



REQUEST FOR PROPOSAL: No. 2023_RFP_046
HEALTH INSURANCE AND MEDICAL EVACUATION SERVICES FOR
THE UNHCR AFFILIATE WORKFORCE

Annex B: Terms of Reference

Table of Contents

1	Introduction.....	3
1.1	Background.....	3
1.2	Statement of Purpose & Objectives	3
2	Requirements.....	4
2.1	Project title, or core requirement	4
2.2	Other services, required for the performance of the key requirements.....	4
2.3	Customer Responsibilities	4
2.4	Add any additional relevant sections for the specific project.....	4
3	Content of the Technical Offer.....	6
3.1	Company Qualifications.....	6
3.2	Proposed Services	6
3.3	Personnel Qualifications.....	6
3.4	Vendor Registration Form	6
3.5	Applicable General Conditions	6
4	Evaluation	7
4.1	Technical Evaluation	7
5	Key Performance Indicators	8
5.1	Performance Evaluation	8

1 Introduction

1.1 Background

Personnel hired by UNHCR under an individual contractor and individual consultant modalities (non-staff contract types) require medical insurance coverage. UNHCR operates globally often in hardship duty stations where access to medical facilities are limited or not available at all. Therefore, UNHCR seeks to engage an insurance provider capable of providing global coverage for medical insurance and medical evacuation for this category of personnel.

Named contract types are designed to serve short-term and temporary purposes, enabling UNHCR to deliver its mandate to protect people of concern being present where people of concern are, particularly in hardship, high-risk and non-family duty stations. Contract durations may vary from a few days to a few years, often in different duty stations.

1.2 Statement of Purpose & Objectives

1. To put in place a medical insurance programme for a group of directly hired affiliate workers (individual contract holders) both at the local and international categories - to complete this placement as soon as practicable.
2. The offered package should include and cover medical evacuation as well, applicable to all UNHCR locations.

UNHCR considers and defines:

- a. Medevac: the timely and efficient movement to adequate medical facilities of ill or injured patients, as well as *en route* care provided to them by medical or other qualified personnel.
 - b. Other Medical Travel refers only to instances where medical facilities are locally unavailable or inadequate at the duty station and contractors are exceptionally authorized by the Medical Section to travel to the nearest location where adequate medical facilities exist: 1. in case of a serious chronic medical condition requiring medical intervention; or 2. for the purpose of undergoing the required medical examination and/or complementary assessment to entry, periodic and exit medical examinations. Other Medical Travel does not include elective surgical, medical or dental procedures.
3. Considering UNHCR utilizes named contract types to enable response to unforeseen emergencies by dynamic scale up, potential providers are expected to manage and cover a population changing its size.
 4. To put in place governance and management processes for the future management of the programme

2 Requirements

2.1 Provision of Medical Insurance Services

The requirements are all included in the technical questionnaire which will be sent to the suppliers as part of the RFP

In the attached file suppliers will see that the requirement breaks down into the following key areas

- Policy Administration and benefits
- Membership management
- Premiums and pricing
- Claims management
- Customer service and member experience
- Account management
- Emergency assistance and medical evacuation

2.2 Other services, required for the performance of the key requirements

KPIs will be required. Bidders are expected to provide samples service reporting and the proposed KPIs for claims handling, customer services and the other services they would provide to UNHCR.

2.3 Customer Responsibilities

UNHCR will provide

- Census data on plan membership as required
- Daily updates on leavers joiners and changes

2.4 Add any additional relevant sections for the specific project

Mandatory requirements:

- Bidders will need to provide previous demonstrated experience with providing health insurance services and emergency evacuation services to international organizations such as those in the United Nations system.
- Bidders will need to demonstrate that they have capability to operate an emergency medical evacuation service across the Africa region.
- Emergency assistance services must be available by phone 24/7 every day of the year.
- Bidders will need to demonstrate that they have the capability and capacity to handle and pay medical insurance claims at scale and on a global basis, reimbursing individual member claims and settling claims direct with healthcare providers.

Suppliers who cannot meet these mandatory requirements will be excluded from the evaluation process.

Pricing:

- Bidders will need to complete the price proposal form attached to the RFP.
- Bidders are asked to provide two sets of premiums: based on the member list in the Annex. One for the consultants & contractors group (c400 lives), and the other to include members designated as consultants, contractors and UNOPS (c.3.5k lives). The member status can be filtered in column A .
- There are two benefit schedules to be priced and these are included in the 'Benefit Options and Pricing Matrix spreadsheet. Under option 2 members requiring 'Worldwide' cover are colour coded in column B of the membership listing.
- Evacuation and repatriation options are to be priced separately from the medical insurance benefits.
- Voluntary dependents cover should also be priced separately.
- All premium rates should be on a per member per month basis.
- A full breakdown of the total annual premium for each option must be included in the price proposal form.

3 Content of the Technical Offer

Bidders' technical proposal should be concisely presented and structured in the following order to include, but not necessarily be limited to, the following information:

3.1 Company Qualifications

- Evidence of company's business registration.
- A description of your company with evidence of your company's capacity to perform the services required, including:
 - Company profile, registration certificate and last audit reports
- If a multi-location company, please specify the location of the company's headquarters, and the branches that will be involved in the project work with founding dates
- Reference points for clients where you perform similar services, with contact information
- Evidence of legal representation or agreements with TPAs that allow you to operate commercially in countries where UNHCR operate.

3.2 Proposed Services

- Bidders should complete the Technical Questionnaire Annex with full answers to the questions contained therein.
- As per the technical questionnaire, services should include: Membership management, Premium administration, Claims Management, Customer services and member experience, Emergency assistance and medical evacuation, Account Management.
- Specific answers to the technical questionnaire are requested - use of standard or generic answers or corporate literature should be kept to a minimum.

3.3 Personnel Qualifications

- Bidders shall provide details of their management structure and include the CVs of key personnel assigned to UNHCR requirement.

3.4 Vendor Registration Form

If your company is not already registered with UNHCR, please complete, sign, and submit with your Technical Proposal the Vendor Registration Form (Annex D).

3.5 Applicable General Conditions

Please indicate your acknowledgement of the UNHCR General Conditions of Contract for the Provision of Services by signing this document (Annex E) and including it in your submitted Technical Proposal.

4 Evaluation

4.1 Technical Evaluation

The **Technical offer** will be evaluated using scoring criteria. Technical Offer will have a 70% weighting compared with 30% for the financial offer.

Technical Weighting	70
Financial Weighting	30

The technical evaluation will be based on the scoring of responses to the service requirements as shown in the accompanying technical questionnaire

The maximum number of points which can be obtained for each evaluation criterion is specified below and indicates the relative significance or weight of the item in the overall evaluation process.

Criteria	Sub Criteria	Score
Company qualifications	Company Registration, Legal Authorization, Experience, Capacity and Financial Soundness of the vendor.	20
Proposed Services	Policy Administration and benefits	40
	Membership management	
	Premium administration	
	Claims management	
	Customer service and member experience	
	Account management	
	Emergency assistance and medical evacuation	
Personnel qualifications	Management structure and qualification of the personnel assigned to the UNHCR project.	10
Total		70

A technical offer score of at least 60% should be received for Technical Compliance.

If a bid does not meet the minimum required score, it will be deemed technically non-compliant and will not proceed to the financial evaluation.

5 Key Performance Indicators

5.1 Performance Evaluation

UNHCR expects to monitor the performance of the selected supplier.

We have asked in the technical questionnaire for samples of performance reporting