



## GOVERNMENT OF KERALA

Finance Department- Medical Insurance Scheme for State Government Employees and Pensioners – MEDISEP – Various payment modalities for premium deductions – Accounting Procedures - Orders issued.

### FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P) No.71/2022/Fin

Dated, Thiruvananthapuram 24.06.2022

- Read :- (1) G.O.(P) No.54/2017/Fin Dated 24/04/2017.  
(2) G.O.(Rt) No.1480/2019/Fin Dated 26/02/2019.  
(3) G.O.(P) No.01/2022/Fin Dated 01/01/2022.  
(4) G.O.(Rt) No.936/2022/Fin Dated 10/02/2022.  
(5) G.O.(P) No.70/2022/Fin Dated 23/06/2022

### ORDER

In the Government Order read 1<sup>st</sup> above, sanction has been accorded for the implementation of Medical Insurance Scheme for State Government Employees, Pensioners / Family Pensioners and their eligible family members as per the recommendation of the Tenth Pay Revision Commission. Later the Government 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 GO read 3<sup>rd</sup> above, sanction has been accorded for the implementation of Medical Insurance Scheme for State Government Employees and Pensioners (MEDISEP) through Oriental Insurance Company Ltd. (OICL), and ordered therein that orders regarding effective date of premium deduction and modalities of remittance to State Government Account will be issued separately.

Government after examining the matter in detail are pleased to order that :

- The Medical Insurance Scheme for State Government Employees and Pensioners (MEDISEP) shall be operational with effect from 01/07/2022.
- The dedicated website of the scheme is [www.medisep.kerala.gov.in](http://www.medisep.kerala.gov.in) .
- The employees and pensioners under the purview of the scheme may download their MEDISEP ID cards by visiting [www.medisep.kerala.gov.in](http://www.medisep.kerala.gov.in) .
- Finance Department, being the administrator of the scheme will remit the annual premium in advance to the Oriental Insurance Company Ltd. on quarterly basis (as per the terms and conditions stipulated in the agreement between the Insurer and the State Government for implementing the scheme) by debiting the expenditure under the Head of Account '7610-00-800-89 Interest free advance payment to the Insurance Company towards the implementation of MEDISEP'.
- The annual premium thus remitted for the scheme shall be deducted @ Rs.500 per month from the salary of the employees starting from the month of June 2022 and from the gross monthly entitlement of pensioners due for the month of July 2022.
- All Drawing & Disbursing Officers and Treasury Officers should make necessary arrangements to deduct the monthly premium @ Rs. 500 from the salary of employees and monthly entitlement of pensioners and to remit the same to the following heads of account opened vide GO read 2<sup>nd</sup> and 4<sup>th</sup> above.

MH - 8658 Suspense Accounts	
MIH – 102 Suspense Accounts (Civil)	
SH - 87 Medical Insurance Fund for State Employees and Pensioners.	
SSH- (01)	Contribution from Government Servants, Employees and teachers of Aided Institutions, directly recruited personal staff for Ministers etc.
SSH - (02)	Contribution from State Service Pensioners, including Family Pensioners, Ex-gratia Pensioners,

	Part time contingent pensioners and pensioners of aided Institutions, Personal Staff Pensioners etc.
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- The details of monthly premium remittance of employees and pensioners should be shared with [www.medisep.kerala.gov.in](http://www.medisep.kerala.gov.in) online by the Treasury Department.
- **All Drawing & Disbursing Officers** should make necessary arrangements to deduct the monthly premium @ Rs. 500 from the salary of employees of All India Service Officers (optional) and monthly entitlement of All India Service Pensioners, if they exhibit willingness and to remit the same to the following heads of account.
  - (a) **8658-00-102-87-(03) (Contribution from All India Service Officers)**
  - (b) **8658-00-102-87-(04) (Contribution from All India Service Pensioners)**
- **All Drawing & Disbursing Officers of the Universities** should make necessary arrangements to deduct the monthly premium @ Rs. 500 from the salary of employees and monthly entitlement of pensioners and to remit the same to the following heads of account.
  - (a) **8658-00-102-87-(05) (Contribution from University Employees)**
  - (b) **8658-00-102-87-(06) (Contribution from University Pensioners)**
- Appropriate facility will be provided for verification of premium payment in the MEDISEP portal and the respective DDOs/Nodal Officers should ensure verification of the same before 25th of every month including the premium remittance details from the employees on deputation to other institutions.
- **All Drawing & Disbursing Officers of Local Self Government Institutions** should make necessary arrangements to deduct the monthly premium @ Rs. 500 from the salary of employees and monthly entitlement of pensioners except Panchayaths and to remit the same to the following heads of account.

(a) **8658-00-102-87-(07) (Contribution from Local Self Government Institution Employees)**

(b) **8658-00-102-87-(08) (Contribution from Local Self Government Institution Pensioners)**

- The details of monthly premium remittance of employees and pensioners should be shared with [www.medisep.kerala.gov.in](http://www.medisep.kerala.gov.in) online from the Salary/ Pension processing software by the LSG Department.
- The monthly premium remittance of pensioners of Local Self Government Institutions (where pension is given from funds of respective LSGs) should be verified by the disbursing officer through the check box provided for premium verification in the MEDISEP website, before 25th of every month.
- **In the case of Government Employees on Deputation** under various PSUs/ Autonomous Bodies/Boards/Corporations etc, the DDOs concerned should deduct the monthly premium @ Rs.500 and remit the same to the Head of Account "**8658-00-102-87-(01) "Contribution from Government Servants and Employees and Teachers of Aided Institutions"** by way of treasury chalan or through the e-payment gateway provided in the MEDISEP website/e-treasury and the remittance details should be at once forwarded to the DDO of parent department to which the employee belongs and where his MEDISEP data kept, before 20th of every month. The DDOs of parent department of such employees should ensure that monthly premium of those employees is being remitted to the respective heads of account before verification of the Premium Verification Check box in the MEDISEP website and verification should be done accordingly.
- State Government employees retired under **National Pension Scheme** who have enrolled under the scheme should remit the three years premium in advance to the following Head of Account **8658-00-102-87-(09) (Contribution from NPS Pensioners)** before 25/06/2022 and should furnish the remittance details to the Finance (Health Insurance) Department during the next day itself.

- In the case of employees covered under **National Pension Scheme (NPS)** and who retires after the commencement of the scheme, the DDO should deduct the outstanding premium for the entire policy period as on date of retirement in lump from the last month's salary.
- In circumstances where monthly salary of the employees have to be processed in parts, the monthly premium of MEDISEP should be deducted from the first part of the salary itself and should be remitted to the respective Head of Account.
- **Newly appointed employees** who joined service during the policy period of three years shall join the scheme by remitting the premium from the month of joining and can avail Rupees One Lakh Fifty Thousand per annum as Basic Sum Insured. Newly joined employees may get enrolled either by paying full year premium for that year and avail the benefit package in total or join the scheme in subsequent year. If they join from second year, the Block Period Sum Insured (SI) available would be only **Six Lakh and so on**.
- Those who avail LWA under Appendix XII A, XII B and XII C part I KSR shall not have the eligibility to join/continue in the scheme during the policy period.
- If an employee opts out in between the policy period (LWA/resignation after commencement of the scheme), Eligibility criteria would be as under: (a) if no claims are made during service period, no impact is on premium collection. (b) if claims were made only up to the Basic Sum Insured and up to Block Period Sum Insured, then full year(s) premium is to be paid. (c) If the employee had availed additional benefit package of catastrophic illness, he has to remit the entire premium for the entire policy period of 3 years. The premium as above should be remitted by the employee to the respective Head of Account by way of treasury chalan or through the e-payment gateway provided in the MEDISEP website/e-treasury. The DDO concerned should strictly ensure that such premium of those employees is being remitted to the respective heads of account and verification in the check box provided in the MEDISEP website should be done accordingly.
- Those who avail Leave Without Allowance (after commencement of the scheme) for a short spell not exceeding the period of one year during the policy period shall

have the option to remit the premium (to the respective Head of Account through treasury chalan or through the e-payment gateway provided in the MEDISEP website) in advance prior to entering into the leave. In the case of non remittance of premium in advance, the DDO concerned shall ensure to deduct the entire arrear premium in lump from the first salary drawn after rejoining duty based on the deduction effected from the Last Pay Certificate (LPC). The DDO concerned should strictly watch compliance of the same.

- Employees joining back from leave without pay may get enrolled for current year, by paying the full year premium. If they join from 2nd year or 3rd year, the Block Period Sum Insured (SI) would only be available corresponding to the number of years full premium is paid (e.g. if an employee pays only 2 years full premium, Block Period Sum Insured of Rs.6 Lakh only would be available, similarly for one year premium, Sum Insured available would be Rs. 3 Lakh).
- Those who defaults any single premium amount for the entire policy period of 3 years will not be eligible for availing the Additional Benefit Package for Catastrophic illness.
- If an employee is under suspension, the premium during the period shall be deducted from the subsistence allowance admissible. The DDO concerned shall make arrangements for the deduction.
- If an employee is dismissed or terminated from service as a part of major penalty, he/she shall cease to be the beneficiary of the scheme with effect from the date of order of such dismissal/termination. Any outstanding premium amount deducted from the salary of that employee be refunded, if he/she has not claimed any of the benefits under the scheme.
- If an employee retires/ superannuates during the policy period, the membership of his/her policy shall sustain and remittance towards the premium payment will be deducted from his/her entitlement as a pensioner.
- If the remittance details of Medisep premium is included in the LPC of the retiring employee, the arrear if any, should be deducted in lump from his first pension by the

treasury concerned.

- The Medisep premium of those employees who retire prior to 01/07/2022, and haven't yet received their pension, shall be remitted by the Govt. in advance and the same shall be deducted in lump from their first pension by the treasury concerned.
- It is the duty of every employee/pensioner to ensure that the monthly premium is remitted promptly, the failure of which may lead to denial of benefits under the scheme.

**(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 heads of Department 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.

Registrar 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.

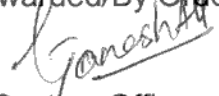
The Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

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

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Section Officer