REQUEST FOR PROPOSALS

Provision of medical insurance services

IPA Rwanda | RFP No. 001/10/2026-2027 | Issued November 2, 2026

Synopsis of the RFP

RFP number	001/10/2026-2027
Issue date	November 2, 2026
Title	Provision of medical insurance
Issuing office	Innovations for Poverty Action (IPA), Rwanda Plot 1123, KK23/KK387, Kicukiro (IPA Rwanda office map)
Service period	December 31, 2026 to December 30, 2027 (12 months)
Deadline for receipt of questions	November 9, 2026
Point of contact for questions	iparwandaprocurement@poverty-action.org
Deadline for receipt of proposals	November 20, 2026, no later than 5 p.m. Central Africa Time
Proposal submission address	RWA_proposals@poverty-action.org. Offerors must 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 and price factors.

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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. This work ensures that the evidence created is used to improve the lives of people living in poverty.

IPA Rwanda invites qualified offerors to submit proposals to provide medical insurance services to its staff from December 31, 2026, to December 30, 2027.

1.2 Issuing office

The issuing office and contact person named in the synopsis are the sole point of contact at IPA for this RFP. A prospective offeror that does not register its interest with this office assumes complete responsibility for any failure to receive direct communications, including amendments and answers to questions, before the closing date.

1.3 Type of award anticipated

IPA anticipates awarding a firm fixed price service provision contract. The award type may change during negotiations.

2. General Instructions to Offerors

2.1 Definitions and general instructions

In this RFP, "offeror," "subcontractor," and "bidder" mean a firm proposing the work. "Offer" and "proposal" mean the package of documents that the firm submits to propose the work.

Offerors must submit proposals in English and follow the instructions in this RFP. Offerors must review all instructions and specifications, and failure to do so is at the offeror's risk. If IPA amends the solicitation, all terms and conditions that the amendment does not modify remain unchanged.

Issuing this RFP does not oblige IPA to award a subcontract or purchase order. IPA does not reimburse offerors for any costs of preparing or submitting a proposal and accepts no responsibility or liability for those costs.

Proposals are due no later than 5 p.m. on November 20, 2026, and must be submitted by email to RWA_proposals@poverty-action.org. IPA rejects late offers except in extraordinary circumstances, at its discretion.

2.2 Acceptance of terms

Submitting a proposal in response to this RFP constitutes an offer and indicates the offeror's agreement to the terms and conditions in this RFP and its attachments. IPA reserves the right not to evaluate a non-responsive or incomplete proposal.

2.3 Proposal cover letter

Each proposal must include a cover letter on the offeror's company letterhead, signed by a duly authorized signatory and bearing the company stamp or seal. The cover letter follows the format in

Attachment B. It must certify a validity period of 12 months for the prices provided and acknowledge any 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. Offerors must submit requests for clarification or additional information in writing, by email, to the issuing office named in the synopsis. IPA does not answer questions by phone. Verbal information from an IPA Rwanda employee or any other party is not an official response to a question about this RFP.

After the question deadline in the synopsis, IPA distributes copies of the questions and responses in writing to all prospective bidders on record as having received this RFP.

3. Instructions for Preparing Technical Proposals

Participation is open on equal terms to all natural and legal persons working in the field of medical insurance who hold the legal authorization to carry out the activity and who meet the conditions in this RFP. IPA uses the selection criteria in Section 3.1 to establish potential suppliers.

3.1 Selection criteria

Ref.	Requirement
Professional capacity: the offeror must show that it can meet the following requirements	
A1	Describe at least two innovative strategic solutions implemented for clients like IPA Rwanda that highlight the insurer's expertise.
A2	Describe the internal mechanism for ensuring customer satisfaction with the offeror's services.
A3	Provide contact names and phone numbers for at least three references, which correspond to the awards listed under item 2 in Section 3.2, together with the related completion certificates.
Quality of services	
B1	Provide an overview of any performance awards or benchmarks attained in the last three years.
B2	Provide an overview of the client complaint handling and dispute resolution processes that apply if IPA Rwanda is not satisfied with any service.
B3	Comply with the general rules, regulations, and conditions of IPA Rwanda.
B4	Show the ability to comply with required or proposed delivery or performance schedules.
Financial capacity and payment terms	
C1	Have adequate financial resources to finance and perform the work or deliver the service.
C2	Respect the general rules and conditions of IPA: process orders based on a signed IPA contract and accept payment by bank transfer according to the premium payment schedule agreed in the contract.
C3	Issue an Electronic Billing Machine (EBM) invoice for every payment and provide proof of filing of the income tax declaration.

3.2 Contents of the technical proposal

The technical proposal must include the two items below.

Item	What the offeror must provide
1. Approach to the work	A description of how the offeror plans to complete the work, with an approach that demonstrates timely and acceptable performance.
2. Past performance	A list and certificates of completion of at least three recent awards of similar scope and duration. The three references required under criterion A3 are drawn from these awards. The offeror supplies this information in the table in Attachment E. The table gives the legal name and address of the organization served, a description of the work performed, the duration and value of the contract, any problems encountered and how they were resolved, and a current phone number for a responsible and knowledgeable representative of that organization.

3.3 Services specified

IPA requires the services described in Attachment A (Scope of Work and Services) and Attachment D (Detailed Technical Specifications).

4. Instructions for Preparing Cost and Price Proposals

4.1 Cost and price proposals

Attachment C provides a price schedule template for firm fixed price awards. Offerors must complete the template with as much detail as possible and include any required payment terms in the cost proposal. The cost proposal must also state the proposed premium payment schedule, for example annual, semiannual, or quarterly installments.

Value added tax (VAT) must appear on a separate line. The offeror must show the total price both including and excluding taxes. The subcontractor is responsible for all applicable taxes and fees required by law, including those for income, compensation, permits, and licenses.

5. Basis of Award

5.1 Evaluation criteria

IPA evaluates and scores each proposal against the criteria and sub-criteria in the table below.

Evaluation criterion	Evaluation sub-criteria	Maximum points
Eligibility and conformity of the documents submitted (Section 5.3)	Assessment of the company profile, the administrative documents, benefit proposed, and the time needed to deliver the services after signing the contract.	50 points
Cost	The bidder must indicate total prices both including and excluding taxes.	50 points
Total points		**100 points**

Noncompliance with the requirements of the tender may lead to automatic disqualification from further evaluation. Bidders that do not prove they are legally compliant are also disqualified. IPA does not accept any attempt to contact IPA or an IPA staff member to influence the outcome of the tender, and any such attempt leads to automatic disqualification. The unit price given by the bidder covers all supplies indicated in the tender document.

5.2 Best value determination

IPA reviews all proposals and makes an award based on the eligibility and cost criteria above, selecting the offeror whose proposal provides the best value to IPA. IPA may exclude an offer if it determines that the offeror is "not responsible," meaning that it lacks the management and financial capabilities required to perform the work.

IPA may award to an offeror without discussions. The initial offer must therefore contain the offeror's best price and the best proof of past performance.

5.3 Responsibility determination

IPA does not enter into any agreement with an offeror before confirming its responsibility. When assessing responsibility, IPA considers the following documents and factors:

1. A letter of submission, signed by the legal representative and stamped, giving the full address (country, province, sector, cell, village, and street), email, post office box number, and bank account details.
2. Evidence that the offeror is licensed to conduct business in Rwanda.
3. A valid license to conduct business in Rwanda from the regulator, the National Bank of Rwanda.
4. An original or certified copy of a valid affidavit of no debt from the Rwanda Revenue Authority (RRA).
5. An original or certified copy of a valid affidavit of no debt from the Rwanda Social Security Board (RSSB).

5.4 Compliance with terms and conditions

Offerors agree to comply with the general terms and conditions for any award resulting from this RFP, set out in Section 7. The selected offeror must comply with all terms and conditions in this RFP and its attachments.

6. Procurement Ethics

Neither the offeror nor any IPA staff member may make a payment or give preference in an attempt to affect the results of the award. IPA treats all reports of possible fraud or abuse seriously and does not tolerate fraud or corruption. IPA employees, subcontractors, grantees, and vendors who engage in such activities face serious consequences.

Any such practice is unethical, illegal, and corrupt. The offeror or 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 of the information provided. Such practice may result in cancellation of the procurement and disqualification of the offeror from this and future procurements.

By submitting an offer, offerors certify that they have not attempted and will not attempt to bribe or make any payment to IPA employees in return for preference. Offerors also certify that they have not attempted any payments with terrorists or groups that support terrorists.

7. Terms and Conditions

(a) This RFP is not, and must not be considered, an offer by IPA.

(b) IPA must receive all responses on or before the date and time indicated in this RFP.

(c) IPA considers all proposals binding offers. Proposed prices must remain valid for the entire period stated by the respondent.

(d) All awards are subject to IPA contractual terms and conditions and depend on the availability of donor funding.

(e) IPA may accept or reject any proposal, or cancel the solicitation process, at any time. IPA has no liability to proposing organizations for such rejection or cancellation.

(f) IPA may accept all or part of a proposal when it makes an award.

(g) IPA offers all information in this RFP in good faith. Individual items may change at any time, and IPA notifies all bidders of any changes. IPA is not responsible or liable for any use of the information submitted by bidders or for any claims arising from it.

(h) IPA may require any bidder to enter into a non-disclosure agreement.

(i) Bidders alone are obliged to pay all costs, of any kind, that they or any third party incur in connection with the response. All responses and supporting documentation become the property of IPA, subject to claims of confidentiality for material that the bidder has clearly marked confidential.

Done at Kigali on November 2, 2026

IPA Rwanda

Attachment A: Scope of Work and Services

A1. Background and objective

IPA Rwanda requires a medical insurance provider to deliver medical insurance services to its staff from December 31, 2026 to December 30, 2027. The insurance protects staff members and their dependents against the cost of medical care during that period and supports staff health and welfare.

IPA pursues two strategic goals. The first is to create more high-quality evidence that answers questions of immediate importance to decision makers on the front line of development. The second is to promote the use of better, evidence-based programs and policies that lead to improved opportunities for millions of people living in poverty.

A2. Service period and insured persons

Item	Requirement
Service period	December 31, 2026 to December 30, 2027 (12 months). Cover must start on the first day and end on the last day of this period.
Insured persons	IPA Rwanda staff members (22 at the time of issue) and their eligible dependents. IPA confirms the final enrolment list at contract signature.
Dependents	The offeror states in the proposal who qualifies as a dependent, including any age limits, and prices dependents separately in Attachment C.
Changes during the period	The offeror states how it handles staff members who join or leave during the service period, including how premiums are adjusted.
Coverage area	Cover applies in Rwanda and at the international hospitals listed in Attachment G, including emergency road and air evacuation, subject to the overall cover limit.

A3. Services to be delivered

The offeror delivers medical insurance cover for inpatient care, outpatient care, maternity, dental care, optical care, and last expense, subject to an overall annual limit. Attachment D lists the minimum services that the cover must include, and Attachment C sets out the benefit limits and premiums that the offeror proposes. Benefit limits are quoted per person.

The offeror prices the Mutuelle de Santé component (Rwanda's community-based health insurance scheme) and the administration fees as separate lines in Attachment C. The offeror may propose cover beyond Attachment D, and it prices any such addition separately so that IPA can compare offers on the same basis.

A4. Service delivery requirements

Area	Requirement
Service order	IPA issues a signed contract that sets out the scope of work and delivery timelines and names the IPA staff member responsible for follow-up.
Policy documents and cards	The offeror issues policy documents and membership cards, or an equivalent proof of cover, to all insured persons before December 31, 2026.

Area	Requirement
Acknowledgment of requests	The offeror confirms by email, to the IPA staff member responsible for follow-up, receipt of each enrolment list, change request, and claim query.
Orientation	The offeror gives insured persons a summary of benefits, the claims procedure, and the lists of partner facilities in Attachments F and G, and answers their questions on request.
Provider network	The offeror keeps its partner health facilities and international hospitals available throughout the service period and notifies IPA in writing of any change.
Access to care	The offeror describes how insured persons obtain treatment at partner facilities, including any pre-authorization steps, direct billing, and reimbursement at non-partner facilities. The offeror also states how emergency treatment and evacuation are authorized, and the contact channel and hours available for emergencies.
Claims	The offeror states its claims processing and reimbursement timelines in the proposal and processes claims within them. The offeror gives IPA and the insured person written reasons for any rejected or reduced claim.
Account management	The offeror names an account manager as the day-to-day contact for IPA Rwanda for the full service period.
Reporting	The offeror provides utilization reports, showing claims by benefit category and use of limits, at intervals agreed with IPA at contract signature.
Complaints and disputes	The offeror handles complaints and disputes under the process described in its proposal (criterion B2 in Section 3.1).
Confidentiality	The offeror keeps the medical and personal information of insured persons confidential, uses it only to administer the insurance, and complies with applicable Rwandan data protection law.
Compliance	The offeror complies with the rules, regulations, and conditions of IPA Rwanda (criterion B3) and with the terms and conditions in Section 7.
Invoicing and payment	The offeror delivers services on a signed IPA purchase order and issues an EBM invoice for every payment, with proof of filing of the income tax declaration. IPA pays each premium installment by bank transfer according to the payment schedule agreed in the contract, within 15 days of receiving a fully compliant invoice, so that the coverage remains active without interruption (criteria C2 and C3).

A5. Key dates

Date	Milestone
November 9, 2026	Deadline for receipt of questions
November 20, 2026, 5 p.m.	Deadline for receipt of proposals
After evaluation	Award notified, and contract and purchase order signed
Before December 31, 2026	Policy documents and membership cards issued to insured persons
December 31, 2026	Cover starts
December 30, 2027	Cover ends

Attachment B: Proposal Cover Letter

[To be printed on the offeror's letterhead]

Date: [insert date]

To: Innovations for Poverty Action, Plot 1123, KK23/KK387, Kicukiro

Subject: Proposal in response to RFP No. 001/10/2026-2027

The undersigned submits the attached proposal in accordance with RFP No. 001/10/2026-2027, issued on November 2, 2026. The attached proposal is for the total price of (sum in words) _____.

The undersigned certifies a validity period of 12 months for the prices provided in the attached price schedule or bill of quantities. The proposal is binding on the offeror, subject to modifications resulting from any discussions.

The undersigned acknowledges receipt of the following solicitation amendments (write "none" if there are none): _____.

The offeror understands that IPA is not bound to accept any proposal it receives.

Yours sincerely,

Authorized signature	
Name and title of signatory	
Name of firm	
Address	
Telephone	
Email	
Company seal or stamp	

Attachment C: Price Schedule

Offerors complete both tables. All prices cover the full service period from December 31, 2026 to December 30, 2027. The first table sets out the benefit limits offered, and the second sets out the premiums. VAT appears on a separate line, and the offeror shows the total price both including and excluding taxes (Section 4.1). The offeror quotes all benefit limits per person, per year.

C1. Benefit limits offered

Benefit	Limit offered	Basis
Inpatient		Per person
Outpatient		Per person
Maternity		Per person
Optical		Per person
Dental		Per person
Last expense		Per person
Overall limit		Annually

C2. Premium schedule

Family size	Number of staff or family members	Premium per staff member or family member	Total premium
IPA staff members	22		
Dependents	55		
Total premium	77		
Mutuelle de Santé			
Administration fees			
Total excluding taxes			
VAT			
Gross total including taxes/other charges			

Attachment D: Detailed Technical Specifications

Medical insurance must cover, but is not limited to, the services listed below. For each service, the offeror answers yes, no, or conditional in the "Covered?" column. If the offeror does not cover a service, or covers it under certain conditions, the offeror explains in the last column.

D1. Inpatient cover

Service	Covered?	Conditions or explanation
Hospital accommodation		
Doctors' fees (physician, surgeon, and anesthetist)		
Intensive care unit (ICU), high dependency unit (HDU), and theatre charges		
Drugs and medicines, dressings, and internal surgical appliances		
Pathology, X-ray, ultrasound, electrocardiogram (ECG), computed tomography (CT), and magnetic resonance imaging (MRI) scans		
Radiotherapy and chemotherapy		
Inpatient physiotherapy		
Emergency road and air evacuation, subject to the overall cover limit		
Funeral expense cover		
Day care surgery		
Hospital accommodation for an accompanying parent or guardian		

D2. Outpatient cover

Service	Covered?	Conditions or explanation
Routine outpatient consultation		
Diagnostic laboratory and radiology services		
Prescribed physiotherapy		
Prescribed drugs and dressings		
Routine immunization for children and antenatal mothers		
Antenatal and postnatal care		
Chronic conditions		

Service	Covered?	Conditions or explanation
Physiotherapy		
HIV/AIDS and related ailments		
Hepatitis B vaccination		
COVID-19 testing		

D3. Dental cover

Service	Covered?	Conditions or explanation
Examination		
Extraction (normal or non-surgical)		
Root canal treatment		
Normal compound fillings		
Removal of roots		
Apicectomy		
Removal of solid odontomas		
Removal of impacted, buried, or unerupted teeth		
Scaling necessitated by a medical condition and prescribed by the appointed dentist		
Crowns		
Bridges		
Orthodontics		
Braces		
Toothpaste		

D4. Optical cover

Service	Covered?	Conditions or explanation
Eye treatment and investigation for correction of refractive errors		
Lenses		
Frames		

Attachment E: Past Performance Form

Offerors include the projects that best illustrate their work experience relevant to this RFP, sorted in decreasing order of completion date. Projects should have been undertaken in the past three years. The evaluation committee may consider projects undertaken in the past six years at its discretion.

No.	Description of activities	Location (province or district)	Client name, phone number, and email address	Cost	Start and end dates	Completed on schedule (yes or no)	Completion letter received (yes or no)	Type of agreement (fixed price or cost reimbursable)
1								
2								
3								
4								
5								

Attachment F: Health Facilities in Partnership with the Offeror

The offeror lists the health facilities in Rwanda that are in partnership with the company and where IPA staff and their dependents can receive covered services.

No.	Facility name	Location (province or district)	Services covered
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Attachment G: International Hospitals in Partnership with the Offeror

The offeror lists the international hospitals that are in partnership with the company.

No.	Hospital name	City and country	Services covered
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			