



Bihar Prashasanik Sudhar Mission Society (BPSMS)

Bihar Prashasanik Sudhar Mission Society,
Sinchai Barrack-1, Harding Road, Patna,
URL : <https://bpsm.bihar.gov.in>

Invitation for Expression of Interest (EOI)

BPSMS-EOI/01/2025

Subject: Invitation to Scheduled Commercial Banks for Proposals on Mediclaim/Group Health Insurance scheme for Contractual Employees.

Bihar Prashasanik Sudhar Mission Society (BPSMS) invites proposals from Scheduled Commercial Banks to provide Mediclaim Policy/Group Health Insurance Scheme for approximately 4,000 contractual employees deployed in different districts in the State of Bihar. Bidders who Participated in the EOI process will be eligible for the next phase of the selection process to provide Mediclaim Policy/Group Health Insurance Scheme to contractual employees. Detailed Expression of Interest documents may be downloaded from **URL:** <https://bpsm.bihar.gov.in/>

IMPORTANT INFORMATION

Non-Refundable EOI document Cost	Rs. 10,000/- demand draft from a scheduled bank drawn in favour of Bihar Prashasnik Sudhar Mission Society, Patna
Submission of EOI document	All working days during office hours starting from 16.01.2025 till 05.02.2025 during office hours.
Contact Person	Dhananjay Kumar, Procurement Officer, 7543032851 Satish Ranjan Sinha, OSD, 9717090818
Last date for submission	05.02.2025 till 6.00 pm
Date of Power Point Presentation	28.01.2025 at 11:30 am BPSMS Meeting Hall, Patna
Opening of Financial Bid	To be informed later

Expression of Interest (EOI) Document

1. Key Features of the Proposed Arrangement:

i. Bank Responsibilities:

- a. **Mediclaime:** Provide health insurance coverage for employees and their families (as per chosen composition by BPSMS), including hospitalisation, pre/post-hospitalization expenses, and cashless transactions at network hospitals through Channel Insurance partner(s).
- b. **Channel Partnership:** The bank should be a channel partner of an insurance company capable of providing a comprehensive Mediclaime Policy to contractual employees.
- c. **Mediclaime Cards:** Ensure the Mediclaime Policy provides Mediclaime cards to all insured contractual employees for easy access and identification. BPSMS will provide a list of BPSMS contractual employees.
- d. **Deployment of TPA Members:** Ensure the deployment of Third-Party Administrator (TPA) team members (No-2) from the insurance company at the State Headquarters of BPSMS. These TPAs will coordinate directly with the insurance company to streamline and expedite the reimbursement of insurance claims.
- e. **Account Opening:** Open primary and salary/honorarium accounts for BPSMS and its contractual employees in its Patna Branch and branches in 38 districts.
- f. **IT-Based Solution:** Provide an IT-based solution for efficient management of payroll processing of the employees on a Parent-Child relation basis. Authorized Officers of BPSMS (HQ) and its offices in districts to be provided access for disbursement of honorarium from the central pool account directly into the honorarium/salary account of the contractual employees, with provision for mandatory deductions/deposits as per Employees Provident Fund Act and other specified conditions.
- g. **Compliance and Reporting:**
 - Adhere to all regulatory requirements and guidelines for providing insurance policies.
 - Regularly report to BPSMS on the status of claims, policy updates, and any other relevant information. The bank must provide comprehensive monthly and annual reports, including but not limited to, salary account activity, fund transfers, and other relevant metrics.

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II. **Mediclaime Policy Categories:**

Mediclaime Policy/Group Health Insurance Scheme for approximately 4,000 contractual employees which may be increased or decreased.

- **Composition 1:** Coverage for the contractual employee only.
- **Composition 2:** Coverage for the employee, spouse, and two children.
- **Composition 3:** Coverage for the employee, spouse, two children, and dependent parents.

III. **Benefits to be Covered:**

- Hospitalization expenses
- Pre- and post-hospitalization expenses
- Cashless transactions at network hospitals
- Mediclaime card for easy access and identification
- Sum Insured: Quotes to be provided for Rs. 5 Lakhs as well as Rs. 10 Lakhs. BPSMS will decide on the final category.

2. Banks are requested to provide below mentioned details

Project Implementation and Service Details

I. Implementation Methodology of the Project:

- **Planning and Initiation:** Define project scope, objectives, and deliverables. Establish a project team and develop a detailed project plan.
- **Partnership Establishment:** Form a channel partnership with an insurance company to provide comprehensive Mediclaime policies.
- **System Setup:** Implement IT solutions for payroll processing and insurance management. Ensure integration with existing systems.
- **Deployment:** Roll out Mediclaime policies and distribute Mediclaime cards to all insured employees. Deploy Third-Party Administrator (TPA) team members at the State Headquarters.
- **Training and Awareness:** Conduct training sessions for employees on the use of Mediclaime services and IT systems.

- **Monitoring and Evaluation:** Regularly monitor project progress and evaluate performance against set objectives.

II. Service Levels to Solve Any Issues Related to Insurance Services:

- **Response Time:** Ensure a maximum response time of 24 hours for any insurance-related queries or issues.
- **Resolution Time:** Aim to resolve all insurance claims and issues within 7 working days.
- **Support Availability:** Provide customer support during office hour through a dedicated helpline and email support.

III. Support Services Provided by Banks Related to Insurance Services:

- **Customer Support:** Offer dedicated customer support for insurance-related queries and issues.
- **Claim Assistance:** Assist employees in filing and tracking insurance claims.
- **Account Management:** Manage salary/honorarium accounts and ensure seamless payroll processing.
- **Regular Updates:** Provide regular updates on policy status, claims, and any changes in insurance services.

IV. Monitoring Parameters for the Project:

- **Claim Processing Time:** Track the time taken to process and settle insurance claims.
- **Customer Satisfaction:** Measure employee satisfaction with insurance services through regular surveys.
- **Compliance:** Ensure adherence to regulatory requirements and guidelines.
- **Reporting:** Generate monthly and annual reports on claim status, policy updates, and account activities.

V. Features of the IT Solution for Efficient Management of Payroll Processing for Contractual Employees:

- **Automated Payroll Processing:** Automate payroll calculations and disbursements.

- **Parent-Child Account Management:** Manage payroll on a Parent-Child relation basis, allowing centralized control with decentralized access.
- **Real-Time Access:** Provide authorized officers with real-time access to payroll data and disbursement capabilities.
- **Compliance Integration:** Ensure compliance with the Employees Provident Fund Act and other relevant regulations.
- **Reporting and Analytics:** Generate detailed payroll reports and analytics for better decision-making.

VI. Training and Awareness About the Services Provided by Bank:

- **Training Sessions:** Conduct regular training sessions for employees on the use of Medclaim services and IT systems.
- **Awareness Programs:** Organize awareness programs to educate employees about the benefits and features of the insurance services.
- **User Manuals and Guides:** Provide comprehensive user manuals and guides for easy reference.
- **Support Resources:** Offer online resources and tutorials to assist employees in using the services effectively.

VII. Bidder Presentation:

- **Invitation:** Shortlisted bidders will be invited to present their proposals.
- **Presentation Content:** Bidders should cover their implementation plan, service levels, support services, monitoring parameters, IT solution features, and training programs.
- **Evaluation:** Presentations will be evaluated based on clarity, feasibility, and alignment with BPSMS requirements.

3. Document Submission:

Submission of EOI Response

Scheduled Commercial Bank bidders are required to thoroughly review and understand all instructions, forms, terms, and requirements outlined in the EOI document. It is crucial to provide all requested information and ensure that the response of the bidder is fully compliant with the EOI document specifications. Failure to do so may result in the rejection of the bid due to non-responsiveness.

Key points to consider:

- **Examine All Instructions:** Carefully read and follow all instructions provided in the bid document.
- **Complete All Forms:** Ensure that all required forms are accurately completed and included in the submission.
- **Adhere to Terms and Requirements:** Comply with all terms and conditions specified in the bid document.
- **Provide Comprehensive Information:** Furnish all necessary information as requested to avoid any omissions.
- **Ensure Responsiveness:** Submit a bid that is fully responsive to every aspect of the bid document to avoid disqualification.

Sr. No	Details	Description
1	Name of the Bidding Agency	
2	Registered Office address Telephone Number Fax Number e-mail	
3	Correspondence/ contact address in Patna	
4	Details of Contact person (Name, designation, address etc.) Telephone Number Fax Number e-mail	

5	GST Number	
6	How many years has your organization been in business under your present name? What were your fields when you established your organization? When did you add new fields (if any)?	
7	What type best describes your organization (documentary proof to be submitted)	
10	Number of Bank Branch in the State of Bihar	
11	Share the Address of Bank Brach for all 38 districts in Bihar	
12	Name of Corporate clients/ Government Clients of the Bank for Mediclaim/ Group Health Insurance Policy (enclosed -Copy of agreement with Policy details)	

4. Submission of EOI Documents

Location: Mission Director ,Bihar Prashasanik Sudhar Mission Society (BPSMS)
Sinchai Barrack - 1, Harding Road, Patna or downloaded from
<https://bpsm.bihar.gov.in>

Date and Time of Submission: 05.02.2025 till 6.00pm

EOI Document Cost is Non-Refundable

Submission Procedure:

a) **Sealed Envelope:** Submit the EOI documents in a sealed envelope, clearly marked as “EOI for Group Health Insurance Policy for BPSMS Employees.”

b) **Submission Deadline:** The sealed envelope should be submitted to the office of the Mission Director, BPSM by the specified deadline. If sending by post, ensure the documents reach the office before the prescribed time and date. BPSMS will not be responsible for any courier or postal delays.

c) **Assessment:** BPSMS will assess the ability and credentials of the service provider. Financial documents will be issued only to firms recommended by the assessment committee.

d) **Signature and Seal:** The authorized representative of the bidder must sign each page of the document and affix the office seal.

e) **Conformity:** EOIs that do not conform to the specified requirements will be rejected without explanation.

f) **Submission Method:** EOIs sent by FAX or email will not be considered for evaluation.

g) **Eligibility:** A list of Contractual employees will be provided for Medclaim/Group Health Insurance by BPSMS, regardless of age, who are eligible to join the scheme.

h) **Beneficiary Management:** The scheme should allow for the addition or deletion of beneficiaries throughout the year on a pro-rata basis.

i) **Compliance:** The qualified insurance company/TPA must comply with all orders and notifications issued by IRDA and the Government at their own cost.

j) **Penalty for Unsatisfactory Service:** In case of unsatisfactory service, a suitable penalty will be imposed by the competent authority of BPSMS after issuing a notice and giving the service provider a chance to rectify the issue.

k) **Claim Settlement:** Failure to settle any claim within a reasonable timeframe, as decided by the competent authority of BPSMS, will result in a penalty. The contract period is initially for three years, extendable on mutually agreed terms, and can be terminated with one month's notice in case of unsatisfactory services or lapses.

l) **Agreement:** An agreement in a mutually approved format will be signed between BPSMS and the insurance company/TPA. BPSMS reserves the right to modify any terms and conditions before signing the agreement.

m) **Policy Continuation:** The insurance company must continue the policy until the completion date without asking for additional premiums, except for the addition of members on a pro-rata basis.

n) **Dispute Resolution:** Any disputes will be resolved through conciliation and arbitration. If unresolved, the matter will be referred to the Mission Director, Bihar Prashasanik Sudhar Mission Society, Patna whose final decision will be binding. Disputes are subject to the jurisdiction of the courts in Patna only.

5. Selection Criteria:

The bidder with the lowest bid value in each category/composition will be declared the successful bidder for that category.

BPSMS will be free to choose one of the category from **Anexure II** for covering its contractual employees under Group Health Insurance Scheme and to pay the premium of Medclaim, accordingly after price discovery through the tender process.

6. Acceptance / Rejection/Modification of EOI:

Bihar Prashasanik Sudhar Mission Society reserve the right to accept/reject any (or) all EOIs submitted without assigning any reason, whatsoever. Incomplete and conditional EOI applications would be summarily rejected. Bihar Prashasanik Sudhar Mission Society also reserves the right to modify or amend the EOI documents at its own initiative or in response to clarifications requested by prospective Bidders through Amendment/ Corrigendum.

Procurement Officer
Bihar Prashasanik Sudhar Mission society

Annexure-I

(To be printed on office letterhead)

To,
Mission Director
Bihar Prashasnik Sudhar Mission
Patna

Sub : Expressions of Interest for implementation of Mediciam /Group Health Insurance cover for contractual employees of BPSMS

Dear Sir,

Inreference to the above, I/We are enclosing our irrevocable Expression of Interest (EOI) for Mediciam/Group Health Insurance cover to contractual employees of BPSMS.

I/we hereby declare that I/we have carefully read and understood the above referred EOI document including instructions, terms and conditions and all its contents stated there in and accordingly we are showing our interest for providing the said services.

Thanking you,

Yours sincerely

Signature of the Authorised Person

Name: _____

Designation: _____

Contact / Mobile No. _____

Annexure-II

Financial Bid Format

Catetory/ Composition	Details	Annual Insurance premium for a tenure of 3 years for Sum Insured 5 Lakhs	Annual Insurance Premium for a tenure of 3 years for Sum Insured 10 Lakhs
Composition 1	Employee Only		
Composition 2	Family Composition: Employee, Spouse and 2 Children		
Composition 3	Family composition: Employee, Spouse, 2 children, and Dependent Parents		

Signature of the Authorised Person

Name: _____

Designation: _____

Contact / Mobile No. _____