

**Queries and Clarification: Hiring the services of Insurance Agency for providing Medi-claim facilities to BRLPS Employees**

S.No.	Queries Raised	Clarification																																																																																																																								
1.	<p>Maternity Census is not there in the RFP. Please provide the following information-</p> <p>(i) Age Wise Sum Insured Break Up.</p> <p>(ii) Employee Wise Sum Insured Break Up</p> <p>(iii) Age Wise break up of female employees and Wife.</p> <p>(iv) Employee Gender Break Up.</p>	<table border="1"> <thead> <tr> <th colspan="4"><b>(i) Age wise Sum Insured Break Up</b></th> </tr> <tr> <th>Age Group</th> <th>SI-300,000</th> <th>SI-450,000</th> <th>Grand Total</th> </tr> </thead> <tbody> <tr><td>0-25</td><td>5,991</td><td>147</td><td>6,138</td></tr> <tr><td>26-35</td><td>5,238</td><td>60</td><td>5,298</td></tr> <tr><td>36-45</td><td>2,803</td><td>105</td><td>2,908</td></tr> <tr><td>46-55</td><td>3,032</td><td>40</td><td>3,072</td></tr> <tr><td>56-65</td><td>3,686</td><td>60</td><td>3,746</td></tr> <tr><td>66-70</td><td>1,419</td><td>48</td><td>1,467</td></tr> <tr><td>71-75</td><td>617</td><td>37</td><td>654</td></tr> <tr><td>76-80</td><td>301</td><td>17</td><td>318</td></tr> <tr><td>80+</td><td>135</td><td>5</td><td>140</td></tr> <tr><td><b>Grand Total</b></td><td><b>23,222</b></td><td><b>519</b></td><td><b>23,741</b></td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="4"><b>(ii) Employee wise Sum Insured Break Up</b></th> </tr> <tr> <th>Relationship</th> <th>300,000</th> <th>450,000</th> <th>Grand Total</th> </tr> </thead> <tbody> <tr> <td><b>SELF</b></td> <td><b>5,247</b></td> <td><b>103</b></td> <td><b>5,350</b></td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="4"><b>(iii) Age Wise break up of Female Employee and Wife</b></th> </tr> <tr> <th>Row Labels</th> <th>Female Employee</th> <th>Wife</th> <th>Grand Total</th> </tr> </thead> <tbody> <tr><td>0-25</td><td>124</td><td>617</td><td>741</td></tr> <tr><td>26-35</td><td>976</td><td>1,493</td><td>2,469</td></tr> <tr><td>36-45</td><td>331</td><td>412</td><td>743</td></tr> <tr><td>46-55</td><td>23</td><td>45</td><td>68</td></tr> <tr><td>56-65</td><td>6</td><td>6</td><td>6</td></tr> <tr><td>66-70</td><td>3</td><td>3</td><td>3</td></tr> <tr><td>71-75</td><td>1</td><td>1</td><td>1</td></tr> <tr><td>76-80</td><td>1</td><td>1</td><td>1</td></tr> <tr><td><b>Grand Total</b></td><td><b>1,454</b></td><td><b>2,578</b></td><td><b>4,032</b></td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="4"><b>(iv) Employee Gender Break Up</b></th> </tr> <tr> <th></th> <th>Female</th> <th>Male</th> <th>Grand Total</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>1,454</td> <td>3,896</td> <td>5,350</td> </tr> <tr> <td><b>Grand Total</b></td> <td><b>1,454</b></td> <td><b>3,896</b></td> <td><b>5,350</b></td> </tr> </tbody> </table>	<b>(i) Age wise Sum Insured Break Up</b>				Age Group	SI-300,000	SI-450,000	Grand Total	0-25	5,991	147	6,138	26-35	5,238	60	5,298	36-45	2,803	105	2,908	46-55	3,032	40	3,072	56-65	3,686	60	3,746	66-70	1,419	48	1,467	71-75	617	37	654	76-80	301	17	318	80+	135	5	140	<b>Grand Total</b>	<b>23,222</b>	<b>519</b>	<b>23,741</b>	<b>(ii) Employee wise Sum Insured Break Up</b>				Relationship	300,000	450,000	Grand Total	<b>SELF</b>	<b>5,247</b>	<b>103</b>	<b>5,350</b>	<b>(iii) Age Wise break up of Female Employee and Wife</b>				Row Labels	Female Employee	Wife	Grand Total	0-25	124	617	741	26-35	976	1,493	2,469	36-45	331	412	743	46-55	23	45	68	56-65	6	6	6	66-70	3	3	3	71-75	1	1	1	76-80	1	1	1	<b>Grand Total</b>	<b>1,454</b>	<b>2,578</b>	<b>4,032</b>	<b>(iv) Employee Gender Break Up</b>					Female	Male	Grand Total	Employee	1,454	3,896	5,350	<b>Grand Total</b>	<b>1,454</b>	<b>3,896</b>	<b>5,350</b>
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2.	<p>Claim Dump Ratio is required having following information-</p> <p>(i) Age wise</p> <p>(ii) Disease wise</p> <p>(iii) Last year premium Amount</p> <p>(iv) Last year claimed Amount</p>	Details attached as Annexure-B <i>(Separate Excel Sheet Attached)</i>																																																																																																																								
3.	Pl. provide last year Scope of Work	The Scope of Work is same for the Year 2018-19 and 2019-20. No changes in the Policy Terms.																																																																																																																								
4.	Please provide premiums for the last three years and claim ratio. Also share average number of lives covered	Details attached as Annexure-A <i>(Separate Excel Sheet Attached)</i>																																																																																																																								
5.	Will brokering firms are allowed to participate in bid?	<p>Brokering firms are not allowed.</p> <p>It has been clarified that Insurance Companies who have proper licenses to carry out the insurance business are eligible to bid.</p>																																																																																																																								
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S.No.	Queries Raised	Clarification
7.	Whether L1 will be decided on total quoted premium? Please clarify	Yes As per RFP, L1 will be decided based on their total quoted premium amount.
8.	In case, if a patient has no ID proof, photo of the patient can be taken by the hospital. Please clarify.	In case of dependent children in the age group of 4-10 Yrs, going to school, Id Card of the school to be considered. For infants upto age limit of 3 Years, in case of unavailability of valid id proof, Certified copy from the notary with the photograph be accepted and cashless be approved. In rare case of unavailability of Photo id proof of any other dependent members of the family photograph certified from the notary be considered by the Insurance.
9.	Please define who will be dependants.	<ul style="list-style-type: none"> <li>■ Dependants - Self, Father, Mother, Spouse, Child 1 &amp; Child 2.</li> <li>■ No In-Laws are covered under the policy. In case of married female employees, her Parents are covered not In-Laws.</li> </ul>
10.	As per para 5 [eligibility criteria] of Invitation for Proposal of RFP, Agency has to submit signed photocopy/ photocopies of agreement/s with the client in support of their experience in providing Medi Claim facilities. Some of the partner with whom contract has been signed for providing Medi Claim facilities may not like to share their contract. Please clarify	Agency may submit the following documents in support of their experience in providing Medi Claim facilities to other clients – (i) signed photocopy/photocopies of agreement/s with the client <b>OR</b> (ii) signed photocopy/photocopies of agreement/s with the client having contract value deleted <b>OR</b> (iii) Notarified undertaking from the agency indicating the name of client, type of services and period of assignment.
11.	Pleas provide the following information of the previous contract- (i) Name of patient with age (ii) Sum Insured (iii) Dependant/Employee (iv) Approved Claim (v) Name of disease (vi) Cashless/Reimbursement (vii) Outstanding Claims (viii) Age wise/disease wise claim status	Details attached as Annexure-B ( <i>Separate Excel Sheet Attached</i> )
12.	Can we submit proposals offline?	No, bidders have to submit proposal online on the portal <a href="https://www.eproc.bihar.gov.in">https://www.eproc.bihar.gov.in</a>
13.	It has been further clarified, that TPA should have maximum number of hospitals in their network in all 38 districts of Bihar.	
14.	It has also been clarified that TPA should have an office in Patna.	
15.	It has been also clarified that the number of employees may increase/decrease during the period of contract.	