



## GOVERNMENT OF KERALA

### Abstract

Finance Department - Medical Insurance Scheme for State Government  
Employees and Pensioners - MEDISEP - Grievance Redressal Mechanism  
- Orders issued.

### FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P) No.76/2022/Fin

Dated, Thiruvananthapuram, 27.06.2022

- Read:
- 1) G. O.(P) No.54/2017/Fin Dated 24/04/2017.
  - 2) G. O.(P) No. 01/2022/Fin Dated 01/01/2022.
  - 3) G.O.(P) No. 70/2022/Fin Dated 23/06/2022.

### ORDER

Government have accorded sanction for the implementation of Medical Insurance Scheme for the State Government Employees, Pensioners/Family pensioners and their eligible family members based on the recommendation of the Tenth Pay Revision Commission vide the Government Order read 1<sup>st</sup> above. Later, it was decided to extend the scheme to employees and pensioners of Universities which receive Grant-in-Aid from State Government and Local Self Government Institutions and directly recruited personal staff of Chief Minister, Ministers, Leader of opposition, Chief Whip, Speaker, Deputy Speaker, Chairmen of Financial Committees and Personal staff pensioners and family pensioners with a provision to avail cashless medical assistance through an insurance company selected by

competitive bidding process. Vide Government Order read 2<sup>nd</sup> above, Government have issued in principle approval for the implementation of the scheme through the Oriental Insurance Company Limited. Now, Government have issued sanction for the commencement of MEDISEP scheme through the Oriental Insurance Company Limited w.e.f 01/07/2022 vide the Government Order read 3<sup>rd</sup> above and was ordered therein that the detailed procedure for Grievance Redressal Mechanism will be issued separately.

Government have examined the matter in detail and are pleased to accord sanction for the implementation of the following Grievance Redressal Mechanism designed for MEDISEP, with the intention of timely redressal of disputes if any, which may arise between the stakeholders viz. Insurer & Beneficiary, Insurer & Empanelled hospital, Beneficiary & Empanelled hospital during the policy plan period in connection with the validity, interpretation, implementation or alleged breach of any provision of the scheme.

### **GRIEVANCE REDRESSAL THROUGH THE INSURER (OICL)**

The grievance/complaint should be filed within 30 days of obtaining discharge from the hospital.

- 24\*7 hours Call Centre having active IVRS (Interactive Voice Response System) will be opened and operated by the designated Third Party Administrators (TPAs) of the Insurer for grievance redressal. The toll-free number printed on the Medisep ID card of the beneficiaries shall be used for accessing the Call Centre. Through the system, the aggrieved can raise a ticket for voice complaints and the call centre executives will contact the aggrieved and initiate appropriate action for complaint resolution. If the aggrieved is not satisfied, he/she can request the call centre executives to escalate the complaint to the grievance redressal mechanism of the Insurer. Ticket IDs will be generated for such complaints and their status will be updated in the MEDISEP portal.

- The aggrieved can also file a complaint directly through the 'Grievance' link of MEDISEP website. The other stakeholders (hospital authorities/ the Insurer/ the TPAs) also will be provided with separate login credentials. On logging into the link, the aggrieved can post their complaint and submit the same for redressal. The grievance will get registered with a unique Ticket ID. The insurer will redress the grievance and intimate their decision to the aggrieved through MEDISEP portal.

- In all the above cases, an intimation will be sent through SMS to the registered mobile number of the aggrieved, once the case is disposed of. Also, the previous grievances raised by the aggrieved if any, will be displayed on their profile against the corresponding Ticket ID, and their status can also be seen.

### **THREE TIER GRIEVANCE REDRESSAL MECHANISM**

A three tier grievance redressal mechanism as per the provisions of MEDISEP scheme will be made operational as follows at the authority level and the aggrieved can approach the same , if not satisfied with the resolution of the Insurer. The aggrieved can approach the Grievance Redressal Committees only after registering the complaint in the MEDISEP portal through toll free number/ MEDISEP website.

Ticket ID/Complaint ID provided by the insurer is mandatory to access the three tier grievance redressal mechanism of the authority. Appeal to District Level Grievance Redressal Committee should be submitted through the 'Grievance' link of MEDISEP website within 30 days of the receipt of the SMS from insurer intimating the disposal of the case, in the registered mobile number of the aggrieved. Access to the portal will be granted after verifying the OTP received in the registered mobile

number. Complaints to these redressal committees should only be raised through the MEDISEP web portal and those received through any other mode of communication will not be admitted.

### **1. District Level Grievance Redressal Committee(DGRC)**

A Grievance Redressal Committee shall be set up in each District for redressing the grievance of Beneficiaries/ Empanelled Health Care Providers/ Insurer by the Government. The Committee will be constituted with the following members:

- i) District Collector / Representative (Convener)
- ii) District Medical Officer
- iii) Representative of the Insurer
- iv) Finance Officer of District Collectorate (District co-ordinator)

The Committee will resolve the grievances within 30 days from the date of receipt of the application. The decision of the Committee will be updated in the MEDISEP web portal and there will be a provision in the portal by which the aggrieved, if not satisfied with the decision of the Committee, can present their complaint to the State Level Grievance Redressal Committee. Appeal to State Level Grievance Redressal Committee should be submitted within 30 days of the receipt of the SMS intimating the disposal of the case, in the registered mobile number of the aggrieved.

### **2. State Level Grievance Redressal Committee(SGRC)**

A State Level Grievance Redressal Committee will be constituted with the following members to examine the grievances which could not be resolved in DGRC.

- (i) Additional Secretary (Health Insurance Department) (Convenor)

- (ii) Additional DHS, Medical
- (iii) Joint Director, Directorate of Medical Education
- (iv) Representative of the Insurer.

The Committee will resolve the Grievances within 30 days from the date of receipt of the application. The decision of the committee will be updated in the MEDISEP web portal and there will be a provision in the MEDISEP web portal by which the aggrieved, if not satisfied with the decision of the committee, can present their complaint to the Appellate Authority for arbitration. Appeal to Appellate Authority should be submitted within 30 days of the receipt of the SMS intimating the disposal of the case, in the registered mobile number of the aggrieved.

### **3. Appellate Authority.**

The Appellate Authority will be constituted with the following members.

- i) Additional Chief Secretary/Principal Secretary (Finance)(Convenor)
- ii) Additional Chief Secretary/Principal Secretary (Health & Family Welfare)
- iii) Director of Health Services.
- iv) Director of Medical Education.

The decision of the Appellate Authority will be final & binding to all the parties. The aggrieved will receive an SMS in their registered mobile number once the case is disposed of.

## **FUNCTIONS OF GRIEVANCE REDRESSAL COMMITTEES**

### **a. District Level Grievance Redressal Committee(DGRC)**

The DGRC shall perform all functions related to handling and resolution of grievances within their respective districts. The specific functions of DGRC will

include:

- The District Collector will act as the Convener of the Committee.
- The Finance Officers of District Collectorates will act as the District co-ordinators of Medisep in order to assist the Convener.
- District Finance Inspecting Officers (DFIO) will act as Assistant co-ordinators of DGRCs. The Assistant co-ordinators will not be provided with separate login credentials in Medisep portal. They will assist the District co-ordinators in discharging their duties.
- In the absence of a District co-ordinator, the Assistant co-ordinator will discharge the duties of the District co-ordinator in DGRC.
- For accessing the web portal, the user IDs and passwords for committee members will be provided by the State Nodal Cell which will have the admin role of Medisep portal.
- The District co-ordinator (Finance Officer), upon accessing the web portal will be able to view the grievances related to the particular district and have to acknowledge the same and forward them to the rest of the committee members. If the grievance does not come under his purview, he can forward it to the co-ordinator of the district concerned through the portal.
- Meeting of the District Level Grievance Redressal Committee shall be arranged by the Convenor on monthly basis which may be conducted either online/offline, during the last week of the month.
- The committee will examine the received grievances during the monthly meetings and the panel members will send back their remarks regarding the

grievance to the conveners through the portal.

- The convener will arrive at a reasoned decision by examining the remarks provided by the committee and intimate the same to the co-ordinator.
- The district co-ordinator will furnish a feedback/closing note to the aggrieved through the MEDISEP web portal .
- An intimation will be sent through SMS to the registered mobile number of the aggrieved, once the case is disposed of, under intimation to the panel members.
- Even if the committee couldn't resolve the grievance within 30 days of the receipt of the complaint, the same should be intimated to the aggrieved through a feedback/closing note.
- Depending on the urgency of the case, the Grievance Committee may decide to meet earlier for a speedier resolution of the grievance.
- Grievances of/against hospitals outside Kerala and the grievances from insured persons residing outside Kerala should be submitted to the DGRC of Thiruvananthapuram district. The District co-ordinators should ensure the same.
- In case of any grievance received from beneficiary related to the hospitalization of beneficiary (service-related issue of the beneficiary) the timeline for DGRC to take decision is within 24 hours from receiving of the grievance.

**b. State Level Grievance Redressal Committee (SGRC)**

- Act as an Appellate Authority for appealing against the orders of the DGRC.

- The Additional Secretary of Finance (Health Insurance) department will act as the Convenor of SGRC.
- The Deputy Secretary/Joint Director of the State Nodal cell will act as the State co-ordinator of Medisep inorder to assist the convener.
- The State Nodal Cell will provide the required login credentials to the committee members and the state co-ordinator.
- The State co-ordinator (Deputy Secretary/Joint Director of the State Nodal Cell), upon accessing the web portal will be able to view the received grievances and will have to acknowledge the same and forward them to the committee members.
- The convener will fix dates for the monthly meetings and intimate the same to the committee members. The committee will examine the grievances received, during the monthly meetings which may be conducted either online/offline during the last week of the month, and the panel members will send back their remarks regarding the grievances to the convenor through the portal.
- The convener will arrive at a reasoned decision by examining the remarks provided by the committee and intimate the same to the co-ordinator.
- The co-ordinator will furnish a feedback/closing note to the aggrieved through the MEDISEP web portal .
- Intimation will be sent through SMS to the registered mobile number of the aggrieved, once the case is disposed of, under intimation to the panel members.



- Even if the committee couldn't resolve the grievance within 30 days of the receipt of the complaint, the same should be intimated to the aggrieved through feedback/closing note through the web portal.

### **c. Appellate Authority**

- The Appellate Authority shall act as the final Appellate Authority at the State Level and shall only accept appeals against the orders of State Level Grievance Redressal Committee.
- The Additional Chief Secretary of Finance department will act as the Convenor of the panel of Appellate Authority.
- The Additional Secretary of Finance (Health Insurance) department will act as the co-ordinator of Appellate Authority in order to assist the convener.
- The State Nodal Cell will provide the required login credentials to the Appellate Authority members and the co-ordinator.
- The co-ordinator (Additional Secretary of Finance (Health Insurance) department) , upon accessing the web portal will be able to view the received grievances and will have to acknowledge the same and forward them to the committee members.
- The Convener will fix convenient dates for the bimonthly meetings and the co-ordinator will intimate the same to the members. The committee will examine the received grievances, during the meetings which may be conducted either online/offline and the panel members will send back their remarks regarding the grievances to the Convenor through the portal.

- The Convenor will examine the remarks and arrive at a reasoned decision based on the remarks provided by the committee and intimate the same to the co-ordinator.
- The co-ordinator will furnish a feedback/closing note to the aggrieved through the MEDISEP web portal .
- Even if it is not convenient for the Appellate authority members to hold the meeting, the Convener of Appellate authority is authorised to arrive at a decision by his own on the received grievances.
- Intimation will be sent through SMS to the registered mobile number of the aggrieved, once the case is disposed of finally, under intimation to the panel members.

#### **Compliance with the orders of the Grievance Redressal Committees**

- The insurer shall ensure that all orders of the Grievance Redressal Committees by which it is bound are complied with within 30 days of the issuance of the order, unless such order has been stayed on appeal.
- If the insurer fails to comply with the order of any Grievance Redressal Committee within such 30 day period, the insurer shall be liable to pay a penalty of Rs. 25,000/- per decision for the first month of such non - compliance and Rs. 50,000 per month thereafter until the order of such Grievance Redressal Committee is complied with. The insurer shall be liable to pay such penalty to the Authority within 45 days of receiving the written notice.
- The Assistant managers of the State Nodal Cell will watch for the implementation of the decisions of Grievance Redressal Committees.

In case of disputes arising between the Government of Kerala and the Insurer, in respect of the validity, interpretation, implementation or alleged breach of any provision of the scheme etc., it can be directly taken up by the Finance (Health Insurance) Department for resolution. The Civil Courts situated at Thiruvananthapuram, Kerala shall have exclusive jurisdiction of any disputes which remain unresolved by any of the above procedures.

**(By Order of the Governor)**  
**RAJESH KUMAR SINGH IAS**  
**ADDITIONAL CHIEF SECRETARY (FINANCE)**

To

The Principal Accountant General ( G & SSA/A&E), Kerala, Thiruvananthapuram.

The Accountant General ( E & RSA), Kerala, Thiruvananthapuram

All Head of Departments and Officers/All Departments ( all Sections) of the Secretariat.

All Secretaries/Additional Secretaries/Joint Secretaries/Deputy Secretaries/Under Secretaries to Government.

The Secretary to Governor

The Advocate General , Kerala

The Registrar, Kerala High court.

The Secretary, Kerala Public Service Commission.

The Registrars of all universities.

The NORKA department.

The Private Secretary to Chief Ministers and Other ministers.

The Private Secretary to Hon'ble Speaker

The Private Secretaries to the leader of Opposition, Government Chief Whip

The Director of Public Relations Thiruvananthapuram.

The Additional Secretary to Chief Secretary

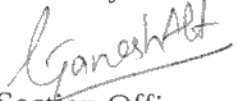
The Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

The Nodal Officer, [www.finance.kerala.gov.in](http://www.finance.kerala.gov.in)

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Section Officer