

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 **Tender Documents for Selection of Insurance Company for the implementation of Medical Insurance Scheme for State Employees and Pensioners (MEDISEP) as issued and to be issued by Department of Finance, Government of Kerala for all the districts in the State of Kerala.**

The TPA will work as a facilitator between the MEDISEP Beneficiary Family and the health providers and coordinate with various agencies of the State Government including the State Nodal Cell. For details about the Scheme including risk cover, benefit packages and procedures covered, premium payment details, proposed roles and responsibilities of the Insurer and all other relevant details, refer to the Tender Documents for Selection of Insurance Company, all amendments, modifications, addendums, annexures and all parts of the MEDISEP Scheme as issued by Government of Kerala.

All the service related work and financial obligation entrusted to OICL by virtue of tender documents issued by Government of Kerala and MOU signed between the Government and OICL shall have to be borne by TPA including but not limited to Identification/enrollment of MEDISEP Beneficiary family units, issuance of ID cards, Empanelling network hospitals for MEDISEP ,coordination with EHCPs, cashless access of services, Pre – authorization, claim service management, fraud control and management, Setup of project office, district offices and manpower, MIS, Monitoring and control, bearing of penalties, reporting requirements, Grievance Redressal, Confidentiality of information and Data protection.

The scope of work of TPA includes : -

1. Issuance of ID cards:

Beneficiaries shall be identified by " ID Card" issued by the TPA which would contain Unique Insurance Identification Number along with Permanent Employee Number(PEN)/ Pension Payment Order Number (PPO), AADHAR and all relevant details of MEDISEP members. This card would be used at the Provider Network to access health insurance benefits.

2. Empanelment of Health Care Providers

Empanelment of public and private hospitals should be as per the empanelment guidelines mentioned in the tender document dated 21/1/2021 issued by Govt of Kerala .

In each cluster , minimum 5 hospitals in category 1(General Purpose Hospitals), minimum 5 hospitals in category 2 (Specialty and Super Specialty Hospitals) and minimum 2 hospitals in category 3 (Hospitals for Transplant Surgery) are mandatory for empanelment of private hospitals

For detailed information please refer Annexure 4 of RFP issued by Government of Kerala

3. Cashless Access of Services

- a) The TPA shall make sure that EHCP is reimbursed as per the package cost specified in tender documents issued by Government of Kerala agreed for specified packages or as pre-authorized amount in case of unspecified packages.
- b) The TPA shall ensure that each EHCP shall at a minimum possess the Hospital IT Infrastructure required to access MEDISEP Beneficiary Database and undertake verification based on the Beneficiary Identification process laid out, using unique Family ID on the MEDISEP Card and also ascertain the balance available under Cover provided by the OICL.

- c) The TPA shall provide each EHCP with an operating manual describing in detail the verification, pre-authorization and claims procedures within 5 days of signing of agreement.

4. Pre-authorization of Procedures

The process of pre-authorization should be done electronically through e-preauthorization mode. The TPA shall appoint enough number of medical auditors for scrutinizing the said process. The pre-authorization must be done round the clock and the process would be monitored by the OICL/State Nodal Cell. Ensure that in all cases pre-authorization request related decisions are communicated to the EHCP within 12 working hours for all normal cases and within one working hour for emergencies. If there is no response from within 12 working hours of an EHCP filing the pre-authorization request, the request of the EHCP shall be deemed to be automatically authorised. A provision for emergency intimation and approval should also be established subject to proper approval later.

5. Claims Management

For detailed scope of work of TPA refer to Tender Documents for Selection of Insurance Company, all amendments, modifications, addendums, annexures and all parts of the MEDISEP Scheme as issued by the Government of Kerala.

Claim procedure in respect of a Health Insurance Policy stipulated as per Protection of Policy Holders' Interests Regulations 2017 (Clause 16) of IRDAI, will be applicable.

The empanelled Hospital shall be reimbursed the cost of treatment as per agreed MEDISEP package rates with hospitals. The claims of the empanelled hospitals shall be settled within 15 working days of receipt of the complete documents along with the discharge summary of the patient. Decision about acceptance or rejection of any Claim received from an Empanelled Health Care Provider should be communicated immediately and if any claim is found untenable reason for the same shall be communicated to the EHCP and a copy of the same should be marked to OICL, State Nodal Cell and Beneficiary.

6 . Fraud Control and Management

- a) The TPA is expected to have the capability to develop a comprehensive fraud control system for the scheme which shall at the minimum include regular monitoring, data analytics, e-cards audit, medical audit, field investigation, hospital audit, corrective action etc. It shall comply with provisions of MEDISEP Guidelines and Advisories as issued time to time by the Government of Kerala .
- b) The TPA shall be responsible for monitoring and controlling the implementation of the MEDISEP in the State in accordance with the terms and conditions of the tender document issued by Government of Kerala.

8. Project Office and District Offices and Manpower

- a) The TPA shall should have offices for processing claims in all districts of Kerala with head quarters in Thiruvananthapuram
- b) TPA shall setup 24X7 , 365 days a year dedicated call center with online workflow at Thiruvananthapuram
- c) In addition to the support staff for other duties, the TPA shall recruit or employ experienced and qualified personnel exclusively for the purpose of implementation of the MEDISEP and for the

performance of its obligations and discharge of its liabilities under the Contract. All such staff should be dedicated for servicing the MEDISEP scheme.

- d) The TPA shall provide a list of all such appointments and replacement of such personnel to OICL within 20 days of all such appointments and replacements. The TPA shall ensure that its employees coordinate and consult with the OICL for the successful implementation of MEDISEP.
- e) The TPA shall complete the recruitment of such employees within 15 days.
- f) Maintenance of call center and manpower requirement as mentioned in the tender document issued by Government of Kerala shall be the responsibility of TPA.

9. Plan for Provision of Services in the Absence of Internet Connectivity

The TPA agrees that if, in the implementation of the Scheme and use of the prescribed technology and systems, there is an issue causing interruption in the provision of Cashless Access Services, the TPA shall:

- a) make all efforts to put in place an alternate mechanism to ensure continued provision of Cashless Access Services to the MEDISEP Beneficiaries;
- b) take all necessary measures to fix the technology or related issues to bring the Cashless Access Services back onto the online platform within the earliest possible time; and
- c) furnish all data/information in relation to the cause of interruptions, the delay or other consequences of interruptions, the mitigating measures taken by the TPA and any other related issues in the format prescribed at that point in time.

10. Management Information System (MIS)

- a) The TPA shall maintain a MIS dashboard that will act as a visual interface to provide at-a-glance views on key ratios and measures of data regarding the implementation of the Scheme.
- b) The TPA shall update the information on the MIS dashboard real time and shall provide the Government and the OICL and any number of authorized representatives of the Government and OICL or its advisors/ consultants with access to the various modules on the MIS dashboard.
- c) In addition, the TPA shall submit reports to the OICL regarding health-service usage patterns, data and such other information regarding the delivery of benefits as may be required by the OICL on a Fortnightly / Monthly / Quarterly / Annual basis.
- d) In addition, the TPA shall be responsible for submitting such other data and information as may be requested by the OICL/ State Government and to submit such reports in formats as required by and specified by the OICL/ State Government from time to time.

11. Scope of Monitoring

- a) Monitoring shall include but not be limited to:
 - i. Overall performance and conduct of the TPA.
 - ii. Claims management process.
 - iii. Grievance redressal process.
 - iv. Fraud control process
 - v. Any other aspect/ activity of the TPA related to the implementation of the Scheme.

b) Monitoring Activities to be undertaken by the TPA :-

Under the MEDISEP scheme, the TPA shall monitor the entire process of implementation of the Scheme on an ongoing basis to ensure that OICL meets its obligations under its Insurance Contract with the State Government. Towards this obligation the TPA shall undertake, but not be limited to, the following tasks:

- a. Ensure compliance to all the terms, conditions and provisions of the Scheme.
- b. Ensure monitoring of processes for seamless access to cashless health care services by the MEDISEP beneficiaries under the provisions of the Scheme.
- c. Ensure monitoring of processes for timely processing, management and payment of all claims of the EHCPs.
- d. Ensure monitoring of processes/transactions/entities for fraud control
- e. Ensure compliance from all its sub-contractors, vendors and intermediaries hired/ contracted by the TPA under the Scheme for the fulfilment of its obligations.

c) Measuring Performance

- i. Performance shall be measured as per timeline and threshold mentioned.
- ii. Performance results shall be reviewed in the quarterly review meetings and reasons for variances, if any, shall be presented by the TPA.
- iii. Claim servicing procedure in respect of a Health Insurance Policy stipulated as per Protection of Policy Holders' Interests Regulations 2017 (Clause 16) of IRDAI, will be applicable.
- iv. TPA shall pay OICL all penalties imposed by the Government of Kerala on the Insurer within 10 days of receipt of Penalty Notice from OICL.
- v. Failure to pay penalty within the timeline will invite penal interest on the penalties
- vi. If the TPA fails to pay Penalty within 90-day period and/ or the default interest thereon, OICL shall be entitled to recover such amount along with applicable interest, if any, as a debt due from the TPA.
- vii. Also, based on the review, OICL shall have the right to issue rectification orders demanding the performance to be brought up to the levels desired as per the MEDISEP Guidelines.

12. Reporting Requirements

The TPA shall submit all reports mandated by the Government of Kerala/ OICL.

13. Grievance Redressal

Details of Grievance Redressal mechanisms and guidelines as mentioned in the Tender Documents for Implementation of MEDISEP by the Government of Kerala. TPA shall ensure adherence to these guidelines.

14. Confidentiality of Information and Data Protection

TPA will treat any and all such information which has come to the knowledge of the TPA that may relate but not be limited to MEDISEP scheme, Disclosing Party's business, operations, financials, services, facilities, processes, methodologies, technologies, intellectual property, trade secrets, this agreement and/or its contents, research and development, trade names, Personal Data, Sensitive

Personal Data, methods and procedures of operation, business or marketing plans, licensed document know-how, ideas, concepts, designs, drawings, flow charts, diagrams, quality manuals, checklists, guidelines, processes, formulae, source code materials, specifications, programs, software packages/ codes, clients and suppliers, partners, principals, employees, consultants and authorized agents and any information which is of a manifestly confidential nature (including the MEDISEP Scheme) , that is supplied by Disclosing Party to the TPA or otherwise acquired/ accessed by the TPA during the course of dealings between the Parties or otherwise in connection with the scope of this Agreement

15. Intellectual Property Rights

TPA undertakes to disclose all such Intellectual Property Rights, to the best of its knowledge and understanding, arising in performance of the services of this Agreement to the OICL.

16. Commitments

- The OICL has made commitments as per the Tender Document for Selection of Insurance Company for Implementation of MEDISEP issued by the Government of Kerala. It shall be the full responsibility of the TPA to ensure that the functions and standards as mentioned in the tender documents are fully met. Any Penalty on the OICL for not servicing the Scheme will be the 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 Government of Kerala, 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 State Government, from time to time, should be discharged by the TPA with the full satisfaction of all concerned. For clarity, the TPA may study the attached Tender Document for Selection of Insurance Company for Implementation of MEDISEP by the Government of Kerala.

17. IT PLATFORM:

- The TPA shall develop a dedicated information technology platform by means of suitable web portal and data base & management information system for supporting the implementation of MEDISEP and provide real time access to State Nodal Cell/OICL for monitoring the scheme performance. The information technology platform is expected to include the following parameters. The information technology platform is expected to include the following parameters.
 - Database of beneficiaries.
 - Database of Enrolment.
 - Package details in the network hospitals.
 - e- Health database: This database will maintain the patient details along with the diagnosis and treatment details. This Database will also be linked to the Enrolment Database & Claims Transaction Database to form the Central Database.
 - e-Preauthorization: The Hospital will require a Pre-Authorization e-form to be filled before going in for the treatment.
 - Claim processing and settlement Data Base: The claims processing database should include claim intimation, scrutiny of claims and status update and upon verification, settlement of claims.
 - MIS Reporting: Real-time reporting on performance and monitoring indicators.

- Accounting system: Payment Reconciliation.
- Third Party Integration: This will include (a) Electronic clearance of bills with payment gateway (b) SMS Gateway.

The web portal for MEDISEP shall provide information on the scheme details, List of empanelled and de-empanelled Hospitals, claims status, grievance redressal mechanisms, and other relevant information about the scheme. The insurer shall be responsible for ensuring the regular backup of data in collaboration with the State Nodal Cell. The IT platform developed for the implementation of the scheme will be owned by the Government of Kerala.

18. TAT

Uniform Turnaround Time (TAT)

The TAT various components for reminders and timely payments are as per tender documents issued by Government of Kerala.

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 the Tender Document for Selection of Insurance Company, all amendments, modifications, addendums, annexures and all parts of the MEDISEP Scheme and Insurance Contract as issued by the Government of Kerala or The OICL.

In case of any discrepancy, ambiguity or contradictions between the terms & conditions of this tender and the tender document of MEDISEP issued by Department of Finance , Government of Kerala , the terms and conditions of Tender Documents of MEDISEP issued by Government of Kerala will prevail and will be binding.