



IPA - Rwanda

Request for Proposals (RFP)

RFP No. 003/11/2025-2026

Title of the procurement: **Medical insurance**

Issue Date: **November 3, 2025**

WARNING: Prospective Offerors who have received this document from a source other than from IPA Rwanda should immediately contact iparwandaprocurement@poverty-action.org and provide their name and mailing address in order that amendments to the RFP or other communications can be sent directly to them. Any prospective Offeror who fails to register their interest assumes complete responsibility in the event that they do not receive communications prior to the closing date. Any amendments to this solicitation will be issued and posted in **jobinrwanda.com**

RFP No. 003/11/2025-2026

Synopsis of the RFP

RFP No.	003/11/2025-2026
Issue Date	November 3, 2025
Title	Provision of medical insurance
Issuing Office	Innovations for Poverty Action (IPA), Rwanda Plot 1123, KK23/KK387, Kicukiro (IPA Rwanda office map).
Deadline for Receipt of Questions	The deadline for receiving the questions is November 10, 2025
Point of Contact for Questions	For any question, please send your email to: iparwandaprocurement@poverty-action.org
Deadline for Receipt of proposal	November 17, 2025, no later than 5PM
Proposal Submission Address	The proposal will be received via IPA Rwanda email address: RWA_proposals@poverty-action.org please include the RFP number in the subject line.
Anticipated Award Type	Service provision contract
Basis for Award	The award will be issued to the responsible and reasonable offeror who provides the best value to IPA and its client using a combination of technical and cost/price factors.

1. Introduction and Purpose

1.1 Purpose

Innovations for Poverty Action (IPA) is a research and policy non-profit that discovers and promotes effective solutions to global poverty problems. IPA brings together researchers and decision-makers to design, rigorously evaluate, and refine these solutions and their applications, ensuring that the evidence created is used to improve the lives of the world's poor.

IPA Rwanda invites qualified offerors to submit proposals to offer medical insurance to its employees in 2023.

1.2 Issuing Office

The Issuing Office and Contact Person noted in the above synopsis is the sole point of contact at IPA for purposes of this RFP. Any prospective offeror who fails to register their interest with this office assumes complete responsibility in the event that they do not receive direct communications (amendments, answers to questions, etc.) prior to the closing date.

1.3 Type of Award Anticipated

IPA anticipates awarding a Firm Fixed Price. This award type is subject to change during the course of negotiations.

2. General Instructions to Offerors

2.1 General Instructions

"Offeror", "Subcontractor", and/or "Bidder" means a firm proposing the work under this RFP. "Offer" and/or "Proposal" means the package of documents the firm submits to propose the work.

Offerors wishing to respond to this RFP must submit proposals, in English, in accordance with the following instructions. Offerors are required to review all instructions and specifications contained in this RFP. Failure to do so will be at the Offeror's risk. If the solicitation is amended, then all terms and conditions not modified in the amendment shall remain unchanged.

Issuance of this RFP in no way obligates IPA to award a subcontract or purchase order. Offerors will not be reimbursed for any costs associated with the preparation or submission of their proposal. IPA shall in no case be responsible for liable for these costs.

Proposals are due no later than 5 pm, **November 17, 2025**, to be submitted to IPA Rwanda email RWA_proposals@poverty-action.org. Late offers will be rejected except under extraordinary circumstances at IPA's discretion.

2.2 The submission of a proposal to IPA in response to this RFP will constitute an offer and indicates the Offeror's agreement to the terms and conditions in this RFP and any attachments hereto. IPA reserves the right not to evaluate a non-responsive or incomplete proposal.

2.3 Proposal Cover Letter

A cover letter shall be included with the proposal on the Offeror's company letterhead with a duly authorized signature and company stamp/seal using the [Proposal Cover Letter](#) (see Attachments) for the format. The cover letter shall include the following items:

- The Offeror will certify a validity period of 12 months for the prices provided. Acknowledge the solicitation amendments received.

2.4 Questions regarding the RFP

Each Offeror is responsible for reading and complying with the terms and conditions of this RFP. Requests for clarification or additional information must be submitted in writing via email or in writing to the Issuing Office as specified in the Synopsis above. No questions will be answered by phone. Any verbal information received from an IPA Rwanda employee or other entity shall not be considered as an official response to any question regarding this RFP.

Copies of questions and responses will be distributed in writing to all prospective bidders who are on record as having received this RFP after the submission date specified in the Synopsis above.

3. Instructions for the Preparation of Technical Proposals

Participation is open on equal terms to all natural and legal persons working in the above-mentioned fields having legal authorizations to exercise the activity and any eligible natural, legal person or companies fulfilling the required conditions highlighted in this offer. The selection criteria that will be used to establish potential supplier are the follows:

Professional capacity of the offeror which show that:

- a. Describe at least two innovative strategic solutions you have implemented for clients like IPA Rwanda that highlight your insurance company expertise.
- b. Describe your internal mechanism for ensuring customer satisfaction with your services.
- c. Provide contact names and phone numbers of four (4) references as well as completion certificate related.

Quality Services

- a. Provide an overview of any performance awards or benchmarks that you have attained in the last three (3) years.
- b. Provide an overview of your client complaints handling and dispute resolution processes if IPA Rwanda is not satisfied with any of your services.

- c. Complies with the general rules, regulations, and conditions of IPA Rwanda
- d. Ability to comply with required or proposed delivery or performance schedules.

Financially

- Having adequate financial resources to finance and perform the work or deliver goods or the ability to obtain financial resources without receiving advance funds from IPA.
- Respects the general rules and conditions of IPA, namely: the supplier must process orders based on a signed purchase order from IPA and accept payment after services delivery, by bank transfer
- Issuing for every payment IBM invoice and provide proof of filling (declaration) of Income tax
- Willing to accept to be paid for the consumed services in not more than 15 days after delivering a fully compliant invoice

Technical proposals shall include the following:

1. The proposal must show how the Offeror plans to complete the work and describe an approach that demonstrates the achievement of timely and acceptable performance of the work.
2. Provide a list and certificate of completion of at least three (3) recent awards of similar scope and duration. The information shall be supplied as a table ([template provided in Attachments](#)), and shall include the legal name and address of the organization for which services were performed, a description of work performed, the duration of the work and the value of the contract, description of any problems encountered and how it was resolved, and a current contact phone number of a responsible and knowledgeable representative of the organization. See Attachments.

3.1 Services Specified

For this RFP, IPA needs the services described in Attachment: Scope of Work.

4. Instructions for the Preparation of Cost/Price Proposals

4.1 Cost/Price Proposals

Provided in the Attachments section of this RFP is a template for the [Price Schedule for firm-fixed price awards](#) . For cost-reimbursable or time & material awards, the offeror shall provide a fully detailed budget. Offerors shall complete the template including as much detailed information as possible. Any required payment terms must be included in the cost proposal.

It is important to note that Value Added Tax (VAT) shall be included on a separate line. The Subcontractor is responsible for all applicable taxes and fees, as prescribed under the

applicable laws for income, compensation, permits, licenses, and other taxes and fees due as required.

5. Basis of Award

5.1 Evaluation Criteria

Each proposal will be evaluated and scored against the evaluation criteria and evaluation sub-criteria, which are stated in the table below.

Evaluation criteria	Evaluation Sub-criteria (if needed)	Maximum Points
The evaluation of the eligibility and the conformity of the documents submitted as stated in article 5.3 (due document)	assessment of the company profile, administration document, type of product to be supplied as well as the duration for delivering needed services since the reception of purchasing order	50 points
Cost	The bidder must indicate both total prices including the taxes and excluding the taxes.	50 points
Total Points		100 points

- Noncompliance with the requirement of the tender may lead to automatic disqualification from farther evaluation. In addition, if any bidders do not prove they are legally compliant they will be disqualified from farther evaluation
- **Any attempt to contact IPA or an IPA staff member to attempt to influence the outcome of the tender will not be accepted and will lead to automatic disqualification from further evaluation.**
- All supplies indicated in the tender document will be covered by the unity price as given by the bidder.

5.2 Best Value Determination

IPA will review all proposals and make an award based on the eligibility and cost evaluation criteria stated above and select the offeror whose proposal provides the best value to IPA. IPA may also exclude an offer from consideration if it determines that an Offeror is "not responsible", i.e., that it does not have the management and financial capabilities required to perform the work required.

IPA may award to an Offeror without discussions. Therefore, the initial offer **must contain the Offeror's best price with best past performance proof.**

5.3 Responsibility Determination

IPA will not enter into any type of agreement with an Offeror prior to ensuring the Offeror's responsibility. When assessing an Offeror's responsibility, the following factors are taken into consideration:

1. A Letter of Submission duly signed by the legal representative and stamped with full detail address indicating Country, Province, Sector, Cell, Village, street, E-mail, post office box number and bank account details.
2. Be licensed to conduct business in Rwanda.
3. Having a valid license to conduct business in Rwanda from the regulator.
4. Original or certified copy of affidavit of no debt by RRA still valid
5. Original or certified copy of affidavit of no debt by the Rwanda Social Security Board still valid
6. VAT Certificate
7. Valid CIT-CORP. INCOME TAX

Compliance with Terms and Conditions

5.4 General Terms and Conditions

Offerors agree to comply with the general terms and conditions for an award resulting from this RFP. The selected Offeror shall comply with all Terms and Conditions listed in the accompanying [Attachments](#).

6. Procurement Ethics

Neither payment nor preference shall be made by either the Offeror, or by any IPA staff, in an attempt to affect the results of the award. IPA treats all reports of possible fraud/abuse very seriously. Acts of fraud or corruption will not be tolerated, and IPA employees and/or subcontractors/grantees/vendors who engage in such activities will face serious consequences. Any such practice constitutes an unethical, illegal, and corrupt practice and either the Offeror or the IPA staff may report violations to the Toll-Free Ethics and Compliance Anonymous Hotline at +1 844 837 5445. IPA ensures anonymity and an unbiased, serious review and treatment of the information provided. Such practice may result in the cancellation of the procurement and disqualification of the Offeror's participation in this, and future, procurements.

By submitting an offeror, Offerors certify that they have not/will not attempt to bribe or make any payments to IPA employees in return for preference, nor have any payments with Terrorists, or groups supporting Terrorists, been attempted.

7. Attachments

7.1 Scope of work and Services or Technical Specifications

In order to achieve our Vision and mission through the execution of our strategic plans of two main goals:

1. Create more high-quality evidence that answers questions of immediate importance to decision makers on the front line of development, and
2. Promote the use of better, evidence-based programs and policies, leading to improved opportunities for millions living in poverty, the following will be observed:
 - a. The timeframe for translations will be set by both Parties on case-by-case basis and will be defined in purchasing order.
 - b. The service order shall outline a clear scope of work and delivery timelines and establish an IPA staff responsible for the follow-up for each assignment.
 - c. An email acknowledgement of receipt from the Translator to staff/responsible person identified by IPA is required once the material to be translated has been received by the Translator.
 - d. The Translator shall be responsible for ensuring that the translated text is complete and that all sections are translated including credit pages, copyright notices, headers, footers, disclaimers, footnotes, endnotes, back cover texts, etc.
 - e. The Translator shall ensure all translated material maintains the integrity of the original text. If any translation is found to be misleading or to change the meaning of the original text, the Translator will correct the text without any charge; and
 - f. The Translator shall ensure that the translated material is clearly presented.
Where applicable, the translated text should maintain a similar presentation, format and layout of the original text.

7.2 Proposal Cover Letter

[On Firm's Letterhead]

<Insert date>

TO: Innovations for Poverty Action

Plot 1123, KK23/KK387, Kicukiro ([IPA Rwanda office map](#)).

We, the undersigned, provide the attached proposal in accordance with **RFP No. 003/10/2025-2026**, issued on November 3, 2025. Our attached proposal is for the total price of (Sum in Words).

I certify a validity period of 12 months for the prices provided in the attached Price Schedule/Bill of Quantities. Our proposal shall be binding upon us subject to the modifications resulting from any discussions.

We understand that IPA is not bound to accept any proposal it receives.

Yours sincerely,

Authorized Signature:

Name and Title of Signatory: Click here to enter text.

Name of Firm: Click here to enter text.

Address: Click here to enter text.

Telephone: Click here to enter text.

Email: Click here to enter text.

Company Seal/Stamp:

7.3. Price Schedule

Benefit	Limit		
Inpatient		Per family or person	
Outpatient		Per family or person	
maternity		Per family or person	
Optical		Per family or person	
Dental		Per Family or person	
Last expense		Per family or person	
Overall limit		Annually	
Family size	No of staff/family	Premium per staff /family	Total premium
IPA staff Members	40		
Dependent	70		
Total Premium	90		
Mutuel de Santé			
Administration fees			
Gross total			

Suggested Payment terms:

7.4. Detailed Technical Specifications

Medical insurance should cover but not limited to the following services

Inpatient	Service	if your company does not cover the service, or covered under certain condition please explain
	Hospital accommodation	
	Doctor's (physician, surgeon, and anesthetist fees	
	ICU/HDU and theatre charges	
	Drugs/Medicines, dressings, and internal surgical appliance	
	Pathology, X-ray, ultrasound, ECG and computerized tomography, MRI scans.	
	Radiotherapy and Chemotherapy	
	Inpatient Physiotherapy	
	Emergency road and air evacuation subject to overall cover limit	
	Funeral expense cover	
	Day care surgery	
	Hospital accommodation for accompanying parents or guardian	
Outpatient	Service	
	Routine outpatient consultation	
	Diagnostic laboratory and radiology service	
	Prescribed physiotherapy	
	Prescribed drug and dressing	
	Routine immunization for children's antenatal mothers	

	Antenatal and postnatal care	
	Chronic condition	
	Physiotherapy	
	HIV/AIDS and related aliment	
	Vaccine of Hepatitis B	
	Test of Covid 19	
Dental cover	Service	
	Extraction (Normal or non-surgical extraction)	
	Examination	
	Root canal treatment	
	Normal compound fillings	
	Removal of roots	
	Apicectomy	
	Removal of solid odontomas	
	Removal of impacted tooth, buried or unerupted teeth	
	Scaring necessitated by medical condition prescribe by appointed dentist	
	crowns	
	Bridges	
	orthodontics	
	Braces	
	Toothpaste	

Optical cover	Service	
	Eye treatment/ investigation for correction of refraction errors	
	Lenses	
	Frames	

7.5. Past Performance Form

Include projects that best illustrate your work experience relevant to this RFP, sorted by decreasing order of completion date.

Projects should have been undertaken in the past three years. Projects undertaken in the past six years may be taken into consideration at the discretion of the evaluation committee.

#	Description of Activities	Location Province/ District	Client Name/Tel No/ email address	Cost	Start-End Dates	Complete d on schedule (Yes/No)	Completion Letter Received? (Yes/No)	Type of Agreement (fixed price, cost reimbursabl e)
1								
2								
3								
4								
5								

7.6. List of Health facilities in partnership with the company

7.7. List of International Hospital in partnership with the company

8. Terms and Conditions

- a) The Request for Proposal is not and shall not be considered an offer by IPA.
- b) All responses must be received on or before the date and time indicated on the RFP.
- c) All proposals will be considered binding offers. Prices proposed must be valid for entire period provided by respondent.
- d) All awards will be subject to IPA contractual terms and conditions and contingent on the availability of donor funding.
- e) IPA 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.
- f) IPA reserves the right to accept all or part of the proposal when award is provided.
- g) All information provided by IPA 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. IPA is not responsible or liable for any use of the information submitted by bidders or for any claims asserted therefrom.
- h) IPA reserves the right to require any bidder to enter into a non-disclosure agreement.
- i) 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 IPA, subject to claims of confidentiality in respect of the response and supporting documentation, which have been clearly marked confidential by the bidder.

Done at Kigali on November 3, 2025

IPA Rwanda