



TENDER FOR COMPREHENSIVE HEALTH INSURANCE COVER (MEDICAL INSURANCE COVER)

Reference number: **OPHID/TASQC/T02/2024**

Closing Date & Time: 15 September 2024 at 1700 hours

INSTRUCTIONS, TERMS AND CONDITIONS TO BIDDERS

1. This tender was prepared by OPHID
2. The specifications prescribed are not in any way limited to any specific bidder as they are based on generally achievable requirements.
3. OPHID does not bind itself to accept the lowest bid price and reserves the right to reject all submissions, in whole or in part, enter negotiations with any party, and/or award multiple contracts.
4. Bids **MUST** be received on or before the **closing date** and **time** and those received after will not be considered.
5. The quotation **MUST** include and satisfy the following:
 - i. Bid Validity - at least 30 days.
 - ii. Unit Price and Total Price should include all taxes, logistical costs, and administrative costs. No submission will be considered for any discovered omissions from the bidders. Contract will be awarded a firm fixed price contract, without provision for price variations.
6. Any costs associated with the preparation and subsequent submission of a proposal shall remain the sole responsibility of the supplier irrespective of the outcome of the final selection process.
7. All documents including catalogues, instructions, and operating manuals, shall be in the English language, and will become the property of OPHID once submitted.

8. At any time during the validity of the quotation, no price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted by OPHID

9. Quotations must be quoted in **USD**

TENDER SUBMISSION

Interested service providers must submit their **typed** RFP on the company's letterhead in compliance with the following details.

Means of submission: Tender documents must be delivered electronically by the deadline to tenderbox@ophid.co.zw

Email Subject: OPHID/TASQC/T02/2024

Due date and time: 15 September 2024 at 1700 hours

The successful bidder will be issued with a contract agreement specifying the terms and conditions.

TERMS OF REFERENCE

TERMS OF REFERENCE: MEDICAL AID COVER FOR OPHID EMPLOYEES

Background

OPHID is a Zimbabwean non-governmental organization (NGO) that seeks to innovate, lead and implement public health programs and services locally, across the African region and beyond.

Established as a local Trust in 2001, OPHID has over 20 years' experience in providing technical support to the Ministry of Health and Child Care (MOHCC) in Zimbabwe to implement quality and efficient health care services and development initiatives for diverse population groups, at public health facilities nationwide.

Objective of the Service:

OPHID is seeking for proposals from reputable medical aid service providers for the provision of comprehensive medical aid coverage for its employees and their dependents.

OPHID is based in Harare, Chitungwiza, Manicaland (Mutare, Chipinge, Buhera, Makoni, Mutasa), Matabeleland South (Bulilima, Mangwe, Matobo, Umzingwane, Insiza, Gwanda, Beitbridge) and Bulawayo Province with a staff compliment of over **300 full time employees**. OPHID provides medical aid cover to all its full-time employees and dependants as guided by OPHID internal policies.

The objective of this call for proposals is to select a suitable medical aid provider to offer high-quality medical aid coverage that meets the needs of OPHID's employees and their dependents.

Scope of Work:

The successful medical aid provider will be required to provide comprehensive, cost effective and the best medical aid coverage for OPHID employees and their dependents. The medical aid provider should be able to provide but not limited to the following services,

a) Outpatient Services

- Outpatient consultations – all specialties
- Medical/Diagnostic examinations, injections and procedures
- Medication/Prescribed medicines
- X-rays, pathology, scans and MRI
- Antenatal and postnatal care
- Minor trauma treatment
- Acute medication
- Pre – existing conditions including HIV & AIDS cover
- Baby Friendly immunizations
- Immunizations
- Vaccinations – anti tetanus, anti-rabies, yellow fever

- Baby wellness clinics
- Radiology
- Ambulance and rescue services/ evacuations services including air
- Dental cover
- Optical cover
- Cover for pre-existing, chronic and congenital conditions
- HIV/AIDS including treatment for opportunistic infections of HIV conditions and administration of ARV medicines.
- Family Planning
- Counselling

b) Inpatient Services /hospitalization requirements

- Admissions & Accommodation costs, physician fees, surgical procedures, MRI/CT scans & pathology, physiotherapy, and blood transfusion.
- Inpatient consultations and diagnostic examinations and consultations.
- Doctors', surgeons, anesthetist, operating theatre fees and hospital board and accommodation charges in a standard private ward
- Physiotherapists fees
- Intensive Care Units and High Dependency Units expenses
- Drugs, dressings, surgical appliances, laboratory, and cost of investigations
- Local emergency rescue and evacuation within the inpatient limit - Road & Air Evacuation
- Treatment costs by registered medical practitioners.
- Drugs prescribed by a physician and dispensed by a licensed pharmacist.
- Dental Benefits
- Optical Benefits - Eye Test, Frames, Contact & Optical Lenses, Eye Care treatments, Eye Scans
- Maternity and pregnancy related complications including caesarean and premature deliveries.
- Routine antenatal check-ups and postnatal care.
- Psychiatric hospitalization
- Counselling
- Chronic /Pre-existing /recurrent conditions/ailments e.g. heart condition, cancer, asthma, high blood pressure and diabetes etc
- HIV/AIDS (including related conditions) hospitalization.

- Congenital and neonatal conditions.
- Post Hospitalization Rehabilitation, Private Nursing & Hospice Services
- External Appliances & Internal Surgical Appliances and Prosthesis (wheelchair, crutches, lumbar corset etc)
- Non-accidental dental and optical.
- Accidental inpatient dental & ophthalmic.
- Sub – Sahara treatment and India
- Annual Medical Check-up (staff, spouse and dependents)
- Oncology, Organ Transplant, Acute Renal and Peritoneal Dialysis
- Chemotherapy
- Laparoscopic interventions
- Thyroidectomy
- Appendicectomy
- Tubal Litigation
- Vasectomy
- Circumcision
- Free Health Education
- Routine immunization and baby friendly vaccines
- Provide for lodger/accommodation payment/ fee/ facilities for parent or guardian accompanying a child under 18 years being admitted.

c) Special coverage condition

To cover treatment for members with special needs. These include but are not limited to:

- Orthodontic treatment
- Physiotherapy
- Wheelchairs
- Special shoes
- Hearing Aids

d) Additional benefits required.

- Wellness i.e. gym membership, wellness programs
- Funeral cash payout of US\$2,000.00 for member and dependents on the scheme

5) Duration of Cover

The successful company will enter into an Agreement with OPHID for a period of one year which is renewable subject to performance and availability of funding.

6) EVALUATION CRITERIA

Proposals will be evaluated based on:

Sequence	Submission requirement	Marks Awarded
1	<p>a) Technical Proposal</p> <p><i>Companies to share soft copy proposals. Each bidder shall submit a technical proposal addressing the services required and clearly demonstrating how they will meet OPHID needs. The technical proposal will be evaluated according to the following criteria:</i></p> <p>Benefit Coverage</p> <ul style="list-style-type: none">➤ <i>Product Design</i>➤ <i>Service provider network coverage (including locations/towns where the service provider's card is accepted) which can be accessed by OPHID staff and their dependents.</i>➤ <i>Services covered (refer to scope of cover above)</i>➤ <i>Acceptance of over-the-counter prescribed drugs/ medical services</i>➤ <i>Benefit limits include annual benefit limits per category.</i>➤ <i>Card Acceptability</i>➤ <i>Quality of service</i>➤ <i>List of Exclusions</i>➤ <i>Territorial Limit (Sub-Saharan Africa and India preferred), include information on access to overseas cover.</i>	40%

- *Pandemic illness cover.*
- *Waiver of waiting periods*

Membership Administration

- *Provide effective and accurate member services.*
- *Member enrolment including onboarding of people with pre-existing conditions.*
- *Amendment, and termination of membership to the medical scheme.*
- *Instructions on additions, amendments and termination will come from the client.*
- *Printing membership cards for all members and dependents covered under the OPHID medical fund.*
- *Complete monthly reconciliation.*
- *Individual member accounts*

Claims Administration

- *Deliver accurate, responsive, and timely claims payment.*
- *Review, process, and payment of claims.*
- *"Clean Claims" should be processed within 7 business days of receipt.*
- *Claims monitoring investigation and analysis to manage waste.*

Customer Service

- *Provide timely and efficient claims services and responsiveness to members.*
- *Avail customer service call centers for members.*
- *Produce timely account performance reports*
- *Provide 24-hour emergency numbers accessible in cases of emergencies*

	<p>➤ <i>Provision of an account manager/s for the OPHID account</i></p> <p>Implementation Plan</p> <p><i>Produce a detailed implementation plan and calendar with specified time periods, types of information required and responsibilities. Assume that you will be notified as the successful medical aid service provider effective 1 October 2024. Detail both pre-implementation and post implementation strategies.</i></p>	
2	<p>b) Financial Proposal</p> <p>➤ <i>Nostro (USD) Package</i></p> <p>➤ <i>Premiums per month per employee, spouse, child under 18, child above 18 up to a maximum of 23 yrs (if enrolled as a student at a tertiary institution) and adult dependents.</i></p> <p>➤ <i>The financial proposal shall be evaluated according to the price structure proposed.</i></p> <p>➤ <i>Tariff used.</i></p> <p>➤ <i>Preferred package should have no shortfalls.</i></p> <p>➤ <i>Share Soft copy.</i></p>	30%
3	<p>c) Required Competencies/skills</p> <p><i>The bidder should have:</i></p> <p>➤ <i>A minimum of 10 years extensive experience and a proven track record in the health insurance business – List of clients in the last 5 years preferably similar organizations</i></p> <p>➤ <i>Wide networks for national and international coverage – Full list of service providers is needed</i></p> <p>➤ <i>Reliable health coverage services</i></p>	10%

	<ul style="list-style-type: none"> ➤ <i>Sound experience in servicing non-profit making organizations.</i> ➤ <i>Ability to provide 24-hours service.</i> ➤ <i>Real time administrative support systems – Ability to assign a full-time account manager/s</i> ➤ <i>Ability to respond immediately to emergency situations.</i> ➤ <i>Sustainability efforts – proof of being sensitive to the natural environment.</i> ➤ <i>Reputable references from similar organizations</i> 	
4	<p><i>d) Professional Indemnity Cover</i></p> <ul style="list-style-type: none"> ➤ <i>Active Professional Indemnity Cover issued on or before 30 September 2024 is a must</i> 	10%
5	<p><i>e) Submission of Mandatory Documents</i></p> <p><i>The Medical Aid Fund Service provider should submit the following mandatory documents:</i></p> <ul style="list-style-type: none"> ➤ <i>Company profile</i> ➤ <i>Certificate of Incorporation</i> ➤ <i>Accreditation by the Government Association of Healthcare Funders</i> ➤ <i>NSSA and Tax Clearance Certificate</i> ➤ <i>CR14</i> ➤ <i>CR6</i> ➤ <i>Reference letters-organizations that are currently being serviced by your company.</i> ➤ <i>Financial statements for 2023 or bank statement for the past three (3) months</i> 	10%

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NB: Potential bidders may be requested for presentations to the Procurement Committee

Failure to provide any of the above specifications and requirements may lead to the bid being considered non-responsive and will result in disqualification.

NB : Contact email for clarifications only – procurements@ophid.co.zw