

RFP (Request for Proposal)
GROUP HEALTH INSURANCE POLICY FOR KILA EMPLOYEES AND THEIR DEPENDENT
FAMILY MEMBERS

RFP No. 2024/3495/HQ

Dated: 10.02.2025

Notice Inviting RFP

Kerala Institute of Local Administration (KILA) invites competitive offers for implementing Group Mediciam policy for Employees and their Dependents, from IRDA registered Public/Private Sector Insurance Companies through their Regional Office or Divisional Office in the State of Kerala either directly or through Insurance Brokers having their Registered Office in the State of Kerala, for a period of one year with effect from date of payment of premium as per the terms and conditions attached with this notification. Interested eligible Bidders may obtain further information from the Head Office of KILA Thrissur.

- The benefits such as Hospitalization cover, critical illness cares etc. are to be included in the Group Medical Insurance Policy.
- The details of the benefits under the policy, which we would propose for the ensuing year, are given below for your ready reference.
- Period of Insurance: For a period of one year from start date
- Approximate No. of insured: (54 employees + 114 dependents). The total number of employees may increase or decrease based on the interest shown by them at the time of their joining in the scheme.

AGE WISE GROUPING OF EMPLOYEES AND DEPENDENTS

KILA					
Age Band	Employee	Spouse	Children	Parents	Total
0-1	0	0	4	0	4
2 to 10	0	0	11	0	11
11 to 18	0	0	15	0	15
19 to 25	0	0	10	0	10
26 to 30	3	4	0	0	7
31 to 35	9	10	0	0	19
36 to 40	4	4	0	0	8
41 to 45	5	8	0	0	13
46 to 50	12	3	0	0	15
51 to 55	10	6	0	3	19
56 to 60	10	5	0	6	21
61 to 65	0	2	0	4	6
66 to 70	1	1	0	6	8
71 to 80	0	0	0	11	11
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Terms and Conditions

Terms and Conditions for KILA Group Health Insurance Policy (Cashless and Reimbursement)	
Family Floater Sum Insured	Rs.3,00,000/- (Rupees Three Lakh) with a corporate buffer of Rs.6,00,000/-(Rupees Six Lakh). The corporate buffer will be released based on the recommendation from the institution.
Family Unit May Contain	<ul style="list-style-type: none"> Employee + Spouse + 2 Dependent Children + 2 Dependent Parents. Minimum and Maximum age at entry for Employee and spouse is 18 years and 65 years respectively. (For part time employees maximum age at entry is 70). Dependent children covered up to 25 years of age (unmarried and financially dependent only) for all employees. Dependent parents covered up to 80 years of age. Cross Combination of Parents/ Parents in laws not allowed.
Pre-existing diseases / conditions exclusion	Cover for all pre-existing Diseases
30 days Waiting Period	Waived Off
One / Two/Four Year exclusions and / or any time bound exclusions for specified any time bound exclusions for specified diseases	Waived Off
Room rent (including nursing charges)/day for Normal/ICU	for Normal and ICU restricted to 2% of SI or Rs.4000/- & 3% of SI or Rs.6000/- whichever is less respectively.
Pre-Hospitalisation and Post Hospitalisation	Cover for Pre-hospitalization 30 days and Post hospitalization 60 days
Maternity	Normal - Rs.30000 / C-Section - Rs.40000 (maternity benefit applicable only for employee & dependent spouse) for first two children (3 rd delivery allowed if any one delivery is a twin delivery). Maternity related complications covered up to Sum Insured.

9 month waiting period	Waived off
Baby day one cover	New born babies need to be covered from day one with full floater sum assured
AYUSH Hospitalization expenses hospitals (Ayurveda, Homeopathy, Unani)	AYUSH Treatments covered up to Sum insured in Hospitals. Reimbursement for in-patient Ayurvedic treatment (other than Sukha Chikitsa) at Govt. recognised Ayurvedic hospitals or NABH accredited hospitals only.
All day care procedures covered	Covered (involves less than 24 hours of hospitalization)
Actuals to be paid	Surgeon, Anaesthesia, medical practitioner, consultant specialist fees, if it is not part of final bill to be paid as per actuals
Cataract	Limit for Cataract – 35,000/- per eye
Dental Treatment	Not covered under the policy unless arising from accident which requires hospitalization. Tooth Extraction, Root Canal, Cosmetic dental treatments are not covered.
Congenital Internal & External Disease	Covered for all within floater sum insured.
Ambulance expenses	Ambulance charges up to 1% or Rs.2000/- whichever is less per person per year. Ambulance charges will be applicable for transferring patient to hospital or between hospitals in the hospital ambulance or in an ambulance provided by any ambulance service provider only.
Co-payment	Waived off
Psychiatric & Psychosomatic treatment	Covered
Infertility Treatment	Not covered
Other benefits	Cochlear Implant covered, Oral chemotherapy and all treatments related to chemotherapy covered, Terrorism & pandemics like Covid 19 related hospitalisation covered.
Guidelines from Standardization of Exclusions as per IRDA circular dated 27th Sep 2019	as per IRDA list
	Facility to extend the insurance coverage by which

Continuity post retirement & Superannuation	the insurance holder on paying the premium on his/her own on the same terms & conditions. In such cases the policy should be treated as a continuing one in all respect for both insured and their dependents.
Addition and deletion of members	On Pro-rata Basis
Illness wise Sub Limits or any other Illness wise Sub Limits	No illness wise sublimit or any other sublimit other than maternity and cataract
Reimbursement Claim Submission Time Line	Reimbursement claim submission time line should be 60 days from the date of discharge. Should give waiver of Intimation for Reimbursement Claims.
<ul style="list-style-type: none"> • The insurer should cover all medical consumables/diagnostic procedures without any exclusion. 	
<ul style="list-style-type: none"> • All data and information must be kept confidential and shall not be shared with third parties. If it is required to share the data with third parties, the insurance company must take prior permission by citing reasons from the institution. 	
<ul style="list-style-type: none"> • Coverage in Non-network hospitals having more than 15 bed on a reimbursement basis for all claims should be allowed and it should be without any co-payment claims should be allowed and it should be without any co-payment. 	
<ul style="list-style-type: none"> • Identity Cards for availing of the Cashless facility by all the employees and dependents are to be provided within one month of the start of the insurance coverage. Downloading facility also to be provided. 	

DISPUTE RESOLUTION AND GRIEVANCE REDRESSAL

If any dispute arises between the parties namely insurer & beneficiary, insurer & empaneled hospital and beneficiary & empaneled hospital and during the policy plan period or thereafter, in connection with the validity, interpretation, implementation or alleged breach of any provision of the scheme etc, it will be settled in the following way.

A Grievance Redressal committee shall be set up in this office for redressing of grievance of beneficiaries/Network provider by the Insurer. The committee will constitute following members:

1. Director General
2. Director, KILA CHRD, Kottarakkara
3. Representative of Insurer
4. Finance & Accounts Officer

The Committee will resolve the Grievance within 30 days from the date of receiving the application. The

decision of the committee be final & binding to all the parties. The civil courts situated in Thrissur, Kerala shall have exclusive jurisdiction of any disputes which remain unresolved by the any of the above procedure.

Suppose a bidder has been given an order, and later on, it is found that its services are not satisfactory. In that case, KILA has the absolute right to cancel/terminate the order; in such case, the bidder has to refund all the Premium paid. The decision of KILA in this regard will be final and binding.

Penalty clause

Failure to abide by the terms of the Scheme as stipulated in the tender document will attract penalty as may be determined by KILA. The details and the modalities of the penalty will be part of the agreement with the insurance company.

(1) Claim Servicing: There will be a penalty for delay in settlement of claims by the Insurance Company beyond the turnaround time of 15 days. A penalty of 1% of claimed amount per week for delay beyond 15 days from submission of bills to be paid directly to the hospitals by the Insurance Companies. This penalty will become due after 30 days in case of payments to hospitals which are empanelled outside the state.

(2) Grievance Redressal: It is mandated that all orders of the grievance redressal committee are carried out within 30 days unless stayed by the orders of the Civil Court. Any failure to comply with the direction of the Grievance Redressal Committee will meet with a penalty of Rs. 25,000/- per decision for the first month and 50,000/- per month thereafter during which the decision remains un-complied. The amount shall be paid by the insurance company to the Authority. Apart from the above, in the event of noncompliance of guidelines and agreement leading to disruption of the project will attract a penalty subject to a maximum of 75% of estimated annual project cost.

Performance Monitoring

The insurer shall furnish a Fortnightly / Monthly / Quarterly / Annual report to the Authority with heads of department /organization wise details of the number of subscribers enrolled, number of claims received, and the total amount disbursed - diseases, treatments and surgeries-wise. Regarding the scheme performance, the insurer shall furnish details of preauthorization, claims settlement, complaints redressal, claims ratio and any other parameters decided by KILA.

CLAIM SETTLEMENT

The Insurance Company shall settle the claims of the empaneled hospitals within 15 working days of receipt of the complete documents along with the discharge summary of the patient. The claim settlement progress will be scrutinized and reviewed by the Authority. The Insurer shall decide on the acceptance or rejection of any Claim received from an Empaneled Health Care Provider. In case of any claim is found untenable, the TPA/ Insurer shall communicate reasons to the health provider and Designated Authority of the KILA for this purpose with a copy to the Beneficiary. The Empaneled hospital can send reconsideration request to Insurance Company and if still not resolved Empaneled Health Care Provider can approach relevant Grievance Redressal

Invitation for “Request for Proposal” for Implementation of Group Health Insurance-KILA

SECTION A - TECHNICAL PROPOSAL:

Essential Documents & Eligibility Criteria of Firms

1. The Insurance Company / Insurance Broker shall attach copies of the renewal of the IRDA

license (previous two years) as a proof of its registration.

2. The undertaking by the bidder regarding agreement to all the terms and conditions (Annexure 1) of KILA as provided in this tender.
3. Quote submitted from Insurance Company either directly or through Insurance Broker should be through Regional Office or Divisional Office in the State of Kerala and should be in Annexure 2 format.
4. Insurance Broker Registration Certificate (ROC Certification from Kerala) Copy to be attached
5. Broker should have an experience of more than 5 years.
6. 3 Years previous experience of Broker in handling Health Insurance of more than 6000 Lives (Copy of Policy to be attached)

SECTION B - FINANCIAL PROPOSAL FINANCIAL PROPOSAL

The offer for implementation of Group Health Insurance Policy for KILA employees, covering the benefits as indicated above with premium rates in the format attached (Annexure-2)

Content of RFP Documents.

1. The participant must submit the proposal as per the details mentioned below:
 - (i) Technical proposal
 - (ii) Financial proposal
2. The submitted proposals shall remain valid for 180 (One hundred and eighty) days after the deadline for submission. In exceptional circumstances, prior to the expiry of the original time limit, the participants' consent may be solicited for an extension of the period of validity. The request and the responses thereto shall be made in writing.
3. The proposals may be cancelled. --
 - (a) if both covers i.e. Financial Proposal and Technical Proposal are not submitted in the respective covers.
 - (b) if any details related to the financial proposal are mentioned in technical proposal.
4. Amendments to tender documents. --
 - (a) At any time 48 hours prior to the deadline for submission of RFP, the KILA may , for any reason, modify the tender documents, by amendments.
 - (b) The amendments will be notified through corrigendum posted on the website www.kila.ac.in. Such amendments will form part of the tender document. Bidders are advised to constantly watch for any corrigendum at the above-mentioned website.
 - (c) In order to provide prospective participants reasonable time to take the amendments into account in preparing their tenders, the Authority may, at its discretion, extend the deadline for the submission of the tender.
5. Signature in each page of document
Each page of proposal document uploaded must be signed by the competent authority of the participant. Any document or sheet not signed shall also be a cause for rejection of the proposals.
6. Procedure for evaluation of the Technical and Financial Proposals
KILA will constitute a proposal evaluation committee to evaluate the responses of the participants. The

Proposal Evaluation Committee shall evaluate the responses to the proposal and all supporting documents & documentary evidence listed below. Inability to submit requisite supporting documents or documentary evidence, may result in non- consideration of the proposals. The decision of the Proposal Evaluation Committee in the evaluation of responses to the proposals shall be final. No correspondence will be entertained outside the evaluation process of the Committee. The short-listed participants/consortium shall be called for detailed presentation/meeting in Thrissur.

Once the technical proposals have been evaluated, only the qualified tenderers will be informed about the opening of financial proposal, and such financial proposal will be opened in the presence of one representative of each qualified tenderer who choose to be present. The contract will be awarded to the tenderer, whose tender is determined to be the lowest evaluated one among the qualified tenderers.

This scheme shall be implemented through the insurance company approved by IRDAI, after a competitive bidding process, by giving preference to public sector insurance company. Hence, in case of having more than one company/consortium with L1 status after opening of financial bid, preference will be given to public sector company/consortium, if any, among them.

The Authority reserves the right to accept or reject any tender or annul the tender process and reject all tenders at any time prior to award of contract.

8. Notification of award and signing of Agreement.

Orders accepting the proposal will be issued by the Director General, KILA. The successful participant shall enter into a signed Agreement within seven days of receipt of the order communicating the order of acceptance of proposal.

9. Period of agreement.

The agreement will be in force for a period of one year from the date of commencement of the Scheme. The Authority shall have the right to cancel the agreement, at any time during the period of the Scheme, if the insurance company defaults in delivery of services or it is found that it has misrepresented any fact during the tender process to attain qualification or breaches any of the conditions of the contract.

Submission of Proposals.

The offer for implementation of Group Health Insurance Policy for KILA employees, covering the benefits as indicated above with premium rates in the format attached (Annexure-2) and other terms and conditions should reach this office on or before 4 PM on 22.02.2025

The quotations received before the last date and time shall be opened at 3PM on 24.02.2025 in the presence of those who wish to be present at the time of opening. Further discussions on the offers received will be held after going through the offers. For any clarification in this regard, please contact Office of the KILA. (Phone-0487 - 2207107)

Schedule of Request for Proposals (RFP)

1	Publication of RFP	10.02.2025
2	Authority response to queries latest by	15.02.2025
3	RFP due date	22.02.2025
4	RFP technical proposal evaluation	24.02.2025 3PM
5	RFP financial proposal evaluation	After the successful evaluation of technical bids.

Director General

ANNEXURE-1

ACCEPTANCE OF TERMS AND CONDITIONS IN LETTERHEAD OF COMPANY

I/We hereby agree to the terms and conditions given above.

Authorized Signatory: (Name & Designation)

Address of the Insurance Company with Telephone No.:

Place:

Date:

ANNEXURE-2

To
Director General
Kerala Institute of Local Administration (KILA)
Mulamkunnathukavu P.O
Thrissur -680 581

Sir,

As per your Request for Proposal No..... dated,published in the www.kila.ac.in on /...../2025 and the terms and conditions published on your website dated /..../2025 we,.....(Name of Insurance Company with Division or Branch / Name of Broker) quote below our Premium Rates ofInsurance Company Ltd. for enrolment/renewal of the Group Health Insurance Policy for the period from One Year

Quotation for providing Group Health Insurance Coverage to KILA

Premium rates for covering employees (Employee, Spouse and Dependent Children)

Sum Insured	Premium Per Family with all tax and charges
3 Lakh floater	
Corporate Buffer (Rs.6,00,000)	

We agree to the terms and conditions stipulated in the Request for Proposal and we attach herewith a duly signed copy of the terms and conditions in token of acceptance of the same.

Authorized Signatory: (Name & Designation)
Address of the Insurance Company with Telephone No.:
Place:
Date:

* This is a computer generated document. Hence no signature is required.