

REQUEST FOR PROPOSAL

Jhpiego is a nonprofit organization for international health affiliated with Johns Hopkins University and was founded in 1973 to create and deliver transformative health care solutions that save lives. In partnership with national governments, health experts and local communities, Jhpiego builds health providers' skills and develops systems that save lives now and guarantee healthier futures for women and their families. Since 1989, Jhpiego has been improving the quality of health care for Rwandans through different projects, and it is currently implementing different projects including a five years Tubeho USAID funded project aims to accelerate reductions in maternal, newborn and child morbidity and mortality.

As per policy Jhpiego cover medical insurance of its staff and their legally accepted dependents at the maximum level. As part one of motivation and retentions strategy, the organization ensure to have the best medical cover for its staff and their dependents. The current medical scheme will be expiring on 31st December 2024. It is in this regard that we are requesting medical service providers who can provide the medical scheme for the next year starting from **1st January 2025 to 31st December 2025**.

I. Summary Descriptions and Pricing reference

Service Required:	Group Medical Insurance for staff
Type of Procurement:	Open Tender
Type of Contract:	One (1) year from the date of signing of the contract with the possibility of renewal subject to the service provided.
Eligible service providers to submit Proposal	All Medical insurance Companies legally allowed to operate in Rwanda
Submission deadline	30 th September 2024

Total # of staff (Principles)	Total # of dependents
135	357

M	29
M+1	9
M+2	18
M+3	31
M+4	27
M+5	17
M+6	4



Gasabo, Kacyiru, KG 563 Street
Rise Golf Building, 3rd Floor
Kigali, Rwanda
P.O BOX 1680, Kigali, Rwanda
Office Tel (+250)788381188

II. Method of Submittal

Apply via Rwanda.Procurement@jhpiego.org, only protected document and attach your proposal (both Technical and Financial proposals all in one Document). Then, submit hardcopies to our office located at Gasabo, Kacyiru, KG 563 Street, Rise Golf Building, 3rd Floor Kigali, Rwanda. Office Tel (+250)788381188.

N.B: When submitting hardcopies, please ensure Technical and Financial proposals are submitted together into different documents:

- 1) Technical proposal to be submitted in a PDF document (readable)
- 2) Financial Proposal to be submitted in a locked PDF and Excel documents with a password which shall be requested to be shared later during the bid evaluation (failure to do so will lead to immediate disqualification).

III. Description of Service

The purpose of this Request for proposal is:

- 1) To invite legally registered Medical Insurance Service Providers having their offices in Kigali-Rwanda to submit proposals for an all-inclusive group of medical insurance for Jhpiego Staff in Rwanda.
- 2) To provide extensive medical protection (Consultation, Analysis and Lab tests, Medical surgical treatment, Drugs, Maternity, and Hospitalization, as well as fitness facilities) for employees and their legal dependents by offering **quality services**.

Bid prices must be expressed in Rwanda Francs (RWF). This procurement is open to offers from organizations that are incorporated or legally organized under the laws of any country which is not sanctioned by the US Government. Offers from organizations that are incorporated or legally organized under the laws of any country which is sanctioned by the US Government shall not be considered.

Requirements:

A. ADMINISTRATIVE DOCUMENTS

- 1) Bid submission letter and Price schedules well printed and properly organized.
- 2) Must be registered with Insurance Regulatory Authority for the current year 2024 (*please note that in case service provider has been successfully, the certificate of registration for the year 2025 will be requested before signing agreement*). Attach the proof of the document.
- 3) Must have a bank guarantee Minimum of twenty (20) Million, issued by the Bank. Attach a certified copy.
- 4) Must have a Professional Indemnity Insurance Cover of at least Eighty (80) Million Rwandan Francs. Attach a valid copy.
- 5) Must attach a detailed company profile

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- 6) Registration company certificate
- 7) Valid RRA tax clearance
- 8) Valid RSSB Certificate.

Note: All above administrative documents are mandatory

B. TECHNICAL DOCUMENTS: (Criteria and sub-criteria for evaluation)

- 1) Current List of medical services partners (location and contact).
- 2) Maximum period of refunding direct payments (beneficiaries' receipts) where there is no partnership after receiving all required documents.
- 3) Five references from corporate or INGO clients with similar group medical insurance insured with your company in the last two years. Letters/ certificates of good completion from the reference supporting performance.
- 4) Recommendations from at least 10 Pharmacies confirming your good partnership.
- 5) Recommendations from at least 10 Hospitals/ recognized clinics confirming your good partnership.
- 6) Financial capacity: Financial statement of the last year 2023 and 2024 (provision of a certified financial reports by external auditors is a must) with clear information on Solvency margin in compliance with the regulator (BNR) requirement (provision of calculation method).
- 7) The Bidder should have at least 10 years of experience in the field of Medical/Health Insurance services.

Note: Offerors may be disqualified if a check of past performance demonstrates that the offeror has not been able to deliver a similar service on time and in a satisfactory manner.

C. FINANCIAL DOCUMENTS:

The best cover with competitive financial proposal will be considered.

***IMPORTANT NOTE:** All bids supporting documents submitted must be true and correct. Submission of false information will lead to disqualification from this tender. The Company that will not have filled all aforesaid conditions will be eliminated and their bids will not be considered for the next evaluation stage.*

IV. Product or Service Expectations (both if applicable)

Provide a comprehensive and flexible hospitalization (inpatient) and outpatient cover which includes and is not limited to the following:

Medical services in EAC, India and anywhere else in the world depending on the patient conditions:

Inpatient:

- 1) Hospital accommodation charges should be unlimited in Rwanda and East Africa.
- 2) Doctor's fees
- 3) ICU/HDU and theatre charges
- 4) Drugs /Medicines, Dressings, and international Surgical appliances
- 5) Pathology, X-ray, Ultrasound, ECG and computerized Tomography, MRI scans.
- 6) Covid-19 PCR test upon Doctor's recommendation. (Patient follow-up)
- 7) Radiography and Chemotherapy
- 8) Emergency Road and Air Evacuation.
- 9) Funeral Expense Cover
- 10) Daycare Surgery
- 11) Hospital accommodation for accompanying parent and a guardian for hospitalized children.

Outpatient:

- 1) Routine outpatient consultation General checkup inclusive,
- 2) Diagnostic Laboratory and Radiology services
- 3) Prescribed physiotherapy maximum
- 4) Prescribed drugs and dressings prescribed by a treating Doctor
- 5) All dental services including but not limited to braces, crowns, and bridges upon Doctor's recommendation.
- 6) Full Optical Services (provide details and limits)
- 7) Routine Immunizations for Children and antenatal mothers.
- 8) Postnatal care up to six weeks post-delivery.
- 9) Ambulance Services.
- 10) Cover for pre-existing Chronic conditions.
- 11) Physiotherapy
- 12) HIV/AIDS and related ailments.
- 13) Health care guidance and talks.
- 14) Vaccines for hepatitis

Other coverage:

- 1) Coverage for overseas treatment while on private and/ or official trips and leave and overseas students who are eligible legal dependents.
- 2) Claims incurred outside the geographical scope of the policy either during holidays or business trips shall be covered on a reimbursement basis within the contract limits.
- 3) Hospital accommodation for an accompanying parent/guardian for hospitalized minor children.
- 4) Road and Air Ambulance for emergency cases within east Africa.
- 5) Coverage for costs incurred on transport and accommodation outside the hospital for overseas treatments.

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- 6) Individual private rooms should be covered.
- 7) Vaccination for all members and their dependents.
- 8) Glucostix for diabetic patients.
- 9) Access to sport facilities/ Gyms, swimming pools, etc.
- 10) General medical check-up once annually for all members.
- 11) Coverage for diagnostics laboratory and radiology services
- 12) Coverage for radiotherapy and chemotherapy
- 13) Visiting service provider(s) where there is no partnership in place with insurer on reimbursement basis.
- 14) Replacement of staff leaving by a joining one at no extra cost.
- 15) Family Planning.
- 16) Automatic addition of newborn and spouse at no extra premium.
- 17) Automatic addition of new staff subject to pro rata premium.
- 18) Pregnancy and childbirth comprising pre-natal and post-natal treatments, related tests, and new-born accommodation.
- 19) Abnormality, constitutional disability, and malformation treatment for new-born.
- 20) Reconstructive surgery following an accident or following surgery for an eligible medical condition.
- 21) Cover for Plano glasses.
- 22) Circumcisions to both children and adults.
- 23) Psychiatric cover.
- 24) Frames to be covered twice in a year of the cover where need be.
- 25) The scope of your health guarantees (maximum and minimum age of beneficiaries).
- 26) Different varieties of coverage, and premium (for each category) per one staff insured and its dependents,
- 27) Medicals cases not covered by insurance (Exclusions),
- 28) Annual guarantee limitations per category (Inpatients; outpatients, dental, Maternity etc...),
- 29) Process in case of death of insured staff or dependent,
- 30) Short processing time guarantee for payments and refunds,
- 31) Clear description of administrative procedures, such as those for monthly update of list of insured
- 32) The integration process time of new members (New staffs and/or dependents),

Note: Bidders may propose any other extension (Clause) that is deemed advantageous.

Cover Limits:(bedder is required to provide the limit cover for the following categories of service:

- 1) Limit of Outpatient overall per family
- 2) Limit inpatient overall per family
- 3) All dental treatment including all above mentioned cover (per individual)
- 4) Optical treatment including frames (per individual)
- 5) Last expense extension: Rwf 500,000/ life, for all the staff and their legal dependents.
- 6) Different options for % co-pay.



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How to Apply

Interested bidders are required to submit a protected soft copy through Rwanda.Procurement@jhpiego.org , that will be opened by request of the password and a signed and stamped proposal in a sealed envelope no later in a sealed envelope not later than Wednesday , November 20,2024 at 4:30PM Indicate on the envelope “ **Medical Insurance** ” and Address your Proposal to the Finance and Operations Director at JHPIEGO, Gasabo, Kacyiru, KG 563 ST ROAD, Golf View Rise Building, 3rd Floor. Tel: 0788381188.

For any inquiry, please submit through , Rwanda.Procurement@jhpiego.org in at least 2 days before the bids submission deadline.

N.B.: Failure to meet the closing deadline will result in rejecting the bidding proposals.

Done at Kigali , November 5, 2024

Laurence Mukanyindo
Finance and Operations Director


Laurence Mukanyindo

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