

# **Request for Proposal**

## **MEDICAL INSURANCE PROVIDER FOR IRC**

### **1.0 Introduction**

The International Rescue Committee (IRC) in Kenya provides life-saving and developmental services that empower vulnerable local and refugee communities, enabling them to lead secure, productive, and healthy lives. Collaborating closely with national and county governments, community organizations, and partner NGOs, the IRC operates across health, nutrition, protection, livelihood, education, and WASH sectors, in Turkana, Garissa, Samburu, West Pokot and Nairobi counties. The IRC responds to emergencies such as drought in Garissa and Turkana counties, supports refugees in Hagadera and Kakuma Refugee Camps, and implements urban programming for livelihoods in Nairobi's informal settlements.

### **1.1 Objective**

The IRC is currently seeking insurance coverage for its staff based in Kenya, working for the IRC in Kenya and within the East Africa Region. We seek coverage through a reputable medical insurance broker and/or an underwriter known for delivering timely and high-quality services, offering enhanced coverage, and providing competitive offerings. We are looking for a provider that aligns with our values and incorporates mechanisms to ensure efficient use of resources.

IRC seeks to contract a reputable insurance underwriter/brokerage company authorized/registered also as medical Insurance Provider to quote for staff medical insurance cover on behalf of IRC. The proposed Staff Medical Schemes shall be fully enhanced and is intended to provide all employees and their dependents with quality medical and health care services on 24 hours cover basis taking into cognizance the unpredictable nature of sicknesses and/or accidents. The cover will be both in and out-patient. The underwriter/broker will ensure that there is a team that will be easily reachable by the staff including facilitation with a relationship manager who will attend to staff specific concerns.

While it is appreciated that medical schemes come with inherent controls and procedures, IRC is hoping that the selected medical insurance underwriter /broker will look at the possibility of ensuring that any controls and procedures are not unnecessarily bureaucratic and cumbersome.

### **1.2 IRC's Procurement Process**

Procurement activities will be carried out in a non-discriminatory manner, ensuring fair treatment for all bidders.

### **1.3 Conflict of Interest**

To eliminate any potential and perceived conflict of interest, each proposal shall include a disclosure form indicating whether or not the firm or any individual working on the potential contract has a possible conflict of interest. If there is a conflict of interest or appearance of such a conflict, a brief description of the nature of the conflict must be included in the statement. IRC will evaluate the nature of the conflict and the bidders' statement and decide whether in its opinion a conflict of interest exists. If IRC determines that there is a conflict of interest the offer shall be determined to be disqualified.

#### 1.4. Scope of Work – Medical Insurance Cover

IRC seeks Medical Insurance coverage for its staff in Kenya.

The Medical Scheme is expected to cover the following:-

##### a) Inpatient cover

The In-patient cover benefit shall cater for illnesses requiring hospitalization, this cover should ensure the beneficiaries receive high quality health care in case of hospitalization. The in- patient cover benefit will be fully enhanced with pre-existing illnesses, chronic and HIV/AIDS conditions all covered within the **full inpatient benefit** and include but not limited to the following benefits:-

- Accidental and all illness hospitalization (accommodation, doctors' fees, x-rays, Physiotherapy, ICU charges, drugs, surgical appliances, etc)
- Treatment while in hospital;
  - Admission bed- Hospital accommodation in superior rooms.
  - In-patient surgery,
  - Maternity benefits including emergency caesarean,
  - Hospitalization due to dental and optical cases,
  - Psychiatric Hospitalization
  - Gynecological illness,
  - Post hospitalization benefits,
  - Ambulance rescue/evacuation (both road and air)
  - Chronic, congenital, HIV/AIDS and related conditions
  - Blood Transfusions
  - Lodger fee for an accompanying parent/guardian for children
  - Rehabilitation of addicts (alcohol and or drugs).
  - Overseas cover: members to be covered outside Kenya whilst on holiday or work.
  - Overseas treatment per family.
  - Pre discharge new born babies must be entitled to access inpatient benefits to full cover limit.
  - Fertility treatment
  - Circumcision
- Funeral Expense cover
- Covid-19 Cover
- Coverage for external appliances as prescribed.

**b)** Outpatient cover:

The Outpatient scheme shall deal with cases of illness not requiring admission into a hospital and will include examinations, diagnosis and speedy treatment at health clinics and/or hospitals with the aim of preventing any ailment or illness from growing into cases that require hospitalization. The Outpatient services should provide quality outpatient medical services, be covered within the **full outpatient limits** and include but not limited to the following benefits:-

- Routine outpatient consultation;
- Diagnostic Laboratory and Radiology services;
- Prescribed Physiotherapy;
- Prescribed drugs and dressings;
- HIV/AIDS related conditions and prescribed ARVs;
- Routine Immunization both KEPI and Baby friendly vaccines (KEPI) / babyfriendly.
- Routine Antenatal checkups
- Postnatal care up to six weeks post-delivery.
- Chronic and recurring conditions;
- Outpatient Emergency Ambulance Services;
- Dental services;
- Optical services;
- Adult Immunizations including Private Vaccines for employees
- Counseling services;
- Specialist opinion
- Health Education (wellness programmes);
- Renal treatment;
- Covid 19 coverage
- Coverage for venereal diseases
- Coverage for external appliances
- Occupational therapy
- Circumcision for male dependents.
- General health check-ups
- Blood Transfusions
- Referred chiropractic treatment
- Family Planning
- Fertility and Hormonal Treatment
- Prescribed soaps and creams

**DENTAL COVER LIMIT**

1. Extraction covered to the full dental limit.
2. Filling covered to the full dental limit.
3. Fillings, scaling and polishing covered to the full dental limit.
4. Dentures and crowns covered to the full dental limit

5. Root canal covered to the full dental limit.

#### **OPTICAL COVER LIMIT**

1. Eye Testing covered to the full optical limit.
2. Post-surgical follow-ups and reviews covered to the full optical limit.
3. Prescribed lenses including antiglare covered to the full optical limit.
4. Frame covered to the full optical limit.

Any additional benefits should be specified by the bidder.

#### **c) Exclusions and Requirements**

The bidder must state clearly requirements, special conditions and/or exclusions applicable to the schemes and provide options on how to deal with the exclusions.

#### **d) Particulars/Requirements of Medical Scheme Cover: what does this mean?**

The bidder is expected to provide the following:-

- Full details of what the cover provides
- Eligible expenses included in the in-patient cover
- Eligible expenses included in the out-patient cover
- Full details of cover exclusions i.e. give specific details of each excluded condition.
- Last expense rider (member and dependents)

Note:

**It's desirous that various options can be provided for managing outpatient scheme to enable cost containment while offering the quality medical service. Option for developing a fund managed scheme for Maternity, Dental and Optical will also be entertained.**

## **2 Case Management**

The bidder is expected to provide details on the following:-

- (i) A detailed description on how the cover is going to be administered.
- (ii) A detailed description of contact.
- (iii) An analysis on how the service provider intends to address the following issues/procedures:-
  - (a) Admission of members into the cover
  - (b) Admission of a new born into the cover
  - (c) Admission of members with pre-existing conditions into the cover
  - (d) Admission of HIV/AIDS related cases to the cover
  - (e) Procedure to be followed for overseas cover
  - (f) Any other requiring emphasis
- (iv) Claims Settlement Turnaround Time

Give details of the claims settlement turnaround time. Note the time indicated will be included as part of the service level agreement to review the performance of the Tenderer after contracting.

Provision of medical statements to the Organization and the individual employees  
Procedure of maintenance of employee / beneficiary records in light of data protection regulations.

## **3. Staff and Network Coverage**

### **a) Staff Age Limits for cover.**

- (i) Employees actively in service between the ages of **18 years** and **65 years** will be eligible for cover. A member already in the scheme can have cover extended up to **75 years**.
- (ii) Dependent children will be eligible for cover from **0 month** of age up till the age of **18 years** or to the age of **25 years** if residing with their parents and enrolled full-time in a recognized post-secondary institution and dependents with disabilities.
- (iii) The waiting period before cover commences for a new employee will be Zero (0) **days (No waiting period subject to written notification)**

### **b) Location Coverage**

The bidder should have extensive and reputable network of Hospitals, Clinics, Pharmacies and Laboratories within easy reach of the members and their dependents. The bidder is required to provide the following:-

- a) Full details of towns where the insurance company is represented.

- b) The appointed hospitals, clinics and doctors all over the country that can be accessed by employees and their dependents.
- c) The underwriter shall, however, not limit members to their Medical Service Providers panel only.
- d) Full details of the medical cover outside Kenya and all exclusions that are applicable. (This is taking into consideration that IRC employees are situated all over the country but their family members do not necessarily stay with them, IRC staff members of staff frequently travel within and out of the country on official duties)

The bidder should therefore make provision for such cases in the proposal.

#### 4. Medical Limits Defined

The following limits shall apply to all the cadres of employees in IRC.

Description of Benefit / Year	Cover (KES)	Limit	Family size
Inpatient services	4,000,000		Per Family
Outpatient Benefit	300,000		Per Family
Inpatient maternity	250,000		Per Family
Dental	25,000		Per Person
Optical	25,000		Per Person

We are requesting bidders to provide at least 2 competitive medical limits for Inpatient, outpatient, dental and optical and maternity cover limits.

Please note that there will be subtractions and additions from time to time which will need to be accommodated in the medical scheme. The summary of IRC population for consideration of medical cover is as follows: -

#### **Family population**

Family Size	No of staff	No of lives
M+0	140	102
M+1	70	114
M+2	78	206
M+3	99	352
M+4	79	362
M+5	48	336
<b>Totals</b>	<b>514</b>	<b>1472</b>

**SPECIAL CONDITIONS TO BE MET BY THE UNDERWRITING INSURANCE COMPANY:**

IRC will accept the proposal that presents the best value. All proposals will be evaluated against the following Evaluation Criteria. Each proposal must contain the items listed in the Submission

Requirements column in the following chart. Please submit your Submission Requirements in the order that they appear below.

- Provide detailed company profile showing company location, history, and organizational structure
- Must be registered with the Insurance Regulatory Authority for the current year and a copy of the current license be submitted.
- Must have achieved an average annual gross premiums turnover in the previous two (2) years of Kshs.2,000,000,000 (Two billion) under general insurance business, and minimum Kshs.1,000,000,000/= (Kshs.1 Billion) in the preceding two years. Attach proof thereof.
- Must have paid up capital of at least Kshs. 300 million (Three Hundred Million).
- Must submit copies of Audited accounts for the previous two years 2023 and 2024
- Must have total number of management staff of at least 5 senior managers and Qualifications and experience of key technical staff (submit evidence).
- Submit list of five corporate clients and preferably Non-Governmental Organizations with a contract sum of at least Ksh.80 million each for a period from 2022 to date (2023- 2024) with the exception of IRC. These contracts should be specifically for medical insurance.
- Adequacy of medical service providers in all county headquarters in Kenya, other counties. (Submit evidence)
- Membership of Medical Insurance Provider Association (MIPAK)/ Association of Kenya Insurance AKI. Submit evidence of this.
- Must provide a draft Service Level Agreement (SLA) acceptable within the requirements/guidelines of the Insurance Regulatory Authority.
- Price offers complete with all inclusions, exclusions, value adds and any other information as may be applicable.
- One bid as either a broker or underwriter

*For additional information refer to Claus 7 and 18 of attached Request for Proposal (RFP)*

**SPECIAL CONDITIONS TO BE MET BY INSURANCE BROKER:**

- Must be registered with the Insurance Regulatory Authority for current year and a copy of the current license be submitted.
- Must have a Bank or insurance guarantee of Kshs. 3 million (Three million) deposited with the Central Bank of Kenya on behalf of the Insurance Regulatory Authority and a Copy be submitted.
- Must have a Professional Indemnity Insurance Cover of at least Kshs.100 million (one hundred million) and a copy be submitted.
- Must submit copies of the audited accounts for the previous three (3) years (2022, 2023 and 2024).
- Must be a current member of the Association of Insurance Brokers of Kenya (AIBK).
- Must submit copies of the following documents;
  - a) PIN Certificate
  - b) Valid Tax Compliance Certificate
  - c) Certificate of Registration/Incorporation from Registrar of Companies
  - d) CR12 Form
  - e) Nairobi City Council -Single Business Permit
  - f) Company Profile (Max 5 pages )
- Must have a premium turnover of at least Ksh 500 million (Five Hundred Million)
- Must attach original quotations from the underwriters with duly signed letters from the proposed underwriters which must clearly state the rates used to calculate the premiums for all policies.

**Must submit copies of the following documents;**

- a) PIN Certificate
- b) Valid Tax Compliance Certificate
- c) Certificate of Registration/Incorporation from Registrar of Companies
- d) City Council of Nairobi Single Business Permit
- e) Company Profile ( max 5 pages )
- f) Current License from the Insurance Regulatory Authority (IRA)
- g) Must be a member of the Association of Kenya Insurers (AKI), submit evidence.

*For additional information refer to Claus 7 and 18 of attached Request for Proposal (RFP)*