



## **TERMS OF REFERENCE FOR MEDICAL INSURANCE COVER**

### **1. Background**

Lutheran World Federation (LWF) Kenya Somalia program is part of the Lutheran World Federation Department for World Service (LWF-DWS), an international humanitarian and development agency. LWF World Service partners include Lutheran Churches and their related agencies, the European Commission (ECHO), the US Government (BPRM), UNHCR, UNICEF, among others, with whom LWF World Service is a key implementing partner. For more information about LWF World Service, please check; <https://kenyasomalia.lutheranworld.org/>

The Lutheran World Federation (LWF) Kenya Somalia Program established presence in Kismayu, Jubbaland State in Somalia in 2017 in order to create a continuum between its refugee assistance and protection program in Dadaab refugee camps, Kenya, and Kismayu, Somalia. From 2017 to date, LWF has been working closely with the relevant Jubbaland State Ministries including Ministry of Education and Higher Learning (MoEHL), Ministry of women, family affairs and human right, ministry of humanitarian affairs. LWF Somalia area programs fall under the bigger Kenya Somalia country program.

#### **The Need/Purpose**

LWF provides health insurance coverage for its employees and their dependants across the country. LWF is now soliciting for detailed proposals from eligible insurance company or insurance broker to provide Medical Insurance for its staff plus dependants. **The staff number will be subject to change due to staff leaving and staff being hired.**

| Family Size | Population |
|-------------|------------|
| M           | 4          |
| M+1         | 3          |
| M+2         | 3          |
| M+3         | 2          |
| M+4         | 3          |
| M+5         | 7          |

### **2. Scope of Work**

For this assignment and for fair selection, the applicant companies should provide detailed quotations for the Insurance cover for the following categories of benefits;

- Outpatient Services - Consultations (All Specialties), Medical Examinations, Medication, Radiology)
- Inpatient Services (Admissions & Accommodation costs, physician fees, surgical procedures, MRI/CT Scans & pathology, physiotherapy and blood transfusion.
- **Bed Limit; Standard private room**
- Dental Benefits
- Optical Benefits - Eye Test, Frames, Contact & Optical Lenses
- Maternity
  - Caesarian Section to be covered on emergency and not elective basis. First and subsequent.
  - Routine antenatal check-ups
  - Postnatal care up to six weeks post delivery
- Psychiatric hospitalization covered up to 20% of the inpatient limit.
- Counselling/Employment Assistance Program.
  
- **Pre-existing chronic ailments & HIV/AIDS hospitalization covered up to a sub-limit per Family per annum.**
- **Congenital and neonatal conditions covered within the inpatient limit.**
- Intensive Care and High Dependency units
- Post Hospitalization Rehabilitation, Private Nursing & Hospice Services
- Premature Deliveries
- **External Appliances & Internal Surgical Appliances and Prosthesis (wheel chair, crutches, lumbar corset etc). per family limit covered within inpatient/outpatient limit. □ Non-motorized wheelchairs & cress covered for accidents on hire within Inpatient**
  
- Non-accidental dental and optical covered within inpatient limit.
- Accidental inpatient dental & ophthalmic will be covered up to the full Inpatient limit
- **Emergency air and road evacuation within Somalia or Kenya. Covered under inpatient limit.**
- Covered outside Somalia for up to the first 42 days in any one visit on reimbursement basis.
- Overseas referral for treatment not available in Somalia.
- Lodger fees for Children Admitted for up to 12 Years of age.
- Post hospitalization within the first 30 days after discharge
- Annual Medical Checkup (Staff & Spouse).
- Oncology, Organ Transplant, Acute Renal and Peritoneal Dialysis
- Free Health Education
- Routine immunization (baby friendly vaccines), Adult Vaccines & Travel Vaccines.
- Funeral expense for Member and dependents.
- Group Excess of Loss Cover. The group excess of loss cover shall consist of group cover of
 

Limit and limit family per annum. The group excess of loss cover caters for acute ailments and accident, pre-existing chronic conditions, congenital and neonatal conditions shall also be covered under GEOL.
- **Political Violence and terrorism cover up to full inpatient limit and outpatient limit.**
- Covid 19 illness cover.

## **Note to Quote:**

Please quote rate applicable for:

- a) All Bids must be valid for a period of 90days.
- b) All bids shall be received in English
- c) All bids shall be in USD Currency
- d) All Bids must include all applicable taxes & levies
- e) Premium for one year
- f) Short term Cover or prorata premium calculation
- g) Refund of premium when staff leave
- h) Refund policy of medical expense incurred when staff use other medical providers
- i) Please quote any free rider or cover
- j) Full disclosure of general terms and conditions i.e. policy inclusion & exclusions.

### **3. Territorial Limit**

**Somalia, Somaliland & Kenya**

### **4. Duration of Cover**

The successful Company will enter into a contract with LWF for a period of **one year**. This contract will be renewed based on performance and availability of funding

### **5. Criteria for Proposal Evaluation**

#### **Technical Proposal;**

Each bidder shall submit a technical proposal addressing the services required and clearly demonstrating how they will meet LWF's needs. The proposal will be evaluated according to the following criteria:

- a) Benefit coverage
- b) Provider network (Medical providers, Coverage Area)
- c) Quality of service (Reservation, billing and reporting systems)

#### **Financial Proposal;**

The financial proposal shall be evaluated according to the price structure proposed.

### **6. Required Competencies/Skills**

For Insurance Company & Insurance Brokerage Company

- Certificate of registration from Somalia/Somaliland insurance regulators.
- Business permit/operation licence
- Tax Compliance certificate
- List of current clients, preferably INGOs
- Audited accounts for 2022
- Six Months Bank Statements signed by issuing bank
- Full list of Hospitals/service providers is needed.

- Must attach a detailed company profile, including CVs of the principle officer and key personnel

The successful bidder should have;

- Extensive experience and a proven track record in the health insurance business
- Wide networks for national and international coverage –
- Reliable health coverage services
- Sound experience in servicing international organizations
- Ability to provide 24-hours service
- Real time administrative support systems – Ability to assign a full time account manager
- Ability to respond immediately to emergency situations.

**Please send your inquiries to the procurement email provided and answers will be posted by on the link.**

**How to Apply:**

Interested and qualified consultant(s) should submit their technical proposal and financial proposals to [procurement.nairobi@lutheranworld.org](mailto:procurement.nairobi@lutheranworld.org) with the e-mail subject line clearly marked: ***“RFP 5584 – Somalia Staff Medical Insurance Cover”***

The deadline for submission of applications is **18<sup>th</sup> December 2023 at 4:00 PM**