

GOVERNMENT OF ARUNACHAL PRADESH
OFFICE OF THE DIRECTOR OF HEALTH SERVICES CUM EXECUTIVE DIRECTOR,
APCMUHIS
NAHARLAGUN

No. APCMUHIS/Meeting/08/2014

Dated Itanagar the 31st August 2016

Minutes of the meeting

The 3rd meeting of the Committee of Experts to review and streamline **Arunachal Pradesh Chief Minister's Universal Health Insurance Society** (APCMUHIS) was held on 31st August 2016 at the CS conference hall, Secretariat complex, Itanagar under the Chairmanship of Shri Ashish Kundra, IAS, Commissioner (Finance), Govt of Arunachal Pradesh. The members who attended the meeting are as attached at *Annexure 1*.

The meeting began with welcome note by the Chairman who explained about objectives of convening the meeting. Thereafter there was a power point presentation by Mr Melwyn D'Souza the representative of the insurance company on the overall performance of the scheme vis a vis- enrolment status, status of empanelment of new hospitals, claim summary of the scheme, medical audit, initiatives, major issues related to implementation, etc.

Open discussions were held led by Chairman and members present regarding the issues in enrolment process like ability of system to check duplication of cards, unnecessary rejections of claims on bills raised by hospitals, package revision, premium payment, etc.

After detailed discussion regarding various aspects of the scheme among the members the following were the conclusions / recommendations arrived at during the 3rd meeting of the APCMUHIS review expert committee:

1. The committee members felt that there is a need to relook at the disease packages and package rates. It was decided that the insurance company will issue a redraft of the disease package and package rates taking Central Government Health Scheme (CGHS) as the baseline which would then be examined by Government through a sub-committee to arrive at a mutually agreed point.
2. It was agreed that there is need to reduce the number of empanelled hospitals under the scheme for better services and monitoring. For hospitals located outside the state it was decided to retain only those hospital –a) Where many patients from the state go often for treatment b) to retain only one or maximum two hospitals in a city. c) To retain some highly specialised hospitals irrespective of footfall of patients from the state.
3. The insurance company was asked to work out modalities / feasibility of payment directly to beneficiaries as reimbursement of their medical expenses as

per already defined package rates even if the hospital is not empanelled (specifically for highly specialised hospitals which do not subscribe to the insurance model like CMC Vellore, Tata Memorial, Mumbai, AIIMS Delhi, etc). The insurance company officials agreed that in principle it is possible and assured to work out the details.

4. The Chairman pointed out that during the meeting with insurance company during April 2016 the insurance company was asked to work out the feasibility about option for increased coverage beyond 2 lacs by interested individual families wherein top up premium would be paid by individual families and sought status from the insurance company officials. The insurance company officials assured to look into the matter again.
5. To enable early settlement of claims insurance company officials were directed to delegate authority to the company doctor posted at Itanagar for verification and final settlement of claims. The house felt that there is no necessity for physical papers verified by the insurance company doctor posted at Itanagar to be again subjected to recheck at Mumbai office. The insurance company officials assured to look into the matter.
6. The Chief Medical Superintendent of Tomo Riba State Hospital (TRSH), Naharlagun complained that most of bills raised by his hospital on the claims have not been paid and also cited instances wherein there have been rejections on flimsy ground or the reason for rejections were not mentioned even after it was verified by insurance company's doctor posted at Naharlagun. The Chairman directed the insurance company officials to settle all the due claims of TRSH by 30th September 2016. The insurance company officials assured to look into the matter.
7. The Chairman directed all the stakeholders to expedite website creation and real time data dashboard and need for making it more interactive.
8. The insurance company officials brought to the notice of the Chairman that payment of premium to the insurance company should not be linked to claim settlement rather to the cards enrolled to which the Chairman agreed as a fair proposition. It was clarified that the 'unused premium' mentioned in the payment clause of the Letter of Agreement (LOA) referred to the premium released based on the target of card enrolment and its achievement in each quarter for the 1st year. To bring clarity in interpretation of payment clause No 6 of the LOA it was clarified that "Premium would be paid every year in four quarterly instalments @ 25% of the total card count without linkage to claim settlement on or before the 1st day of the quarter. For enrolment in the middle of the year proportionate premium would be calculated and paid in the end of the policy year."
9. To avoid duplicity of cards / individuals the Insurance Company was asked by the Chairman to explore the possibility of putting in place a system for software



check and if possible to go for Aadhar based seeding. The insurance company assured to look into the matter.

10. The Insurance Company officials raised the issue of Service tax wherein they insisted that it has to be paid by the state Government as these are taxes whose rates are determined by Govt of India and the amount goes to the Government of India as per statutory requirements. The Chairman directed the department to reprocess the file to be critically re-examined by the finance department.
11. The Insurance Company officials also raised the issue of outstanding dues on the premium for new enrolment of APCMUHIS held during 2015-16. The Chairman assured the insurance company officials that the issue would be sorted out shortly.
12. The existing "Letter of Agreement" shall stand modified as per changes agreed upon by both parties.

The meeting ended with vote of thanks.


Sd/-
(Asish Kundra), IAS
Commissioner (Finance) cum Chairman Expert
Committee for APCMUHIS review
Govt. of Arunachal Pradesh
Itanagar

No. APCMUHIS/Meeting/08/2014

Dated Naharlagun the 19th September 2016

Copy to:

- I. PPS to the Hon'ble Chief Minister , Arunachal Pradesh cum Chairman, APCMUHI Society , Itanagar for information
- II. PS to Chief Secretary, Government of Arunachal Pradesh, Itanagar
- III. PA to Commissioner (Finance), Government of Arunachal Pradesh, Itanagar.
- IV. PA to Commissioner (RD&PR), Government of Arunachal Pradesh, Itanagar .
- V. PA to Commissioner (Health & FW), Government of Arunachal Pradesh, Itanagar.
- VI. Secretary (Planning), Government of Arunachal Pradesh, Itanagar.
- VII. Secretary (Law), Government of Arunachal Pradesh, Itanagar.
- VIII. The Director of Health Services cum Executive Director, APCMUHIS.
- IX. Chief Regional Manager, New India Assurance Company Ltd., Guwahati.
- X. The Finance & Accounts Officer, Directorate of Health Services for information and further needful action.
- XI. The State Nodal Officer (APCMUHIS) Directorate of Health Services for information and further needful action
- XII. Office copy.


(Dr Moji Jini)
Director of Health Services cum
Executive Director, APCMUHIS
Govt. of Arunachal Pradesh
Naharlagun