AB PM-JAY CMHIS TENDER PREBID MEETING

28.02.2024

BENEFICIARY COVERAGE TARGET & PREMIUM

Category	Target		Premium (Rs)	
	Total HH	Persons	Per HH	Total
1. CMHIS				
☐ **Govt Employee**	72,125	3,24,563	3,329.00	24,00,96,912.50
☐ **Pensioners**	25,000	1,12,500	3,329.00	8,32,22,500.00
☐ **General**	20,000	90,000	1,199.00	2,39,80,000.00
2. AB PM-JAY	2,59,468	11,67,606	1,199.00	31,11,02,132.00
Total	**3,76,593**	**16,94,669**	**-**	**65,84,01,544.50**

BENEFICIARY COVERED

PM-JAY Card Creation Drive

Last Updated : 28/02/2024 11:29 AM

eKYC Received Report - State Wise

eKYC Active User List

Card Target Status

All India - NAGALAND -> District Wise

	Family			Individual		
	Target	Verified	% Verified	Target	Verified	% Verified
Total						
	3,96,002	3,18,155	80.34	19,80,602	6,76,391	34.15

BENEFITS

Particulars	PM-JAY/CMHIS General Category	CMHIS(EP)
Annual Cover	5 lakh	20 Lakh+MR over and above the 20 lakh
Hospital Network	PM-JAY network/empanelled hospitals	CMHIS empanelled hospitals
Health Benefit Package Construct	PM-JAY Health Benefit Package	CGHS Health Benefit Package Construct, However with customised rates as per published HBP
Funding	90:10 Centre:State funding pattern upto 2.59 lakh household. 100% State funding beyond 2.59 lakh household	100% State funding through conversion of 50% medical allowance to Insurance
Room access	General Ward Only	Access to private/semi private or general ward as per pay level entitlement
Implants	Covered upto a fixed rate, if patient opts for high end implants , patient has to pay for the difference in cost of plant.	Covered upto a fixed rate ,if patient opts for high end implants , patient has to pay for the difference in cost of plant.
IT System	NHA PMJAY IT Portal	NHA Convergence IT Portal

MAJOR POINTS

- 1. SHA shall follow the following steps for the selection process:

- a. the total Bid price of each bidder shall be computed across the 3 (three) Quotations (multiplication of the Bid price per family with minimum committed number of families for the respective categories) and summed up.

- b. The bidder with the lowest total bid price shall be considered as Lowest Gross Insurance Premium (L-1).

- c. If there is only one L-1 bidder, that bidder shall be selected as the successful bidder.

- d. In case two or more bidders have the same lowest total premium (rounded off to two decimal points), lowest bidder for financial Quotation for PM-JAY and CMHIS(GEN) will be asked to match the Lowest bid for Quotation 2 , and Quotation 3.

- e. If the Lowest bidder for Quotation 1 agrees to match the Lowest bids for Quotation 2, and Quotation 3 as set out in Clause 10.4.3 a, the Lowest bidder for Quotation 1 shall be declared as the 'Selected Bidder' else the second lowest bidder for Quotation 1 shall be approached to match the Lowest bids for all 3 Quotations categories.

- f. If the L2 bidder agrees to do as set out in Clause 10.4.3. b, the bidder shall be declared as the 'Selected Bidder', else the L3 bidder shall be asked to match the L1 Quotations of all 3 categories and so on.

- g. The process shall be repeated till the 'Selected Bidder' is identified.

- 10.4.4 If a successful bidder cannot be identified through steps in clause 10.4.3, the Successful Bidder will be selected through lottery amongst the bidders with the same lowest total premium.

MAJOR POINTS

- 2. Field Investigation and Medical Audit has been removed from the RFP, in deviation to the MTD issued by NHA.

- Separate agencies to take up Field Investigation and Medical Audit

- 3. ITB 1.9 Rewarding Healthy Behaviour:
With a view to address the drivers of preventable rehospitalization/repeat hospitalizations leading to spiraling cost of Public Health-insurance and as a step towards Value-based insurance design (VBID), the Insurer shall incentivize beneficiaries to work towards better health. The rewards in form of health coupons/any other form mutually decided by state government and the Insurer shall be given to members families, participating in digital/physical health assessment, organized by state / insurer or any appointed agency.

MAJOR POINTS

- 4. Changes:

Sl. 1	Clause No.	Existing Clause	Change
1.	Schedule 13: HR Table 1. Sl.9	Graduate in any stream	Graduate in any stream. Should be a Indigenous /Permanent Resident Person from Nagaland conversant with local Naga names etc. Preferable: Experience in the proposed role is preferable