



REQUEST FOR PROPOSAL FOR GROUP HEALTH INSURANCE COVERAGE **OCTOBER 2022**

Dear Sir/Madam,

You are invited to submit a proposal to iMMAP with the requirements mentioned herein. The purpose of this request for proposal (RFP) is to identify a suitable Health Management Organization (HMO) to provide **group medical cover to all staff members in Nigeria.**

iMMAP is an international non-governmental organization (INGO) that provides Information Management (IM) support to partners responding to complex humanitarian and development challenges. For more than 17 years, iMMAP has promoted measurable changes 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 information and data management, software development, geographic information systems (GIS), monitoring and evaluation, and technical capacity development.

Aid responders, development workers, government institutions, and donors often require verified information rooted in real-time knowledge of who is doing what, where they are doing it, and what needs to be done, to make effective decisions when tackling complex humanitarian and development situations. Access to this critical information helps humanitarian actors plan cost-effective responses and avoid duplicative efforts, ensuring support reaches the people in need it the most.

All proposals must be submitted by 18:00 Nigeria time, Friday 18th November 2022. We will notify all proposers as regards the success or failure of their bids.

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



1.0 INTRODUCTION

1.1 Scope of Services

iMMAP is looking for a reputable Health Management Organizations (HMO) to submit proposals for a comprehensive group medical Insurance Coverage for national employees in Nigeria, for the duration of the policy period. iMMAP has a staff strength of 30 personnel based in North-Central and North-east.

iMMAP is looking for health insurance coverage across the country and in these geo-political zones.

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 Period for the Contract

The contract shall be for one year period starting December 2022 to November 2023, with the possibility of extension for another year based on the good performance of the selected service provider.

2.2 RFP Coordinator

Written questions must be directed, via email, to vnzube@immap.org with zmusa@immap.org in copy.

2.3 Proposer Inquiries

iMMAP will consider written proposer inquiries regarding RFP requirements or Scope of Services before the date specified in the Calendar of Events below. iMMAP reserves the right to modify the RFP should a change be identified 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 vnzube@immap.org by 6 p.m. WAT on 8 November 2022 as specified in the 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 the 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

<u>Event</u>	<u>Date</u>
Release RFP	31 October 2022
Deadline for receiving proposer inquiries	8 November 2022
Responses to proposer inquiries due	11 November 2022
Proposal submission deadline	18 November 2022 @18:00 Nigeria time
Announce award of "Successful Proposer"	28 November 2022
Execute contract	1 December 2022

NOTE: iMMAP reserves the right to amend and/or change this calendar of events/schedule of RFP activities as it deems necessary.

3.0 PROPOSAL INFORMATION

3.1 Desirable Qualifications of Proposer

All bidding companies should provide a detailed quotation and highlight how they intend to meet our requirements as seen above. Proposals should include the following:

- Company profile including CVs/profiles of the MD/CEO, and the controlling owner
- Evidence of valid registration with the corporate affairs commission
- Evidence of work or award of a contract with other reputable international organizations serviced by the firm.
- Evidence of registration with NHIS
- Directory of hospitals, pharmacies, and health centers covered in all locations
- Full characteristics and categories of the benefits package available
- Details of different available covers; individual, family, and others e.g addition of parents or siblings
- Gym cover and list of available gyms
- Cost of each available plan or category, per person
- Other incentives provided by the HMO
- The proposer should confirm at least 60days price validity on the TENDER RESPONSE FORM



Ensure that all requested information is included in your submission as this will provide grounds for evaluators' analysis. The submission of incomplete information could result in the rejection of your submission.

3.2 RFP Addenda

iMMAP reserves the right to change the calendar of events or revise any part of the RFP by issuing an addendum to the RFP at any time.

3.3 Proposal Rejection

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

3.4 Withdrawal and Re-submission of Proposal

A proposer may withdraw a proposal that has been submitted at any time up to 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.

3.5 Subcontracting Information

Subcontracting is not authorized.

3.6 Proprietary Information

The service is held to standard duties of confidentiality and duties of care hence all information (confidential to iMMAP) obtained in the course of service provision should be kept confidential and not to be disclosed without the prior written approval of iMMAP.

3.7 Cost of Preparing Proposals

iMMAP is not liable for any costs incurred by prospective proposers before the issuance of or entering into a 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.

3.8 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.



3.9 Contract Award and Execution

iMMAP evaluators will review proposals received in accordance with proposal criteria to determine the qualified proposer. Furthermore, due diligence process will be conducted before the final award is given.

4.0 RESPONSE INSTRUCTIONS

4.1 Proposal Submission

Proposal submission must be received at the following address: vnzube@immap.org with zmusa@immap.org in copy.

The proposals must be received in two separate folders, requiring suppliers to submit the technical and financial proposals separately. Any financial information in the technical proposal will lead to the automatic disqualification of the supplier from the selection.

The proposals shall be received on or before *6 pm* on the date specified in the aforementioned Calendar of Events. It is solely the responsibility of each proposer to assure that their proposal is received before the deadline for submission. Proposals received after the submission deadline will not be considered.

Proposers are requested to provide their proposals according to the instructions of this RFP and Annex I, on their official letterhead.

In addition to the Technical and Financial Proposal, the bidder shall provide:

- Signed and/or stamped Annex II-CERTIFICATION STATEMENT
- Any other documents required (please see 3.1 Desirable Qualifications of Proposer)

4.2 Certification Statement

The proposer must sign and submit the certification tatement shown in ANNEX II.



4.3 Proposal Format

The proposer should submit a proposal as specified in ANNEX I 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. Proposers should respond to all requested areas.

5.0 EVALUATION AND SELECTION

5.1 Evaluation Team

The evaluation of proposals will be accomplished by an evaluation team, 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. Proposals found not to comply, will be rejected from 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 contractor most capable of providing the services specified in this document. Selection of the Health management organization (HMO) will be made solely on the basis of the most responsive proposal submitted by a qualified proposer that satisfies all services and products described in this RFP. iMMAP reserves the right to award a contract based on initial offers received. Proposals submitted should follow the format in ANNEX II.



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

70% technical

30% financial = 100% total

Technical Evaluation =Scoring (70 points), the minimum technical score is 60% of 70 points = 42 points

a) Qualification (Pass/Fail)

- Evidence of valid registration with the corporate affairs commission and NHIS

b) Overall Response (10 points)

- General adherence to Terms of Reference and tender requirements

c) Proposer's qualification and experience (60 points)

- Evidence of past performance (could be in the form of an award or verifiable reference of at least three clients);
- Directory of hospitals, pharmacies, gyms, and health centers covered in all locations
- Full Characteristics and categories of the insurance coverage available
- Ability to meet the needs of staff based on content and flexibility of package per requested
- Other incentives or additional services provided by the HMO

Please note that only companies who have qualified after technical evaluation can have their financial offers evaluated.

Financial Evaluation Scoring Points (30 points):

- 1- Unit Price/ person/per category or plan - Individual (10 points)
- 2- Unit Price/ person/per category or plan - family (10 points)
3. Unit price/per person/per category or plan - Individually with one parent under 65 years (10 points)
- 3- Payment method (5 points)
- 4- Validity of Offer and signature (5 points)



5.4 Announcement of Contractor

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



ANNEX I

FORMAT OF PROPOSAL

You are encouraged to follow this format.

- Proposals must be attached in an e-mail to the following e-mail address: vnzube@immap.org with zmusa@immap.org in copy, no later than 6:00 pm WAT, 18 November 2022
- The subject line of the email should be: **"Tender Submission of iMMAP Health Insurance"**

The Proposer is requested to include a half-page value statement indicating why they are most suitable to carry out the assignment.

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

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, the response date, the proposer's contact name and phone number, and the stipulation that the proposal is valid 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 the number of years in business.
- The proposer should provide detailed information regarding its ability to perform the work requested in this RFP. The proposer should discuss the resources that will be available to work on this project in order to meet time restraints and desired performance levels.
- The proposer should attach the Curriculum Vitae (CVs) clearly showing the qualifications and experience of the key personnel assigned to this project.

1.3 Adverse Judgments or Awards

- The proposer should include a reference to any adverse judgments or awards.

1.4 General Organizational Capability

- Outline general organizational capability which is likely to affect performance such as the size of the organization, the strength of project management support (e.g. project management controls), and networking.
- Include a description of past and present experiences and relationships that have a direct relationship to the performance of the TOR. Include relevant collaborative efforts the organization may have participated in.
- Explain any partnerships with local or other organizations relevant to the performance of the TOR. Special attention should be given to providing a clear picture of roles, responsibilities, reporting lines, and accountability. Letters of commitment from partners and an indication of whether some or all have worked together previously.

1.5 Quality Assurance Procedures, Risks, and Mitigation Measures

- Describe the potential risks for the performance of the TOR that may impact the achievement and timely completion of expected results as well as their quality.
- 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 Relevance of Specialized Knowledge and Experience on Similar Projects

- Describe the experience of the **health management organization in performing similar goods/services/works. Experience with other INGOs, UN organizations, major multilateral entities, or bilateral programs is highly desirable.**
- Provide at least 3 references:

	Client	Contract Value	Period of Service (from/to)	Reference Contact Details (Name, Phone, Email)
1-				
2-				
3-				

1.7 Duty of Care

- Describe the 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 (to be submitted separately from the technical proposal)

The financial proposal should be developed with the following in mind:

- The different plans available
- Staff cover should include a gym package and the possibility of including parents (under 60) for singles
- Cost per year, per plan
- Payment method
- Validity and signature



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 attachments.

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: _____

A. Email Address: _____

B. Email 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) The 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) Proposer accepts the procedures, evaluation criteria, and all other administrative requirements outlined in this RFP.
- (4) The proposer's quote is valid for at least ninety days from the date of the 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 the 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: _____



Better Data
Better Decisions
Better Outcomes