



GOVERNMENT OF KERALA

Abstract

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

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P)No.13/2026/FIN

Dated, Thiruvananthapuram, 02/02/2026

Read :-

- 1) G.O.(P) No.70/2022/Fin Dated 23/06/2022
- 2) G.O.(P) No.76/2022/Fin Dated 27/06/2022
- 3) G.O.(P) No.102/2025/Fin Dated 14/08/2025
- 4) G.O.(P) No.05/2026/Fin Dated 20/01/2026

ORDER

Medical Insurance Scheme for State Government Employees and Pensioners (MEDISEP), a comprehensive health insurance scheme was implemented for State government employees, pensioners/family pensioners and their eligible family members, employees and pensioners of Universities which receive Grant-in-aid from State government, 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 effect from 01.07.2022 to 30.06.2025 vide order read 1st above. The procedure for the online Grievance Redressal Mechanism for Phase I was detailed in the Government Order read as 2nd above.

Government have accorded administrative sanction for implementing the second phase of Medisep scheme vide order read 3rd above. Now, vide order read 4th above, Government have decided to launch the scheme w.e.f. 01.02.2026 through Oriental Insurance Company Ltd. and was ordered

therein that detailed orders regarding the 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 Phase II, with the intention of timely redressal of disputes if any dispute arises between the 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.
- The aggrieved can also file a complaint directly through the 'Grievance' link of MEDISEP website. The other stakeholders (hospital authorities/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 given by the insurer, 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 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 intimation of the disposal of the case. 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) Additional District Magistrate

ii) District Planning Officer

iii) District Medical Officer

iv) Representative of Indian Medical Association(IMA), District cell

v) Representative from Kerala Private Hospital Association (KPHA), District cell

vi) Representative from insurance company

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 intimation of the disposal of the case through the portal .

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, Finance (Health Insurance)Department

ii) Additional Secretary,Health and Family Welfare Department

iii) Director of Health Services

iv) Director of Medical Education

v) Representative of Indian Medical Association(IMA), State Cell

vi) Representative from Kerala Private Hospital Association (KPHA), State Cell

vii) Representative from insurance company

vii) Joint Director of State Health Agency(SHA).

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 intimation of the disposal of the case through the portal .

3. Appellate Authority.

The state Appellate Authority shall be Additional Chief Secretary (Health and Family Welfare) Department. The decision of the Appellate Authority will be final & binding to all the parties. The aggrieved will be intimated through portal once the case is disposed of.

FUNCTIONS OF GRIEVANCE REDRESSAL COMMITTEES

a. District Level Grievence 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:

- Additional District Magistrate will act as the Convener of the Committee.

- District Planning Officer will act as the District co-ordinators of Medisep in order to assist the Convener.
- For accessing the web portal, the user IDs and passwords for committee members will be provided by the State Nodal Cell, Medisep.
- The District co-ordinator (Planning 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 members 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 portal, once the case is disposed of.
- 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 convener of DGRC.
- The 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 (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 webportal.
- Intimation will be sent through portal once the case is disposed of.
- 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 Health and Welfare department is the Appellate Authority.
- The Joint Director of the State Nodal cell will act as the co-ordinator in order to assist the Appellate Authority
- The State Nodal Cell will provide the required login credential to the Appellate Authority and the co-ordinator.

- The co-ordinator (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 Appellate Authority.
- The Appellate Authority will arrive at a reasoned decision by examining the case and intimate the same to the co-ordinator
- The co-ordinator will furnish a feedback / closing note to the aggrieved through the MEDISEP webportal
- Intimation will be sent through portal once the case is disposed of finally.

Compliance with the orders of the Grievance Redressal Committees

- The insurer shall ensure that all orders of the Grievance Redressal Committees by which 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 as per MoU. 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.

The grievance shall be registered only through the online portal www.medisep.kerala.gov.in by selecting the relevant MEDISEP phase number.

(By order of the Governor)

NOUSHAD A

ADDITIONAL SECRETARY

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 section)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 Registrar of all Universities

The Principal Director, LSGD

The Private Secretary to Chief Minister 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 Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

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

Stock file/Office Copy (Computer No. 3400868)

Forwarded /By order

Suresh

Section Officer