



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 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 firms 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.**

	NAIROBI	DADAAB	KAKUMA
M	6	38	52
M+1	1	19	43
M+2	2	12	32
M+3	6	16	27
M+4	2	10	18
M+5		13	13

a) Medical Insurance

Description		Option 1	Option 2
Outpatient Coverage	Member	100,000.00	100,000.00
	Member + 1	200,000.00	200,000.00
	Member + 2	200,000.00	300,000.00
	Member + 3	200,000.00	300,000.00
	Member + 4	200,000.00	300,000.00
	Member + 5	200,000.00	300,000.00
Inpatient Coverage	Member	1,200,000.00	1,200,000.00
	Member + 1	1,200,000.00	1,200,000.00

	Member + 2	1,200,000.00	1,500,000.00
	Member + 3	1,200,000.00	1,500,000.00
	Member + 4	1,200,000.00	1,500,000.00
	Member + 5	1,200,000.00	1,500,000.00
Funeral/last Expense per Family		200,000.00	200,000.00
Maternity	Normal Delivery	150,000.00	150,000.00
	C Section First & Subsequent	200,000.00	200,000.00
Optical per family		50,000.00	50,000.00
Dental per family		50,000.00	50,000.00
GEOL per family		2,500,000.00	2,500,000.00

Covid Cover (pandemic illness) Kes 1 million per family with a group limit of 15 million

b) 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 (please quote your limit net of NHIF)**
- 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 of Kshs. 1,000,000,000 per Family per annum.**
- **Congenital and neonatal conditions covered up to 800, 000 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). Kshs 200,000/- 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 up to Kshs 500,000 within inpatient limit.

- Accidental inpatient dental & ophthalmic will be covered up to the full Inpatient limit
- Scheme members are covered for emergency air and road evacuation within East Africa (Kenya, Uganda, Rwanda, DRC, South Sudan and Tanzania). Covered under inpatient limit.
- Covered outside Kenya for up to the first 42 days in any one visit on reimbursement basis.
- Overseas referral for treatment not available in Kenya.
- Lodger fees for Children Admitted for up to 12 Years of age.
- Post hospitalization of Kshs. 30,000 within the first 30 days after discharge
- Annual Medical Checkup (Staff & Spouse) Kshs. 20,000.00
- Oncology, Organ Transplant, Acute Renal and Peritoneal Dialysis
- Road & Air Evacuation
- Free Health Education
- Routine immunization (KEPI) and baby friendly vaccines
- Group Excess of Loss Cover. The group excess of loss cover shall consist of group cover of Kshs 20 million with a limit of Kshs 2,500,000 per 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.
- Lodger fees; Lodging facilities for parent accompanying a child below 12 years being admitted
- **Political Violence and terrorism cover up to full inpatient limit and outpatient limit.**

Note to Quote:

Please quote rate applicable for:

- a) Premium for year 2023 and proposal for 2024
- b) Short term Cover or prorata premium calculation
- c) Refund of premium when staff leave
- d) Refund policy of medical expense incurred when staff use other medical providers
- e) Please quote any free rider or cover

2. Territorial Limit

East Africa (Kenya, Somalia, Uganda, Rwanda, DRC, South Sudan and Tanzania).

3. Duration of Cover

The successful Company will enter into a contract with LWF for a period of **Two (2) years**. This contract will be renewed based on performance and availability of funding

4. Criteria for Proposal Evaluation

Technical Proposal; (Note: Four copies required)

Share four hard copies and one Soft copy. The hard copies to be dropped in the tender box at the LWF Offices along Gitanga Road opposite Braeburn School in sealed envelopes addressed to the Procurement committee.

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; *(Note: Four copies required)*

Share four hard copies and one Soft copy. The hard copies to be dropped in the tender box at the LWF Offices along Gitanga Road opposite Braeburn School in sealed envelopes addressed to the Procurement committee.

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

5. Required Competencies/Skills

The successful bidder should have;

- Extensive experience and a proven track record in the health insurance business – List of top 3 clients in the last 3 years is required
- Wide networks for national and international coverage – Full list of service providers is needed
- 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.
- **NO INSURANCE BROKERS**

Please send your inquiries to the procurement email provided at procurement.nairobi@lutheranworld.org and answers will be posted by Tuesday 25th October 2022 on the link. Closing date: Monday 31st October 2022 at 5.00 pm.