



TERMS OF REFERENCE

EMPLOYEE MEDICAL INSURANCE COVER SERVICE PROVIDER

1) GENERAL BACKGROUND

Zimbabwe Health Interventions (ZHI) is a not-for-profit human development organization which is registered as a Private Voluntary Organisation PVO Number 17/22 . ZHI's mission is to develop and deliver innovative and sustainable high impact integrated health interventions with local communities while working with and strengthening existing institutions.

ZHI provides comprehensive medical insurance cover to all full-time employees and their spouse and unmarried children up to 18 years of age, up to a maximum of 23 years of age if enrolled as a full- time student, up to a maximum of 4 children.

ZHI employees are based in Harare, Buhera, Chipinge, Mutare, Mutasa, Makoni, Gweru, Kwekwe, Gokwe South, Mberengwa, Bulawayo; Gwanda, Beitbridge, Matobo, Insiza, Mazowe, Plumtree (Mangwe and Bulilima) with a staff complement of approximately 350 employees on medical insurance..

2) OBJECTIVES OF THE ASSIGNMENT

ZHI wishes to contract a reputable and eligible Medical Health Insurance company, to provide inpatient and outpatient medical services cover for its employees and their dependents. Bidders shall quote for both in- and out-patient medical insurance cover. Bidders are requested to propose the best and most cost-effective solution to meet ZHI requirements, while ensuring a high level of service. When replying to the proposal, you are to follow the TOR instructions and specifications.

3) SCOPE OF COVER

The applicant companies should provide detailed quotations for the insurance cover to cater for a minimum of but not limited to the following categories of benefits:

a) Outpatient Services

- i. Outpatient consultations – all specialties
- ii. Medical/Diagnostic examinations, injections and procedures
- iii. Medication/Prescribed medicines
- iv. X-rays, pathology, scans and MRI
- v. Antenatal and postnatal care
- vi. Minor trauma treatment
- vii. Acute medication
- viii. Pre – existing conditions including HIV & AIDS cover
- ix. Baby Friendly immunizations
- x. Immunizations
- xi. Vaccinations – anti tetanus, anti-rabies, yellow fever
- xii. Baby wellness clinics
- xiii. Radiology

- xiv. Ambulance and rescue services/ evacuations services including air
- xv. Dental cover
- xvi. Optical cover
- xvii. Cover for pre-existing, chronic and congenital conditions
- xviii. HIV/AIDS including treatment for opportunistic infections of HIV conditions and administration of ARV medicines.
- xix. Family Planning
- xx. Counselling

b) Inpatient Services /hospitalization requirements

- i. Admissions & Accommodation costs, physician fees, surgical procedures, MRI/CT scans & pathology, physiotherapy, and blood transfusion.
- ii. Inpatient consultations and diagnostic examinations and consultations.
- iii. Doctors', surgeons, anesthetist, operating theatre fees and hospital board and accommodation charges in a standard private ward
- iv. Physiotherapists fees
- v. Intensive Care Units and High Dependency Units expenses
- vi. Drugs, dressings, surgical appliances, laboratory, and cost of investigations
- vii. Local emergency rescue and evacuation within the inpatient limit - Road & Air Evacuation
- viii. Treatment costs by registered medical practitioners.
- ix. Drugs prescribed by a physician and dispensed by a licensed pharmacist.
- x. Dental Benefits
- xi. Optical Benefits - Eye Test, Frames, Contact & Optical Lenses, Eye Care treatments, Eye Scans
- xii. Maternity and pregnancy related complications including caesarean and premature deliveries.
- xiii. Routine antenatal check-ups and postnatal care.
- xiv. Psychiatric hospitalization
- xv. Counselling
- xvi. Chronic /Pre-existing /recurrent conditions/ailments e.g. heart condition, cancer, asthma, high blood pressure and diabetes etc
- xvii. HIV/AIDS (including related conditions) hospitalization.
- xviii. Congenital and neonatal conditions.
- xix. Post Hospitalization Rehabilitation, Private Nursing & Hospice Services
- xx. External Appliances & Internal Surgical Appliances and Prosthesis (wheelchair, crutches, lumbar corset etc)
- xxi. Non-accidental dental and optical.
- xxii. Accidental inpatient dental & ophthalmic.
- xxiii. Sub – Sahara treatment and India
- xxiv. Annual Medical Check-up (staff, spouse and dependents)
- xxv. Oncology, Organ Transplant, Acute Renal and Peritoneal Dialysis
- xxvi. Chemotherapy
- xxvii. Laparoscopic interventions
- xxviii. Thyroidectomy
- xxix. Appendicectomy
- xxx. Tubal Litigation
- xxxi. Vasectomy
- xxxii. Circumcision
- xxxiii. Free Health Education
- xxxiv. Routine immunization and baby friendly vaccines
- xxxv. Provide for lodger/accommodation payment/ fee/ facilities for parent or guardian accompanying a child below 18 years being admitted.

c) Special coverage condition

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

- i. Orthodontic treatment
- ii. Physiotherapy
- iii. Wheelchairs
- iv. Special shoes
- v. Hearing Aids

d) Additional benefits required.

- i. Wellness i.e. gym membership, wellness programs
- ii. 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 ZHI for a period of one year which is renewable subject to performance and availability of funding.

6) PROPOSAL AND CRITERIA FOR PROPOSAL EVALUATION

Proposals should include:

a) Technical Proposal – 40%

Companies to share soft copy proposals. Each bidder shall submit a technical proposal addressing the services required and clearly demonstrating how they will meet ZHI needs. The technical proposal will be evaluated according to the following criteria:

Benefit Coverage

- i. Product Design
- ii. Service provider network coverage (including locations/towns where the service provider's card is accepted) which can be accessed by ZHI staff and their dependents.
- iii. Services covered (refer to scope of cover above)
- iv. Acceptance of over-the-counter prescribed drugs/ medical services
- v. Benefit limits include annual benefit limits per category.
- vi. Card Acceptability
- vii. Quality of service
- viii. List of Exclusions
- ix. Territorial Limit (Sub-Saharan Africa and India preferred), include information on access to overseas cover.
- x. Pandemic illness (including COVID-19) cover.
- xi. Waiver of waiting periods

Membership Administration

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

Claims Administration

- i. Deliver accurate, responsive, and timely claims payment.
- ii. Review, process, and payment of claims.
- iii. “Clean Claims” should be processed within 7 business days of receipt.
- iv. Claims monitoring investigation and analysis to manage waste.

Customer Service

- i. Provide timely and efficient claims services and responsiveness to members.
- ii. Avail customer service call centers for members.
- iii. Produce timely account performance reports
- iv. Provide 24-hour emergency numbers accessible in cases of emergencies
- v. Provision of an account manager/s for the ZHI account

Implementation Plan

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 insurance service provider effective 1 October 2023. Detail both pre-implementation and post implementation strategies.

b) Financial Proposal – 30%

- a. Nostro (USD) Package
- b. Premiums per month per employee, spouse, child under 18, child above 18 up to a maximum of 23 (if enrolled as a student at a tertiary institution) and adult dependents.
- c. The financial proposal shall be evaluated according to the price structure proposed.
- d. Tariff used.
- e. Preferred package should have no shortfalls.
- f. Share Soft copy.

c) Required Competencies/skills - 10%

The bidder should have:

- a. 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
- b. Wide networks for national and international coverage – Full list of service providers is needed
- c. Reliable health coverage services
- d. Sound experience in servicing non-profit making organizations.
- e. Ability to provide 24-hours service.
- f. Real time administrative support systems – Ability to assign a full-time account manager/s
- g. Ability to respond immediately to emergency situations.
- h. Sustainability efforts – proof of being sensitive to the natural environment.
- i. Reputable references from similar organisations

d) Professional Indemnity Cover 10%

Active Professional Indemnity Cover issued on or before 30 September 2023 is a must.

e) Submission of Mandatory Documents 10%

The Medical Aid Fund Service provider should submit the following mandatory documents:

- i. Company profile
- ii. Certificate of Incorporation
- iii. Accreditation by the Government Association of Healthcare Funders
- iv. NSSA and Tax Clearance Certificate
- v. CR14
- vi. CR6
- vii. References-organizations that are currently being serviced by your company.

This bid is also open to brokers who may partner with a medical aid provider of their choice.

7) TERMS AND CONDITIONS

- a. ZHI reserves the right to eliminate bids deemed not to be in the best interest of ZHI and award the contract to the bidder whose submission is considered to be in the best interest of ZHI.
- b. ZHI reserves the right to accept or reject any proposals received at any time, without thereby incurring any liability to the affected bidder(s) or any obligation to provide information on the grounds for the action.
- c. ZHI reserves the right to enter into agreements not specified herein.
- d. All responses must be received on or before the deadline of submission date.
- e. Incomplete proposal submissions that do not comply with all specifications will be rejected.

Submission of Proposals

Proposals, including a covering letter and trade references, should be emailed to: procurement@zhi.co.zw, with subject: “**(Medical Aid Insurance Cover Service Provider)**”.

The successful organisation will be informed once a decision is made by ZHI management and staff.

The deadline for submission of detailed proposals is **11 June 2023**.