



GOVERNMENT OF KERALA

Abstract

Finance Department- Medical Insurance Scheme for State Government Employees and Pensioners- MEDISEP- Extension of the first phase of the MEDISEP scheme for a period of three months - Sanction- Orders issued.

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P)No.74/2025/FIN

Dated, Thiruvananthapuram, 17/06/2025

Read :-

- 1) G.O.(P) No.70/2022/Fin Dated 23/06/2022
- 2) Letter no. HI-2/170/2023-FIN Dated 28/05/2025
- 3) Letter from OICL dated 03/06/2025
- 4) Letter no. HI-2/170/2023-FIN Dated 11/06/2025
- 5) Letter from OICL dated 12/06/2025

ORDER

Government have launched MEDISEP scheme for the State Government Employees, Pensioners/family pensioners and their eligible family members, 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 through OICL with effect from 01/07/2022 in GO read 1st above.

The scheme was introduced for a period of three years spanning from 01-07-2022 to 30-06-2025. Currently, the scheme is in the final year of the policy and nearing towards the conclusion. Since, the process for initiating the second phase of the scheme is underway, the Oriental Insurance Company Ltd. (OICL) was requested to consider extending the duration of the current phase by an additional term of three months, or until the finalization of the succeeding phase, whichever is earlier with same terms and conditions stipulated in the Memorandum of Understanding, without any increase in the premium amount, vide letter read 2nd above.

OICL has accepted the request vide letter read 3rd above subject to the following conditions:

- i. The duration of the current phase will be extended till the date of 30-09-2025.
- ii. The total premium for each beneficiary/family for the period of three months is proposed to be Rs.1593/- and this payment should be made before 30-06-2025.
- iii. The families shall be covered as per existing terms and conditions and only for their balance SUM INSURED available as on 30-06-2025
- iv. Catastrophic Package claims, if any, shall be entertained on payment of additional funds as per current terms.

Government have again requested OICL vide letter read 4th above to consider reducing the proposed hike in premium and also to enhance the basic sum insured as additional premium is being paid by the Government. In response to this, OICL has reviewed and informed vide letter read 5th above, as follows:

- i. The premium for the extended period of the scheme which shall expire on 30-09-2025 shall be payable @ Rs.1593/- including GST per family for the entire three months period for the existing number of families.

- ii. The family shall be covered as per existing terms and conditions and only for their balance sum insured available as on 30-06-2025. It is agreed to provide a proportionate balance sum insured, upto Rs.75,000/- per family for the extended period in respect of those families who have either exhausted their sum insured or have a balance sum insured of less than Rs. 75,000/- as on 30-06-2025.

Government have examined this matter in detail. For the uninterrupted continuation of the scheme so as to provide cashless treatment facility to the beneficiaries, government are pleased to accord administrative sanction to extend the term of MEDISEP Phase I for a further period of three months from 1st of July 2025 under the following conditions:

- The current phase of MEDISEP will continue till the date of 30-09-2025 with the same terms and conditions in the Memorandum of Understanding.
- The premium for the extended period of the scheme which shall expired on 30-09-2025 shall be payable @ Rs.1593/- including GST per family for the entire three months period for the existing number of families.
- The additional amount required for the payment of premium will be met from the balance fund available in 8449-00-120-81 – Corpus Fund' and thereby the burden of additional payment will not affect the beneficiaries as well as state exchequer.
- The actual premium @ Rs.472/- per month including GST and service tax will be met under the head of account 7610-00-800-89-NV- Interest free advance payment to insurance company towards the implementation of MEDISEP.
- Basic Sum Insured (BSI) shall be enhanced to Rs.75,000/- (Rs.300000/4) in proportionate to additional premium paid by government per family for the extended period in respect of those families who have either exhausted their

sum insured or have a balance sum insured of less than Rs.75,000/- as on 30-06-2025 for the extension period of 3 months.

- The scheme will provide cashless treatment benefit as well as the benefit of catastrophic package to the beneficiaries with the same terms and conditions of the existing MEDISEP scheme till the date of 30-09-2025.

(BY ORDER OF THE GOVERNOR)

PATIL AJIT BHAGWATRAO IAS

SECRETARY (FINANCE)

To:

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

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

The Under Secretary, Finance(AccountsA/B) Department

The Finance (Budget Wing A) Department

The Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

The Nodal Officer, www.finance.kerala.gov.in

The MEDISEP Project Head, OICL

Stock file/Office Copy (Computer No. 2495026)

Forwarded/By Order

Sudha K

Section Officer