list matching possibility by these 2 TPAs. Eg: Trivandrum being state capital all 14 district people will be available but the hospitals in TVM may have to sent RAL to both (or 3) TPAs which may be confusing and also making same list of hospital with all TPAs also may difficult	TPA allotted at the inception of policy for one particular employee/ pensioner will remain same till the expiry of the policy irrespective of transfer from one location to another during the period of the project
9	Payment of Service Charges: (RFP pg 24 point 22)	As the payment has been mentioned installment basis, request to confirm whether the installment cycle in 1 year or 3 yrs as the SLA is of 3 Yrs	The First instalment of TPA fees (25% of the annual fees payable), after receipt of first instalment of premium from State Government. The second instalment 25% of the annual fees payable) after receipt of second instalment of premium from State Government. The third instalment 25% of the annual fees payable, only after receipt of third instalment of premium from State Government. Remaining 15% of the TPA fees shall be paid after receipt of fourth instalment of premium from State Governmentand Remaining 10% of the TPA fees shall be paid at the expiry of the policy on satisfactory performance.
10	Issuance of ID cards: (Appendix B/Page-1/pont.1)	Please confirm on the type of ID cards, also the validity of Cards same as to MOU period of 3 yrs	ID cards issued at inception will be valid for three years
11	Empanelment of Health Care Providers (Appendix B/Page-1/pont.2)	TPA need to empanel hospitals only on their allotted districts or PAN Kerala	Empanelment for PAN Kerala
12	Claims Management (Appendix B/Page-2/pont.5)	TAT of 15 days for settlement can be based on the soft copy of DOCs or original hard copies	TPA has to ensure collection of original hard copies
13	Claims Management (Appendix B/Page-2/pont.5)	TAT of 15 days for settlement -whether of claim final settlement by TPA or payment TAT from IC	Payment from insurance Company
14	The successful bidders will be decided on a rating scale taking into consideration the lowest financial bids and the score based on technical evaluation with an 80:20 weightage (RFP/Page-12/Point 2.4)	Please share the weightage for each points out of 80	Evaluation points mentioned in Anex F and whatever score getting out of 100 will be converted to rating scale of 80 (total score for technical bid)
15	The TPA must have experience of working in IT intensive environment with their own server. Please provide documentary proof. (Appendix E)	Kindly confirm on the required documentary proof	Need to submit declaration

16	Claims Management capacity of medical claims: Total Claims Management Capacity in any of the last three completed Financial years. a) Up to Rs. 500 crores - 5 pts b) Rs.501 crores - Rs.750 crores -10 pts. c) Rs.750 crores and above - 20 pts. (Appendix F)	Sub head- c) mentioned as 20pts but in in maximum pts column its shown as 15 only. Also if any one eligible as per C) overall total will be 105 pts	For 750 Crore and above point allotted is 15 only .Corrigendum issued
17	3. Curriculum Vitae of Technical and Management Personnel- key personnel's and MBBS & above Doctors on payroll.(Annexure- 5)	Key Personal CVs and other details will be shared post LOA with the required qualifications. This is premature to share the details in the Bid Documents.	Agreed
18	Annexure-2 & Annexure-3 (Appendix F)	Annexure 3 has been clearly mentioned "Experience of handling state/central govt. health assurance schemes ", where as in Annexure-2 not clear on the type of scheme(assurance/insurance/scheme/normal mediclaim) please clarify	Experience of handling Govt scheme need to be mentioned n Annexure 3 where as any other mass health insurance scheme experience can be mentioned in Annexure 2
19	Rate to be quoted in financial bid	Per family or per claim	Need to quote per family rate per annum which is will remain the same for three years
20	Recruitment of Staff	When TPA need to submit the details of recruited staff in November 2021	TPA has to make the arrangement for sufficient staff latest by 1st December 2021