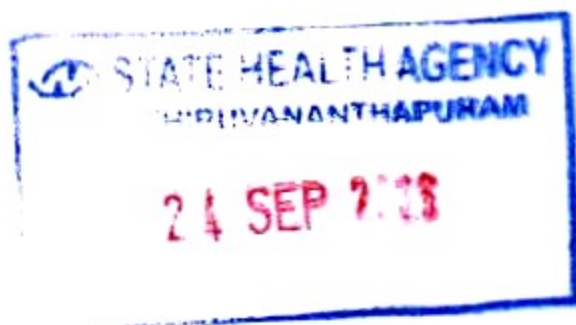




GOVERNMENT OF KERALAM

Abstract

Health and Family Welfare Department - 100 days programme - Oommen Chandy Health Insurance Scheme - Constitution of Technical Expert Committee for the preparation of the Detailed Project Report (DPR) and terms of reference of the Technical Expert Committee - Approved - Orders issued.

HEALTH AND FAMILY WELFARE (M) DEPARTMENT

G.O.(Ms)No.295/2026/H&FWD Dated, Thiruvananthapuram, 24-09-2026

Read Letter no.SHA/598/2026-MGR(OPN) dated 05.08.2026 from the Executive Director, State Health Agency Kerala.

ORDER

The Government of Kerala have announced the Oommen Chandy Health Insurance Scheme in the Revised Annual Budget 2026-27 to provide health insurance coverage to the uninsured population in the State. The implementation of the scheme is also included in the 100 days programme announced by the Government. As per the letter read above, the Executive Director, State Health Agency, Kerala has furnished a proposal for the constitution of a Technical Expert Committee for preparation of the Detailed Project Report (DPR) for the Oommen Chandy Health Insurance Scheme.

2) Government have examined the matter in detail and are pleased to constitute a Technical Expert Committee comprising the following members/experts for the preparation of the Detailed Project Report (DPR) for the Oommen Chandy Health Insurance Scheme.

Sl.No.	Designation	Role in the Committee
1	Principal Secretary , Health & Family Welfare Department	Chairperson
2	ACS/Prl.Secy/Secretary, Finance Department	Member
3	ACS/Prl.Secretary/Secretary, Planning & Economic Affairs Department	Member

4	Executive Director, State Health Agency	Convener
5	Shri.Girish Radhakrishnan, Chairman & Managing Director(Retd.), United India Insurance Company Ltd., who subsequently served as Insurance Ombudsman for Kerala	Expert Member
6	Shri. P. J. Joseph, retired Chairman of an agricultural insurance company and former Member (Non-Life), Insurance Regulatory and Development Authority of India (IRDAI)	Expert Member
7	Shri.K. Sanath Kumar, Chairman & Managing Director(Retd.), National Insurance Company Ltd.	Expert Member

The terms of reference of the Technical Expert Committee

1. Recommend the overall design of the Oommen Chandy Health Insurance Scheme, including its objectives, population coverage, eligibility criteria, benefit package, financial protection limits and relationship with existing health-financing schemes.
2. Propose appropriate institutional and governance arrangements, clearly defining the roles of the Government, State Health Agency, Health Department, public and private hospitals and other participating institutions.
3. Examine the financial modalities of the Scheme, including possible funding sources, pooling of available resources, expenditure projections, risk-sharing arrangements, cost-control measures and the short- and medium term financial implications for the State.
4. Assess and recommend the most suitable implementation mode, including assurance, insurance or hybrid arrangements, as well as the mechanisms for hospital empanelment, strategic purchasing, claims management, quality assurance, grievance redressal and monitoring.
5. Review the experience of health insurance and universal health coverage initiatives in other States and identify lessons and practices relevant to Kerala.
6. Recommend the IT platform and digital architecture required for the Scheme, including beneficiary identification, hospital transactions, claims processing, fraud control, monitoring, interoperability with

existing systems, data governance and protection of beneficiary information.

7. Prepare a phased implementation plan covering preparatory activities, transition from or convergence with existing schemes, geographical or population-wise rollout, institutional readiness, timelines, milestones and monitoring arrangements.
8. The Committee may consult relevant Government departments, agencies, hospitals, technical experts from private sector including hospital associations, insurance sector experts and other stakeholders while developing its recommendations. The Committee is requested to submit its report, including the proposed programme, design and phased implementation roadmap, within four months from the date of its constitution.

(By order of the Governor)
DEEPA SURENDRAN
ADDITIONAL SECRETARY

The Additional Chief Secretary, Finance Department.

The Additional Chief Secretary, Planning & Economic Affairs Department.

The Principal Secretary, Health & Family Welfare Department

The Executive Director, State Health Agency, Keralam

The Expert Members(through the Executive Director, State Health Agency, Keralam)

The Principal Accountant General (A&E/Audit) Keralam,
Thiruvananthapuram

The Director, Information & Public Relations (Web & New Media)
Department, Govt. Secretariat.

Stock file/Office Copy(M4/164/2026-HEALTH)

Forwarded /By order
Digitally signed by
Shabeer S
Date: 24-09-2026
11:01:01
Section Officer

Copy to:-PS to Hon'ble Chief Minister

PS to Hon'ble Minister Health & Family Welfare Dept

PA to Additional Chief Secretary, Finance Department

PA to Principal Secretary, Health & Family Welfare Dept