

**Request for Proposals:
Medical Insurances
May 21st, 2020**

1. BACKGROUND

1.1. Introduction to TechnoServe

TechnoServe works with enterprising people in the developing world to build competitive farms, businesses, and industries. We are an international non-profit organization that develops business solutions to poverty by linking people to information, capital, and markets. Our work is rooted in the idea that given the opportunity, hardworking men and women in even the poorest places can generate income, jobs and wealth for their families and communities. With more than four decades of proven results, we believe in the power of private enterprise to transform lives.

TechnoServe is widely recognized for developing and catalyzing high-impact market-led partnerships that expand smallholder market access. Operating in 30 countries, we work along the length of the agricultural value chain from smallholder farmers and farmer-owned cooperatives to the processing sector and multi-national corporations.

1.2. Background

TechnoServe Democratic Republic of Congo provides comprehensive medical insurance coverage to all full-time employees and their eligible family members as a benefit to the total compensation of its employees. The coverage of the eligible family members includes spouse and up to four dependent children and this plan is managed by an insurance company.

1.3. Purpose of this Procurement

TechnoServe Democratic Republic of Congo is hereby issuing a solicitation for proposals from insurance companies who are interested in providing various medical insurance services. The successful and preferred bidder specialized in medical insurance services shall be contracted for this purposes for an initial period of one year and the contract shall be renewable thereafter, upon satisfactory evaluation of performance each year.

2. SCOPE OF WORK

2.1. In-Patient Treatment

In-patient treatment will be provided to employees and their maximum of five dependents (in-patient treatment includes illness and accident-related hospitalization, ward admission, nursing and specialist consultation, intensive care unit medication, maternity care, blood transmission, physiotherapy, minor and major surgery, and emergency treatment). The coverage must be a cashless system; therefore, the selected company must have a wide network of hospitals in remote areas of South and North Kivu where TechnoServe operates its programs. TechnoServe

will provide a schedule for these employees and will be amended from time to time whenever there are changes in the employee roster.

2.2. Out-Patient Treatment

The out-patient treatment provided to employees and their maximum of five dependents will be a cashless system; therefore, the selected company must have a wide network of hospitals in remote areas of South and North Kivu where TechnoServe operates its programs. TechnoServe will provide a schedule for these employees and will be amended from time to time whenever there are changes in the employee roster. Out-patient treatments include but are not limited to general and specialist consultation, prescribed medicines, laboratory investigations and test diagnosis, x-rays, MRI and CT scans, physiotherapy, family health care, psychiatric treatment, basic and specialist dentistry, optical cover, international referrals, and check-ups.

2.3. Medical Evacuation coverage

The medical evacuation coverage for approximately 22 staff and their family members includes but is not limited to tele-medical consultation, 24-hour evaluation and referral, medical evacuation, hospital admission, monitoring of medical condition, dispatch of medicine in the event of emergency, emergency message transmission, transportation to join patient, care/transportation of minor children, and return of mortal remains.

2.4. General Condition

- The insurer is responsible for collecting staff information to develop membership cards to all members in the medical scheme and their dependants.
- The insurer should offer death and funeral expenses to cover the 22 staff and their dependents up to the minimum of \$850 USD Per person covered
- The insurer will cover treatment of chronic diseases under In-Patient or Out-Patient treatment
- The service provider will provide ambulance services (road) as part of evacuation services for employee working in South Kivu.
- The insurer will provide coverage for special services, including home nursing, special medical appliances, rehabilitation, etc.
- The coverage will include all vaccinations as per the Government of Democratic Republic of Congo vaccines regulations related to pandemic crisis, children's mandatory vaccines, and any other vaccines as regulated by the Government of the Democratic Republic of Congo
- Reimbursement claim submission 90 days after treatment within and outside the country area and should be processed within ten (10) working days; reimbursement claim

payment should be paid direct to employee's bank account without additional charges for payment transfer

- Make adjustments on the premiums whenever there are changes in the membership for early utilization and reconciliation of member's accounts.
- TechnoServe will provide names of members to be removed from and added to the scheme as soon as any deletion or additions happen
- The service provider will provide a referral plan for inpatient and outpatient cases to include travel and allowances to a patient
- At the end of the contract the service provider will provide a final reconciliation of premiums to be paid or refunded arising from changes in membership of the scheme (Utilization reports)
- The Insurer shall provide Cash Plan Benefit to member as eligible
- The insurer shall provide a reference list of at list three current clients that TechnoServe can contact concerning the insurer's service

3. OPENING AND EVALUATION OF BIDS

3.1. Opening of Proposal

TechnoServe will open the proposal in Bukavu on June 12th, 2020 at 10H00.

3.2. Clarification of Proposal

To assist in the examination, evaluation, and comparison of the proposals, TechnoServe may, at its discretion, ask the bidder for clarification of its bid. The request for clarification and the response shall be in writing and no change in price or substance of the bid shall be sought, offered, or permitted.

Bidders will have until 17H00 June 4th, 2020 to propose any questions in writing concerning the Request for Proposals to akovarik@tns.org

3.3. Preliminary Evaluation

TechnoServe will examine the proposals to determine whether they are complete, whether any error has been made, whether the documents have been signed, and whether the proposals are generally in order.

Prior to detailed technical evaluation, the TechnoServe committee will determine the substantial responsiveness of each proposal to the request for proposal (RFP). For purpose of this clause,

substantially responsive proposal is one which conforms to all terms and conditions of the RFP without material deviations. TechnoServe's determination of proposal responsiveness is based on the content of the proposal itself without recourse to extrinsic evidence.

The TechnoServe committee will reject a proposal determined as not substantially responsive.

4. SELECTION AND CRITERIA

The evaluation will be based on coverage, premium rates offered (different covers), experience and proven track record in the health insurance industry, quality of references, ability to provide 24-hour services, ability to respond immediately to emergency situations, and quality of service delivery.

TechnoServe reserves the right to award the contract to the organization whose bid is deemed to be in the best interest of TechnoServe.

Organizations with the winning proposal and non-winning proposals will be notified in writing.

5. TERMS AND CONDITIONS

1. The Request for Proposal is not and shall not be considered an offer by TechnoServe.
2. All responses must be received on or before the date and time indicated below. All late responses will be rejected.
3. All unresponsive responses will be rejected.
4. All proposals will be considered binding offers. Prices proposed must be valid for entire period provided by respondent or required by RFP.
5. All awards will be subject to TNS contractual terms and conditions and contingent on the availability of donor funding, hereby incorporated by reference as per 52.252-2 and with the same force and effect if they were given in full text. References in the text of incorporated clauses to "the Government", "USAID", or "Contracting Officer" may, depending on their context, refer to "TechnoServe" or "TNS", and references to "The Contractor" may refer to te "Subcontractor" or "Bidder".

FEDERAL ACQUISITION REGULATION (48 CFR CHAPTER 1) CLAUSES

AND AID ACQUISITION REGULATION (48 CFR CHAPTER 7) CLAUSES

6. TNS reserves the right to accept or reject any proposal or cancel the solicitation process at any time, and shall have no liability to the proposing organizations submitting proposals for such rejection or cancellation of the request for proposals.
7. TNS reserves the right to accept all or part of the proposal when award is provided.
8. All information provided by TNS in this RFP is offered in good faith. Individual items are subject to change at any time, and all bidders will be provided with notification of any changes. TNS is not responsible or liable for any use of the information submitted by bidders or for any claims asserted therefrom.
9. TNS reserves the right to require any bidder to enter into a non-disclosure agreement.
10. The bidders are solely obligated to pay for any costs, of any kind whatsoever, which may be incurred by bidder or any third parties, in connection with the Response. All responses and supporting documentation shall become the property of TNS, subject to claims of confidentiality in respect of the response and supporting documentation, which have been clearly marked confidential by the bidder.
11. Bidders are required to identify and disclose any actual or potential Conflict of Interest.

6. REQUIREMENTS FOR RESPONDING

Invited vendors are required to submit a duly completed and signed priced quotation which conforms to the service requirements. The proposal should be submitted together with the following documents:

- Certificate of registration or incorporation.
- A valid business license, VAT, and TIN certificate.
- A complete description and explanation of the proposed methodology for the medical insurance, services offered, staffing, ambulance, and allocated personnel and any other resources that the medical insurer will make available to execute the services and achieve its objective.
- List of hospitals and clinics together with their agreement arrangements. The supplier should list the main products they offer in each category and the qualifications.
- A list of recent performed or ongoing contracts including the names and addresses of the employers for verification.

All cost must be in **United States Dollars (USD)**. Quotes must be valid for 60 days from date of submission.

7. Submission Instructions and Timeframe

All interested agencies must submit their quotation in hard copies or soft copies. The TechnoServe evaluation committee may invite shortlisted organization for presentation of their proposal before completing the selection process. **All proposals should be sent via email to akovarik@tns.org not later than June 11th, 2020 at 17H00.**

END OF RFP