

COMPLETE TENDER DOSSIER
FOR
PROVISION OF MEDICAL INSURANCE HEALTH COVER
FOR CONCERN SOMALIA/SLAND NATIONAL STAFF.
TWO YEARS FRAMEWORK AGREEMENT

TENDER NAME	REFERENCE NUMBER
<i>PROVISION OF MEDICAL INSURANCE HEALTH COVER</i>	<i>CONCERN/SOM/SR94744/03/2022/MEDICAL COVER</i>

MARCH 2022

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1. Letter of Invitation To Tender



Tender Reference:	CONCERN/SOM/SR94744/03/2022/Medical Cover
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Dear Sir/Madam,

SUBJECT: INVITATION TO TENDER FOR STAFF MEDICAL INSURANCE COVER – TWO YEARS

Further to your enquiry regarding the publication of the above-mentioned Invitation to tender, please find enclosed the following documents, which constitute the tender dossier:

- 1a. Instructions to Tenderer**
- 1b. Technical Evaluation Form**
- 1c. Tenderer’s Relevant Experience**
- 1d. Tenderer’s Financial Bid**
- 1e. Tenderer’s Declaration**
- 2. Concern’s Code of Conduct and Associated Policies**
- 3. Concern’s Purchasing Terms and Conditions**

We look forward to receiving your tender on or before **5:00 pm on 20th March 2022** at the address specified in the tender dossier.

Your tender bid must include the following documentation so please use the list below as a ‘Checklist’ before submitting your tender to Concern.

Description	Checklist
1. Completed Technical Evaluation Form	<input type="checkbox"/>
2. Completed ‘Tenderers Relevant Experience Form’ & Evidence	<input type="checkbox"/>
3. Certificate of incorporation	<input type="checkbox"/>
4. Company registration with relevant insurance regularity authorities	<input type="checkbox"/>
5. Operation license	<input type="checkbox"/>
6. Tax compliance certificate	<input type="checkbox"/>
7. Financial statements and audits for 2020 or 2021	<input type="checkbox"/>
8. Details of medical facilities in Somalia and Somaliland	<input type="checkbox"/>
9. Company Profile	<input type="checkbox"/>
10. Copy of standard contract	<input type="checkbox"/>

Offers must be submitted in sealed envelopes, marked “not to be opened before **21st March 2022 10:00am** and should bear the tender reference specified above on the outside of the envelope for identification purposes.

Tender Management Committee

1a. Instructions To Tenderer



Tender Reference: CONCERN/SOM/SR94744/03/2022/Medical Cover

1. Introduction:

Concern Worldwide is a non-governmental, international, humanitarian organization dedicated to the reduction of suffering and working towards the ultimate elimination of extreme poverty in the world's poorest countries. Concern Worldwide has been operational in Somalia with a continual presence since 1992. The organization is currently implementing several multi-sectoral emergency, resilience and durable solutions programmes encompassing food and livelihood security, health and nutrition, WASH, and education across Banadir, Bay, Lower Shebelle, and Gedo regions. Concern implements programmes both directly and indirectly through local partners and contractors

2. Supplies/Services to be provided

Concern Worldwide currently has **153** national staff working in Somalia and Somaliland (Subject of change due to employees' joiners/Leavers). Each national staff member, along with three of their dependents, are covered by medical insurance. We are now tendering to identify potential medical insurance providers in Somalia/Somaliland who will be able to continue meeting our requirements on a **24 months basis**, with option to renew, **effective 20th April 2024**.

Concern Worldwide will receive the bids at the Concern Office in Mogadishu and after tender evaluation, the successful bidder will be selected to provide insurance on dates to be agreed.

3. Closing date and time for submission of tenders:

The tender will close on **20th March 2022 at 5:00 pm**.

4. Submission of Bids

Tender dossier will only be accepted in the format requested. Any incomplete response or responses not in the format of the template provided shall be treated as null and void.

Electronic bids should be submitted to the email address provided here: tenders.somalia@concern.net; the email subject should state the name and reference number as stated below:

NAME	REFERENCE NUMBER
PROVISION OF MEDICAL INSURANCE HEALTH COVER	CONCERN/SOM/SR94744/03/2022/MEDICAL COVER

The deadline for receipt of bids is on **20th March 2022 at 5:00 EAT**. Any bid submitted after the deadline, will not be accepted. Bids will be opened on **21st March 2022 10:00am**

If the email subject is not stated as instructed above, Concern will assume no responsibility for any misplacement.

5. Timetable for provision

Line	Item	Date
1	Tender Advert	7 th March 2022
2	Closing date for clarifications	17 th March 2022
3	Closing date & time for receipt of tenders	20 th March 2022 at 5:00 pm
4	Tender Opening Location	CWW Office in Mogadishu + Hargeisa through Zoom
5	Tender Opening Date and time	21 st March 2022 10:00am

6. Language of offers

All bids should be received in English

7. Bids Validity Period

All bids must valid for a period of **90 days** after the deadline for submission of bids indicated in the tender dossier.

8. Currency

Bids shall be submitted in USD currency.

9. Type of contract

Fixed term contract

10. Content of tenders to be submitted with the Application

1. Completed Technical Evaluation Form
2. Completed 'Tenderers Relevant Experience Form' & Evidence
3. Certificate of incorporation
4. Company registration with relevant insurance regularity authorities
5. Operation license (Somalia/Somaliland)
6. Tax compliance certificate
7. Financial statements and audits for 2020 or 2021
8. Details of medical facilities in Somalia and Somaliland
9. Company Profile
10. Copy of standard contract

11. Opening of tenders

On 21st March 2022 on 10:00 Am

12. Evaluation of Bids

All valid bids received will be evaluated by Concern's Tender Evaluation Committee who will assess the bids based on administrative compliance, technical and financial evaluation grids set in line with the information

provided in the bid application. Concern reserves the right to request ***proof of bidders past work experience*** and subsequently visit the premises, if this is deemed necessary to complete the evaluation process.

12.1 Administrative Compliance Check

All bidders must meet with administrative compliance check in order to progress to the next stage of the evaluation process (i.e. technical evaluation). The administrative compliance check includes the following Criteria:

- 1) Bid applications must be received within the deadline
- 2) Submission of a comprehensive company profile
- 3) Valid business registration certificate by FGS/SL
- 4) Tax compliance certificate by FGS/SL
- 5) Original bank statement signed and stamped by the relevant bank authority for the past 6 months.
- 6) Duly completed Financial Offer,
- 7) Tender Declaration Form completed, signed and stamped

NOTE: These checks are scored as ***Pass or Fail*** and the bidder who does not meet them will not proceed to the technical evaluation stage.

12.2 Technical Evaluation Criteria (weighted at 70%)

Technical Competence (these include based on previous relevant experience, sample quality, financial capacity, Delivery time and other competence). To be technically acceptable, the proposal shall meet or exceed the stipulated requirement and specifications in the Tender Bids. The Technical Evaluation Criteria is weighted at **70%**. Tenderer's who obtain a score of **50%** and above will qualify to the next round of the evaluation process (financial evaluation). The following will be assessed in the technical evaluation process.

1. Company business profile –	18 points
2. Financial capability -	7 points
3. Payment Terms	15 points
4. Employee Information -	20 points
5. Relationship Management	45 Points
6. Accessing Services –	15 Points
7. Existing Member – Eligibility –	30 Points
8. Existing Member – Exclusion –	7 Points
9. Existing Member – Oversees Insurance –	30 Points
10. Existing Member – Other cover/consideration	45 Points
11. Existing Members – Reimbursement –	15 Points
12. Adding New Members	8 Points
13. Existing Members	10 Points
14. Service Available –	5 Points
Total	270 Points

12.3 Financial Evaluation (weighted at 30%)

The financial evaluation will be weighted at **30%**. The financial score will be calculated using the formula below.

$$\text{Financial score} = \left[\frac{\text{Cheapest bid}}{\text{Tenderer own bid}} \right] \times 30\%$$

Concern do not consider the financial offer to be the most important factor. Technical compliance and previous experience is equally important.

13. Clarification/Amendment to the bid Document

If a prospective bidder wishes clarification on a certain aspect of the tender, they can contact the following email address which will then be shared with the tender evaluation committee.

logistics.mogadishu@concern.net

14. Site visit

The Tender Evaluation Committee will make **site visits** to the bidder's physical location during the tender evaluation process - if deemed necessary to ascertain the bidders' capacity to provide the services required.

15. Cancellation of the tender procedure

The tender evaluation committee has the right to cancel the tender process at any stage without having to explain the situation. Reasons for doing so might include; non receipt of a minimum number of bids, a dramatic change in specification of the Services, the costs exceeding budgetary limits or the project being cancelled.

16. Appeals Process

If you wish to appeal or raise any concern, please contact the following email and quote the tender reference number. Somalia.admin@concern.net or call the toll free number of **311** for Mogadishu and Hargeisa **239**.

17. Tender Committee Decision

The recommendations of the tender committee shall not be limited to the overall score (Financial and Technical scores combined), however the outcome shall consider other factors including value for money. If there is significant monetary value difference between the bidder scoring the highest score and the second or the third bidder with a lower financial bid, then value for money shall take precedence and the one who quoted the lowest (among the companies selected as finalists) shall be considered.

Concern guarantees that all procurement activities are fully and transparently documented for internal or donor audit purposes. Concern guarantees confidentiality of the procurement process.

18. Donor

Concern receive funding from a variety of donors who may contribute to this provision of staff medical cover. These include: ECHO, EU, DFID, Irish Aid, OFDA/USAID, World Bank and UN Agencies.

1b. Technical Evaluation Form



To be completed by tenderer:

1. Business Profile

Name of Company:	
Physical Address (please indicate Hargeisa and Mogadishu if present):	
Physical Address of where services can be inspected:	
Telephone Number:	
Email, if applicable:	
Contact Name, Title, Telephone Number	
Years in operation:	
Provide information on any relationships that you have with Concern staff? – Friends/family/business partners etc.	

2. Bank Details:

Bank Name:	
Bank Address:	
Bank Account Name:	
Bank Account Number:	
How long has this Account been Active	

3. Payment Terms:

Payment for Staff Medical Insurance (up to 153 employees) to be made: Monthly/quarterly/annually by Concern	
Payment Method (electronic/Cheque)	

4. Employee Information

Number of Full-time Employees:	
% of Male .v. Female Employees:	
Number of children working for you (i.e. under 18); please provide details of the work that they carry out:	
What is the average pay for your staff for one day's work:	
What is the minimum pay for your staff for one day's work:	
What is the average number of hours that your employees work per week:	
Do your staff get annual leave; if so how many days per year:	

5. Relationship management

Do you provide a dedicated staff member(s) to manage the relationship between you and other Agencies (Concern)? If so, provide details of the role of the person.	
Do you provide 24 hours, 365 days per year contact details, for Concern use in the event of an emergency?	
What support do you provide to a member who is medevac'd to a referral hospital for treatment: <ul style="list-style-type: none"> - On arrival at the hospital - While in hospital - After discharge but before returning to work 	

What support do you provide to Concern in managing the care of patients once they are admitted to hospital?	
What support do you provide in the event of the death of a staff member, where the staff member was receiving medical treatment in hospital in detail?	
What information, training can you provide for members in relation to their health, avoiding preventable diseases etc.?	
What mechanisms do you use to get feedback from members on the scheme?	
Which method do you use (Islamic/Conventional method), please provide the process of utilisation cost break and reimbursement process in case.	

6. Accessing services

Outline how members can access services e.g. SMART card?	
How do members access services if they do not have their card?	
How long before a new staff member will be covered, from date that you are notified?	

7. Existing Member Eligibility

Is there a criteria for who is eligible to be a new member? If yes, please outline the criteria. Also include if there are requirements for a medical examination before accepting a new member.	
Do you have an upper age limit for medical cover?	
Do you have an age under which new-born children are accepted?	
Concern allows cover to immediate family members- (spouse and children) <ul style="list-style-type: none"> • Is it possible to change dependants during the membership year? If yes, what are: <ol style="list-style-type: none"> a) The requirements b) Notification period for the change c) Allowable frequency of such change • Outline documents required to register member • What is the time period for issuing membership card or other verification document on accepting member? 	

8. Existing member exclusions

State if there are any exclusions? What are the factors?	
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9. Existing Members Overseas Insurance

Is the member covered outside of Somalia/Somaliland? If yes, please attach list of countries.	
What is required for member identification to receive treatment from Service Provider outside Somalia/Somaliland? (e.g. Card)	
Outline method for member to make claim for any medical expenses incurred Inside/outside of Somalia/Somaliland.	
Is a member's dependants covered if living outside of Somalia/Somaliland?	
Where the service provider requires payment in another currency, on what basis do you calculate the exchange rate for refunds?	
Do you cover flight cost for referral to other countries?	
Indicate number of flights covered per year for overseas referrals (if applicable) from Somalia/Somaliland	

10. Existing Member Other Cover / Considerations

Do you provide Funeral Expense Cover? If provided, a) What are the timelines for pay out? b) What are the requirements before these are paid out?	
Do you cover flight cost in country where referred by Medical Service Provider when appropriate medical care cannot be supplied locally	
Location where referrals can be sent in-country	
Number of flights covered per year for in-country referrals	
Do you provide an option for cover for vaccinations? If so, for which vaccinations and what is the cover provided?	

Do you provide members with chronic management services	
Do you provide a member's/Agencies online portal?	

11. Existing Member – Reimbursements

Do you reimburse medical claims e.g. where a member seeks medical attention from a provider not on your panel, or pays cash for whatever reason?	
What are the requirements for such claims?	
What are the timelines for reimbursement – in days?	

12. Adding New Members

Time period for Issuing of eligibility documents to new members? E.g. Cards	
Do you allow members to add additional dependants i.e. in excess of limit; at their own expenses?	

13. Exiting Member

Period for Insurance Provider to action removal of exiting members	
Reimbursement to Concern if member exits insurance before end of 12 months / Calendar year.	
Basis for calculation of reimbursement to Concern if member leaves before 12 months	

14. Services Available

What are the available medical services you Covered in your insurance policy	
Please outline what is covered-Upper limit and Lower limit of each service	

1d. Financial Offer

Tender Reference: CONCERN/SOM/SR94744/03/2022/Medical Cover

Currency

Financial offer for Medical Insurance for Employee and 3 Dependents

Please attach scope of cover and all related policy documents. All costs should be in USD and valid for minimum of **one year**.

Information on Concern.

1. Medical Insurance for **153 staff + 338 dependents** (immediate family members – 1 spouse & 2 children).
2. Area of Operation within Somalia/Somaliland: Mogadishu; Baidoa; Hargeisa & Borama, Burca **Note:** Dependents spread all over the areas and not limited to the areas mentioned.

a) Covered area and cost limits

Concern will cover the below areas under outpatient, inpatient and maternity. Please complete the tables below indicating the covered areas against their cost limits.

1. Outpatient Cover

Area	Covered	Limit USD (if applicable)
Routine outpatient consultation		
Diagnostic Laboratory and Radiology services		
Prescribed Physiotherapy		
Prescribed Drugs and Dressings		
Chemotherapy; Radiotherapy		
HIV/AIDS related conditions and Prescribed ARV's subject to sub-limit		
Routine Immunizations or Vaccinations		
Chronic and recurring conditions subject to sub-limit		
Mental Health services and counselling		
Annual Medical Check-up		
Others – Please specify below		
Circumcision for new born boys		
Gynaecological and Obstetrical services		
Add any other		

2. Inpatient Cover

Area	Covered	Limit USD (if applicable)
Hospital Accommodation Charges (Standard Private Room – a General ward bed)		
Doctor's (Physician, Surgeon & Anaesthetist) fees		
ICU/HDU and Theatre Charges		
Drugs/Medicines, Dressings and Internal Surgical Appliances		
Pathology, X-ray, ultrasound, ECG and Computerized Tomography/ MRI Scans		
Radiotherapy and Chemotherapy		
In-patient Physiotherapy		
Day care surgery		
Hospital accommodation for accompanying parent and/ or guardian for hospitalised children. (Lodgers fee and age limit)		
Psychiatric/Psycho-effective/Psychological Benefit		
Congenital Conditions and Neonatal Benefit		
Emergency Road and Air Evacuation		
Home Based Care		
Post Hospitalization Benefit		
Others – Please specify below		
Prosthesis /crutches/wheelchairs etc		
Dialysis		
Transplant		
Add any other		

3. Maternity Cover

Area	Covered	Limit USD (if applicable)
Antenatal Care		
Normal Delivery		
Caesarean Section		
Postnatal Care; and for how long after delivery?		
Routine Immunizations or Vaccinations		

b) Packages required by Concern.

Please provide quotes using the limits as provided below.

i) Package 1: per person (M+3) - quote Maternity cover within a) inpatient and b) as standalone

Area	Cover Limit (USD)	Premium Per Person Per Annum
Inpatient Cover Minimum cover limit USD 15,000		
Outpatient Cover Minimum cover limit USD 1,500		
Dental Cover Minimum cover limit USD 200		
Optical Cover Minimum level of cover USD 200		
Maternity Cover Minimum cover limit USD 2,000		
Other – please detail below		
Total Cost per person per year (USD)		
Total Cost per year (USD)		

ii) Package 2: Per Family (M+3) – quote Maternity cover within inpatient and as standalone

Provide quotes with option(s) of slightly lower limits than package one or nearer packages that you have.

Area	Cover Limit (USD)	Premium Per Person Per Annum
Inpatient Cover Minimum cover limit USD 15,000		
Outpatient Cover Minimum cover limit USD 1,500		
Dental Cover Minimum cover limit USD 200		
Optical Cover Minimum level of cover USD 200		
Maternity Cover Minimum cover limit USD 2,000		
Other – please detail below		
Total Cost per family per year (USD)		
Total Cost per year (USD)		

iii) Package 3

Provide quotes with option(s) of slightly higher limits than package one or nearer packages that you have – ***this is optional***

1e. Tenderer's Declaration

**Tender Reference:**

CONCERN/SOM/SR94744/03/2022 Medical Cover

In response to your letter of invitation to tender for the above contract, we, the undersigned, hereby declare that:

1. We have examined and accept in full the content of the dossier for invitation to tender (Including Concern's Code of conduct and its associated policies).

I We hereby accept its provisions in their entirety, without reservation or restriction.

- 2 We offer to deliver, in accordance with the terms of the tender dossier and the conditions and time limits laid down, without reserve or restriction:
- 3 This tender is valid for a period ofdays from the final date for submission of tenders.
- 4 If our tender is accepted, we undertake to provide a performance guarantee as required by the instructions to tenderers. (If required)
- 5 We will inform Concern immediately if there is any change in the above circumstances at any stage during the implementation of the contract. We also fully recognise and accept that any inaccurate or incomplete information deliberately provided in this application may result in our exclusion from this and other contracts of the contracting authority.
- 6 We note that Concern is not bound to proceed with this invitation to tender and that it reserves the right to award only part of the contract.
- 7 We agree to adhere to all of the terms and conditions of the contracting authority as provided in the tender dossier.
- 8 We confirm that we are not engaged in any corrupt, fraudulent, collusive or coercive practices and acknowledge that if evidence contrary to this exists, Concern reserves the right to terminate the contract with immediate effect.
- 9 The Code of Conduct to which Concern expects all of its suppliers to respect is as per the points listed below and we confirm that we adhere to this code.
 - Employment is freely chosen
 - The rights of staff to freedom of association and to collective bargaining are respected
 - Working conditions are safe and hygienic
 - No exploitation of children is tolerated
 - Wages paid are adequate to cover the cost of a reasonable living
 - Working hours are not excessive
 - No discrimination is practiced
 - Regular employment is provided
 - No harsh or inhumane treatment of staff is tolerated

Environmental Standards

Suppliers should as a minimum, comply with all statutory and other legal requirements relating to environmental impacts of their business. Areas which should be considered are:

- Waste Management
- Packaging and Paper
- Conservation
- Energy Use
- Sustainability

Yours Faithfully,

Name and first name:

Title:

Duly authorised to sign this tender on behalf of:

Place and date:

Stamp of the firm/company: