

## Request for Proposal

---

### **TO PROVIDE MEDICAL/HEALTH INSURANCE COVER**

**Issued by  
The Global Alliance for Improved Nutrition (GAIN)**

---

## **1.0 ABOUT GAIN**

The Global Alliance for Improved Nutrition (GAIN) is a Swiss-based foundation launched at the United Nations in 2002 to tackle the human suffering caused by malnutrition. Working with governments, businesses, and civil society, we aim to transform food systems so that they deliver more nutritious foods for all people, especially the most vulnerable.

At GAIN, we believe that everyone in the world should have access to nutritious, safe, and affordable food. Today, one in three people - drawn from nearly every country on the planet - are unable to consume enough nutritious food. We work to develop and deliver solutions to this daily challenge.

Headquartered in Geneva, Switzerland, GAIN has offices in countries with high levels of malnutrition: Bangladesh, Benin, Ethiopia, India, Indonesia, Kenya, Mozambique, Nigeria, Pakistan, Rwanda, Tanzania, and Uganda. To support work in those countries, we have representative offices in the Netherlands, the United Kingdom, and the United States.

## **2.0 BACKGROUND**

As part of its employee benefits, GAIN offers a health insurance plan that prioritises prevention and provides integrated care for all full-time employees and their dependents. GAIN is seeking to review the current health insurance coverage to ensure it adequately covers employees' medical care, considering quality, quantity, and price, both inside and outside hospitals. Additionally, GAIN aims to provide extra benefits to access pharmacies, labs, and specialised doctors. Therefore, GAIN is in the process of engaging the services of a reputable and licensed Health Maintenance Organisation (HMO) to provide health insurance services for its employees for the current year.

## **3.0 THE OBJECTIVE**

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 objective of this is to engage an accredited Health Maintenance Organization (HMO) with the capacity to provide comprehensive group medical and health insurance coverage to all GAIN Nigeria employees and their dependents. In this regard, eligible HMOs are invited to submit a proposal to GAIN with the requirements stipulated herein.

## **4.0 SCOPE**

The estimated total number of staff is 60 broken down as follows:

Individuals without family are estimated at 40%.

Individuals with families estimated at 65%

### **HEALTHIER DIETS FOR ALL**

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)

GAIN staff strength cut across the regions of the country such as north-central, northwest, and southwest of Nigeria. Thus, GAIN is seeking health insurance coverage across the country, with priority in the stipulated geopolitical zones. Health insurance companies that can cover employees' medical care taking into consideration quality, quantity, and price, inside and outside hospitals, with extra benefits to access pharmacies, labs, and specialized doctors. The selected HMO is expected to cover the following functions:

#### **4.1 In-Patient Treatment**

In-patient treatment will be provided to employees and their dependants with maximum room (refer to Annex 1). The coverage must be a cashless system; therefore, the selected company ought to have a wide network with hospitals in FCT and all 36 States of Nigeria.

#### **4.2 Out-Patient Treatment**

The outpatient treatment provided to employees and their dependents will be a cashless system. Refer to Annex 1, this could include but is not limited to diagnostic tests, and treatment with a specialist if consented by an individual including but not limited to a paediatrician, gynaecologist, dermatologist, physiotherapist, urologist, neurologist, and psychiatrist.

#### **5.0 CONTRACT DURATION:**

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.

#### **6.0 PROPOSAL FORMAT**

All proposals must be submitted via email and include both technical and financial components. Hard copies are not permitted.

#### **6.1 Technical Proposal**

Each service provider shall submit a technical proposal containing the services provided and how they intend to meet GAIN's desired cover, as seen above. The technical proposal will account for 60% of the total combined score. This section should provide the 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. Proposer should respond to all requested Coverages. The proposal will be evaluated according to the following criteria:

- Company & personnel qualifications
- Benefit coverage
- Provider network (Medical providers, Coverage Area)
- Quality of service (Reservation, billing, and reporting systems)

#### **HEALTHIER DIETS FOR ALL**

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)

## 6.2 Financial Proposal

The financial proposal shall be evaluated according to the price structure proposed and will account for 40% of the total combined scoring., indicating the unit cost, total cost as well as other applicable costs, and schedules of premium where necessary. All offers should be in Nigerian Naira, valid for the contract period of one year.

## 7.0 ELIGIBILITY REQUIREMENTS/QUALIFICATIONS

All applicants should provide the following.

- CAC documentation (Certificate of Incorporation, Article, and Memorandum of Association) of the bidding company
- Corporate Tax Identification Number (TIN)
- Organization profile, licenses relating to the service being offered.
- Verifiable physical office address
- Minimum of three (3) reputable references from reputable International NGOs within the last three (3) years where similar activity was provided successfully.
- There will be a deduction of applicable government taxes e.g., WHT where applicable.

## 7.1 Qualifications of the Company and Personnel Qualification

- Extensive experience and a proven track record in the health insurance business
- Wide networks for national and international coverage
- Reliable health coverage services
- Sound experience in servicing international organizations
- Ability to provide 24-hours service.
- Ability to provide a prompt reimbursement system by sending the claim to the employee's bank account.
- Real-time administrative support systems
- Ability to respond immediately to emergencies, whilst maintaining high-quality standards of service delivery
- Corporate Affairs Commission Registration
- National Health Insurance Scheme Registration
- List of Hospitals – Wide coverage with reputable hospitals
- Tax Clearance
- List of current clients
- List of management structures relevant to this scheme

## 8.0 GENERAL PROVISIONS

- This tender is open for a Health Insurance Company.
- Detail data is attached, consisting of:
  - Health insurance benefit requested.

### HEALTHIER DIETS FOR ALL

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)

- Total number of employees and dependants, including the birth dates
- Claim ratio from the current service provider.
- Please submit the health insurance proposal according to the health insurance benefit as requested which contains below information:
  - Inpatient benefit
  - Outpatient benefit
  - Provider coverage
  - Premium price
  - General condition
  - General Exclusion
- Each bidder may have their proposal version, but the technical proposal must be submitted as a separate document from the financial proposal.
- Only proposals that fully address the mandatory services listed in the bidding requirement will be evaluated.
- Short-listed bidders may be invited to make presentations to the evaluation team.

## **9.0 EVALUATION AND SELECTION**

### **9.1 Evaluation Team**

The evaluation of proposals will be accomplished by an evaluation committee, to be designated by GAIN, which will determine the proposal most advantageous to GAIN.

### **9.2 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.

### **9.3 Evaluation and Review**

The principle applied to the selection is the best price for the best service proposal. Selection of the provider will be made solely based on the most responsive proposal submitted by a qualified proposer that satisfies all services and products described in this RFP. GAIN 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:**

60% = 60 points on technical evaluation

40% = 40 points on financial evaluation

#### **HEALTHIER DIETS FOR ALL**

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)

#### 9.4 Announcement of selected provider

GAIN 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.

Proposal submission must be received by email: one technical proposal and one financial proposal. Submission of proposal should be no later than two (2) weeks from the date of advertisement at the following address: [nquotation@gainhealth.org](mailto:nquotation@gainhealth.org)

**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, the response date, the proposer's contact name and phone number, and the stipulation that the proposal is valid for 90 days from the date of submission. This section should also include a summary of the proposer's qualifications and ability to meet GAIN's overall requirements.

#### HEALTHIER DIETS FOR ALL

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)

**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 a reference to any adverse judgments 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 the 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**

<b>Project</b>	<b>No.1</b>	<b>No.2</b>	<b>No.3</b>
Client			
Contract Value			
Period of performance (from/to)			
Responsibilities			
Reference Contact Details (Name,			

**Section B: Cost Information**

The financial proposal should be submitted using the proposer letterhead document with pricing for the premium for single and facility.

**Payment terms:**

Policy premium annual payment is an essential requirement with annual invoices and statements of account. Please include this payment term/condition in your financial proposal.

## 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:** GAIN requests that the Proposer designate 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 GAIN 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: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

### HEALTHIER DIETS FOR ALL

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)



## **ADDITIONAL INFORMATION**

The Global Alliance for Improved Nutrition (GAIN), Nigeria will work closely with the successful HMO to achieve the objectives of the RFP. The engagement will be managed by the Head of Operations, GAIN Nigeria. The successful bidder will work in close collaboration with the Operations Team. For further information, the Head of Operations can be contacted on. Email: [ikinduro@gainhealth.org](mailto:ikinduro@gainhealth.org).

## **STANDARDS, ACTS, REGULATIONS AND GUIDANCE**

The works described in this Term of Reference (TOR) must comply with the application of relevant standards, Acts, and other relevant procedures. The Health Insurance Company is also expected to hold with high regard, integrity, objectivity, independence, professional competence, due care, confidentiality, professional behavior, and technical standards.

## **Method of Application**

In addition to the proposal (technical and financial), the Insurance company should send a Proposal, and Company Profile to [nquotation@gainhealth.org](mailto:nquotation@gainhealth.org).

## **TIMELINE**

ISSUANCE DATE: April 30<sup>th</sup>, 2024

CLOSING DATE: May 13<sup>th</sup>, 2024

---

## **ANNEX III**

---

### **Sample Coverage listings**

#### **Cover Services**

##### **EMERGENCY SERVICES**

Local evacuation to hospital

Stabilization

Emergency drug and investigations

##### **OUTPATIENT SERVICES**

General consultation

Specialist consultation

Routine Laboratory tests

Prescribed Drugs

Physiotherapy

## **HEALTHIER DIETS FOR ALL**

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)

Management of Chronic diseases

### **INPATIENT SERVICES**

General ward

Semi - private ward

Private ward

General / specialist doctor review

Nursing care

Drugs and infusions

Routine Laboratory investigations

Hospital feeding (where available)

Management of End Stage Kidney Disease

Max admission days per case

Intensive care unit (ICU)

Overall Financial Limit

### **MATERNITY SERVICES**

Antenatal care

Normal delivery

Induction of labour and assisted delivery

C/S (emergency & medically indicated electives)

Family Planning Services

### **CHILD HEALTH SERVICES**

Routine NPI Immunization: Tuberculosis, Poliomyelitis, Measles, Yellow Fever, Diphtheria, Pertussis, Tetanus, Hepatitis B, Pentavalent vaccine.

Well Baby Clinic

Additional Childhood Immunization - under 5 years

(Rotavirus, Pneumococcal vaccine)

Phototherapy and Neonatal care

Incubator care and Neonatal ICU

### **SURGICAL SERVICES**

Minor procedures

Intermediate

Major procedures

#### **HEALTHIER DIETS FOR ALL**

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)

## **RADIOLOGICAL SERVICES**

X-Rays & Ultrasound Scans

Electrocardiogram and Electroencephalogram

Echocardiogram and Doppler Scan

Radio-opaque Studies (Barium Meal / enema, HSG, IVU)

CT Scan / MRI

## **Cover Services**

### **EYE CARE**

Routine examination

Treatment of infection

Annual Optical glasses limit

Eye Surgeries

### **DENTAL CARE**

Routine examination

Treatment of infection

Simple extraction

Amalgam dental fillings

Composite dental fillings

Scaling & polishing

Surgical extraction

Root canal treatment

Dental Crowns

### **MEDICAL CHECK-UP**

Routine physicals

Annual medical examinations (with investigations: Physical examination, Urinalysis, PCV, blood pressure, ECG, blood sugar, FBC, Lipid Profile, LFT, E/U/Cr, Stool M/C/S, Chest x-ray, serum cholesterol, Mammogram (Women above 35 years), Breast Scan (Women below 35 years), cervical smears every year for all women, PSA for men above 40yrs, and HIV testing.

**FOR CHILDREN** (Urinalysis, PCV, FBS, HIV, HBSAG, HCV, CHEST X-RAY).

### **MENTAL HEALTH SERVICES**

Counselling

Outpatient consultation & Treatment

### **FERTILITY SERVICES**

#### **HEALTHIER DIETS FOR ALL**

37A, Patrick. O. Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 816 543 0732,

[www.gainhealth.org](http://www.gainhealth.org)

Basic investigations (e.g. Semen analysis, HSG)

Simple surgical intervention

Non-hormonal drug treatment

#### **CANCER CARE**

Cancer screening

Mammogram

PSA test

Surgical treatment

#### **HIV/AIDS MANAGEMENT**

Voluntary counselling & testing

Treatment of opportunistic infections

Anti-retroviral treatment facilitation at designated centers in Nigeria

#### **OTHERS**

Gym Services (Everyday)

Spa Services – (Once a month)