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Corner 2nd St. Extension & The Chase (West)
Mount Pleasant, Harare, Zimbabwe

REQUEST FOR PROPOSAL (RFP)
PROVISION OF MEDICAL INSURANCE COVER

Solicitation Title:	Provision of Medical Insurance Cover for ZHI
Solicitation Number:	ZHI.SHARED.2023.05.081
Submit Proposal to:	procurement@zhi.co.zw
Date of Issue of RFP:	June 02, 2023
Date Proposal Due:	June 11, 2023, by 2359hrs

Method of Submittal:

Respond via e-mail with attached document in MS Word / pdf format.

The Consultant agrees to hold the prices/rates in its offer firm for **the first year of the assignment (12months)** in the event of being selected.

1. INTRODUCTION

Zimbabwe Health Interventions (ZHI) is a not-for-profit human development organization which is registered as a Private Voluntary Organization 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.

2. OBJECTIVES OF THE ASSIGNMENT/ TERMS OF REFERENCES TORs)

ZHI provides comprehensive medical insurance cover to all full-time employees and their spouse and unmarried children up to 18 years of age, or up to 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.

Now, ZHI wishes to contract a reputable and eligible Medical Health Insurance company, to provide medical services cover for its employees and their dependents. Bidders are requested to propose the best and most cost-effective solution to meet ZHI requirements, while ensuring a high level of service as provided for in the attached Terms of Reference (ToRs).

3. SCOPE OF WORK

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

- **Outpatient services**
- **Inpatient services/hospitalisation requirements**
- **Special coverage conditions**
- **Additional benefits required.**

Please refer to the attached Terms of Reference (ToRs) for more information.

4. DELIVERABLES

4.1 Refer to attached TORs

4.2 Implementation

Produce a detailed implementation plan and calendar with specified time periods, types of information required and responsibilities. Assume that you will be notified of administrator selection prior to **01 October 2023**. Detail both pre-implementation and post implementation strategies.

5. EVALUATION CRITERIA

Criteria	Submission Requirement	Weight (%)
Mandatory Requirements	- Company profile - Certificate of Incorporation, CR14 and CR6 - Proof of Accreditation by the Association of Healthcare Funders - NSSA & Tax Clearance Certificate	Pass/Fail
Technical Expertise and Experience	- Minimum of 10 years' experience and track record in the health insurance business, with a list of clients in the 5 years preferably in the NGO sector - List of service providers (national and international coverage) - At least 3 current references in the NGO sector	20%
Technical Proposal	- A detailed proposal addressing the services required and clearly demonstrating how they meet ZHI needs as per TORs. - Implementation plan with specified time periods and the requirements - Active Professional Indemnity Cover issued on /before 30 September 2023	50%
Financial Proposal	Brief outline of medical package model clearly outlining premium structures in USD - *Preferred package should have no shortfalls	30%

Selection will be based upon “**Best Value**”. Applications will first be evaluated and scored from a technical standpoint. Applications that are technically acceptable shall then be evaluated in terms of cost. The award shall be issued to the offeror with the highest combined technical and cost score. Interviews/oral discussions with shortlisted candidates may be held, and references will be checked.

6. PROPOSAL SUBMISSION INSTRUCTIONS

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 at 23:59hrs**.

7. TERMS AND CONDITIONS

- 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.
- 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.
- ZHI reserves the right to enter into agreements not specified herein.
- All responses must be received on or before the deadline of submission date.
- Incomplete proposal submissions that do not comply with all specifications will be rejected.