

Request for Proposals for
Health Insurance



Dear Sir/Madam,

You are invited to submit a proposal for iMMAP with the requirements mentioned herein. The purpose of this request for proposal (RFP) is to identify suitable provider(s) of Health Insurance for iMMAP employees in Jordan.

iMMAP is an international non-governmental organization (INGO) that provides targeted Information Management (IM) support to partners responding to complex humanitarian and development challenges. For more than 17 years, iMMAP has promoted measurable change in people's lives through the core philosophy that better data leads to better decisions, which ultimately lead to better outcomes. iMMAP's expertise in data collection, analysis and presentation has revolutionized the decision-making process for diverse, multi-sectoral partners who seek enhanced coordination and sustainable solutions through information management. iMMAP is home to a robust and dynamic team of recognized experts in social science, software development, statistics, GIS, performance monitoring and evaluation, technical assistance and capacity development.

Emergency responders, development practitioners, governments and funders often have to make serious and timely decisions under fast paced and chaotic circumstances. When facing complex development challenges, natural disasters and emergencies, it is critical to make sound choices rooted in real-time knowledge of who is doing what, where they are doing it, and what needs to be done. Access to this critical information positions actors to avoid costly or duplicative efforts and, ultimately, to effectively direct support to the people who need it the most.

We anticipate that the bidder whose proposal suggests the best coverage and prices for iMMAP staff Health Insurance (as per the requirements set forth in this RFP) will be selected by 22-Dec-2022. We will notify all bidders, whether they are rejected or unsuccessful.

We thank you in advance for your effort, and interest in iMMAP.

1.0 INTRODUCTION

1.1 Scope of Services

The scope of this service is to provide the best Health insurance coverage for iMMAP staff in Jordan, taking into consideration quality, quantity, and price inside and outside hospitals, with extra benefits to access pharmacies, labs, and specialized doctors.

Please see attached Annex III- Health Insurance Coverage.

Contract Modality: The result of this RFP process will be a **framework contract valid for one year** with a possibility of extension based on the selected service provider’s performance.

2.0 ADMINISTRATIVE INFORMATION

2.1 Expected Time Period for the framework Contract

The performance period of the framework contract is expected to last for 12 months starting from the 23rd of January 2023 as a start date for the policy coverage.

2.2 RFP Coordinator

Written questions must be directed via email to rbaker@immap.org

2.3 Proposer Inquiries

iMMAP will consider written proposal inquiries regarding the RFP requirements or Scope of Services before the date specified in article 2.4 “Calendar of Events.” iMMAP reserves the right to modify the RFP that is in the best interest of iMMAP.

To be considered, written inquiries and requests for clarification of the content of this RFP must be received via e-mail at rbaker@immap.org maximum by date and time specified in article 2.4 “Calendar of Events”.

All questions directed to the RFP Coordinator will be deemed to require an official response. Official responses to each of the questions presented by the proposers will be sent via email to all proposers by the date specified in article 2.4 “Calendar of Events”.

Only **the RFP Coordinator** has the authority to officially respond to a proposer’s questions on behalf of iMMAP. Any communications from any other individuals are not binding to iMMAP.

2.4 Calendar of Events

Event	Date
Release RFP	30-Oct-2022
Proposer expression of interest and inquiries maximum by 04:00 pm Jordan time	06-Nov-2022
Response to proposer inquiries maximum by 04:00 pm Jordan time	08- Nov-2022
Proposal submission maximum by 4:00 pm	22- Nov-2022
Formally announce the “Successful Proposer”	22- Dec-2022
Execute contract	22-Jan-2023

NOTE: iMMAP reserves the right to amend and/or change this calendar of events/schedule of RFP activities as it deems necessary. The amendment will be notified via email.

3.0 PROPOSAL INFORMATION

3.1 Proposal Response Location

The proposers who are interested in providing professional services should submit a proposal as per the instruction below in Annex I- Format of Proposal.

3.2 Required Qualifications of Proposer

It is required that proposers of this RFP meet the following qualifications:

- The proposer should be registered under the Ministry of Trade and Industry. Please submit proof of registration to be considered qualified for the technical evaluation.
- Assign a focal point person that should deal with iMMAP by phone, e-mail, etc.
- The insurance network should have a minimum of 50 hospitals and 500 specialized doctors inside Jordan.

3.3 RFP Addenda

iMMAP reserves the right to revise any part of the RFP by issuing an addendum to the RFP at any time. This addendum will be notified to the proposers via email.

3.4 Proposal Acceptance and Rejection

Issuance of this RFP in no way constitutes a commitment by iMMAP to award a framework contract. iMMAP reserves the right to accept or reject, in whole or in part, all proposals submitted and/or cancel this announcement.

3.5 Withdrawal and Re-submission of Proposal

A proposer may withdraw and/or resubmission a proposal that has been submitted at any time before the date and time the proposal is due. To accomplish this, a written request signed by the authorized representative of the proposer must be submitted to the RFP Coordinator at iMMAP Location specified in Annex I- Format of Proposal or via sending an email to the RFP Coordinator on rbaker@immap.org

3.6 Service Provider Information

iMMAP shall have a single prime provider or more than one primary provider as the result of this RFP, and the provider(s) shall be responsible for all deliverables requested by iMMAP. Proposers may not enter into subcontracting arrangements; and should acknowledge in their proposal total responsibility for the entire agreement.

3.7 Ownership of Proposal

All materials submitted in response to this RFP become the property of iMMAP. Selection or rejection of a proposal does not affect this right.

3.8 Proprietary Information

Only information which is in the nature of legitimate trade secrets or non-published financial data, may be deemed proprietary or confidential. Any proposal marked as confidential or proprietary in its entirety may be rejected without further consideration or recourse.

3.9 Cost of Preparing Proposals

iMMAP is not liable for any costs incurred by prospective proposers prior to the issuance of or entering into a framework contract. Costs associated with developing the proposal and any other expenses incurred by the proposer in responding to this RFP are entirely the responsibility of the proposer and shall not be reimbursed in any manner by iMMAP.

3.10 Errors and Omissions in Proposal

iMMAP will not be liable for any errors in proposals and reserves the right to make corrections or amendments due to minor errors identified in proposals. iMMAP, at its option, has the right to request clarification or additional information from the proposer.

3.11 Framework Contract Award and Execution

iMMAP reserves the right to enter into a framework contract without further discussion of the proposal submitted based on the initial offer received. iMMAP reserves the right to enter into a framework contract for all or a partial list of Services offered in the proposal.

The RFP and proposal of the selected proposer will become part of any contract between the selected Service Provider and iMMAP.

If the selected proposer fails to sign the final contract within five business days of delivery, iMMAP may elect to cancel the contract and award the contract to the next highest-ranked proposer.

4.0 RESPONSE INSTRUCTIONS

4.1 Proposal Submission

It is solely the responsibility of each proposer to assure that their proposal is received at iMMAP Location specified in Annex I-Format of Proposal, prior or on the deadline date and time for submission as per of the 2.4 “Calendar of Events”. Proposals received after the submission deadline will not be considered.

The proposer shall ensure to submit the following documents in **two separate envelopes: one technical proposal and one financial proposal in order to evaluate their proposals.**

The Technical Proposal envelope shall contain the following documents:

- 1- Copy of Company Registration in Jordan.
- 2- Technical proposal as per instructions in Annex I-Format of Proposal **except “Section B”**.
No financial information should be indicated in the technical proposal. Including the cost information in the technical proposal will lead to disqualification of the proposer from the evaluation process.
- 3- Provide the coverage as requested in Annex III- Health Insurance Coverage.
- 4- Signed and/or stamped Annex II-CERTIFICATION STATEMENT.
- 5- Provide the medical network.

The Financial Proposal envelope shall contain the following documents:

- 1- Financial proposal as per instructions in Annex I- Format of Proposal / **Section B: Cost Information**

*Even if the proposer is one of the current or previous iMMAP's Service Providers, the copy of the company registration certificate and all above mentioned documents **must** be submitted to response this RFP.*

Failing to provide any of the above documents will result in excluding the Service Provider from the whole RFP evaluation.

4.2 Certification Statement

The proposer must sign and/or, stamp the ANNEX II-Certification Statement and include it into the technical proposal envelope.

4.3 Proposal Format

The proposer should submit a proposal as specified in the RFP Annex I-Format of Proposal and fill the offered coverage and benefits in Annex III- Health Insurance Coverage, which shall include enough information to satisfy evaluators that the proposer has the appropriate experience and qualifications to perform the scope of services as described herein. The proposer should respond to all requested areas and coverages.

5.0 EVALUATION AND SELECTION

5.1 Evaluation Team

The evaluation of proposals will be accomplished by an Evaluation Committee, to be designated by iMMAP, which will determine the proposal most advantageous to iMMAP.

5.2 Administrative and Mandatory Screening

All proposals will be reviewed to determine compliance with administrative and mandatory requirements as specified in the RFP in the following section:

- Article 4.0-Response Instruction.
- Annex I-Format of Proposal.

Proposals found not to be in compliance will be rejected for further consideration.

Risk mitigation procedures should also be provided. iMMAP takes meeting duty-of-care obligations and compliance with the principles of 'do no harm' very seriously.

5.3 Evaluation and Review

The purpose of the RFP process is to secure the provider most capable of providing the services specified in this RFP and its Annexes. The principle applied to the selection is **the best price for the best service proposal**. Selection of the provider will be made solely on the basis of the most responsive proposal submitted by a qualified proposer that satisfies all services and coverage described in this RFP and its Annexes. iMMAP reserves the right to enter into an agreement based on initial offers received. Proposals submitted should follow Annex I-Format of Proposal.

The criteria for the evaluation process will be weighted as follows:

70% = 70 points on technical evaluation
30% = 30 points on financial evaluation
100% total

Minimum scores of the Technical Evaluation:

60% of 70 points for technical evaluation = 42 points

Proposers scoring 42 points and above will qualify for the financial evaluation.

Technical Evaluation Scoring Points (70 points):

The technical scoring points will be divided into three categories.

- 1- All requested coverages of Annex III - Health Insurance Coverage are met (40 Points).
- 2- The medical network (15 Points).
- 3- Extra benefits from proposers (15 Points).

Financial Evaluation Scoring Points (30 points):

- 1- Unit Price/ person 0-17 Years (10 points)
- 2- Unit Price/ person 18-65 Years (10 points)
- 3- Issuance and stamp fees (5 points)
- 4- Monthly Bank Transfer payment method (5 points)

5.4 Announcement of the selected provider

The RFP Coordinator will notify the successful proposer and proceed to negotiate terms for the final framework contract. Unsuccessful proposers will be notified by email accordingly.

ANNEX I
FORMAT OF PROPOSAL

You are encouraged to follow this format.

Proposal submission must be received in two separate sealed envelopes: one technical proposal and one financial proposal to the following address:

iMMAP Regional Office – building #409-Nimer Complex office 3rd Floor, King Abdullah II St. Amman, Jordan

No later than 04:00 pm on 22-Nov-2022.

The proposer is encouraged to include a half-page value statement indicating why they are the most suitable to carry out the contract.

Name of Proposing Organization:	
Country of Registration:	
Type of Legal entity:	
Address:	
Phone:	
E-mail:	
Name of Contact Person for this Proposal:	

Section A: Expertise and Capability of Proposer

1.1 Executive Summary

This section should serve to introduce the purpose and scope of the proposal. It should include administrative information including, at a minimum, response date, proposer’s contact name and phone number, and the **validity of the proposal must be at least 90 days from the date of submission**. This section should also include a summary of the proposer’s qualifications and ability to meet iMMAP’s overall requirements.

1.2 Organizational architecture, Corporate Qualifications and Management Support

- The proposer should give a brief description of their company, including a brief history, corporate structure and organization, and number of years in business.
- The proposer should provide detailed information regarding its ability to perform the service requested in this RFP. The proposer should describe the qualifications and experience of the key personnel who will be assigned to this Contract.

1.3 Adverse judgements or awards

The proposer should include reference to any adverse judgements or awards.

1.4 General organizational capability

Outline General Organizational Capability, which is likely to affect performance (i.e. size of the organization, strength of service management, customer support and medical networking).

1.5 Quality assurance procedures, risks and mitigation measures

Describe the potential risks for the performance of the required service that may impact achievement and timely completion of expected results. Describe measures that will be put in place to mitigate these risks. Provide any relevant certificate(s) for accreditation of processes, and policies (e.g. ISO).

1.6 Experience with other INGOs, UN organizations, and any other companies

Provide at least 3 references:

Project	No.1	No.2	No.3
Client			
Period of performance (from/to)			
Reference Contact Details (Name, Phone, Email)			

1.7 Duty of care

Describe Duty of Care mechanisms that will be implemented for this contract and information security. Duty of care consists of the partner's policies that are put in place, including but not limited to:

- Avoiding any foreseen potential risks that can affect the timeline of the contract.
- Data confidentiality and information security

Section B: Cost Information

The **financial proposal should be submitted in a separate envelope** using the proposer letterhead document with pricing for individuals according to the age criteria. Stamp fees and network expenses should be clarified as per the following table:

Ages	Pricing (JOD) per year
0-17 years old	
18-65 years old	

Fees	Pricing/Percentage
Network Expenses	
Stamps	

Payment terms:

- Policy premium monthly bank transfer payment is an essential requirement.
- To claim payments, the service provider shall provide iMMAP with monthly invoices and statement of account.

Please include payment terms/conditions in the financial proposal.

Financial Proposal Validity:

The validity of the proposal must be at least 90 days from the date of submission.

ANNEX II
CERTIFICATION STATEMENT

The undersigned hereby acknowledges she/he has read and understands all requirements and specifications of the Request for Proposals (RFP), including Annexes.

OFFICIAL CONTACT: iMMAP requests that the Proposer designates one person to receive all documents and the method in which the documents are best delivered. Identify the Contact name and fill in the information below:

Date: _____ Official Contact Name: _____

E-mail Address: _____

Mail Address: _____

Proposer certifies that the above information is true and grants permission to iMMAP to contact the above-named person or otherwise verify the information provided.

By its submission of this proposal and authorized signature below, Proposer certifies that:

- (1) The information contained in its response to this RFP is accurate.
- (2) Proposer complies with each of the mandatory requirements listed in the RFP and will meet or exceed the functional and technical requirements specified therein.
- (3) The proposer accepts the procedures, evaluation criteria, and all other administrative requirements set forth in this RFP.
- (4) The proposer's quote is valid for at least **90 days** from the date of proposer's signature below.
- (5) Proposer understands that if selected as the successful proposer, the Proposer will have five (5) business days from the date of delivery of final contract in which to complete contract negotiations, if any, and execute the final contract document.

Authorized Signature: _____

Typed or Printed Name: _____

Title: _____

Company Name: _____

Address: _____

City: _____