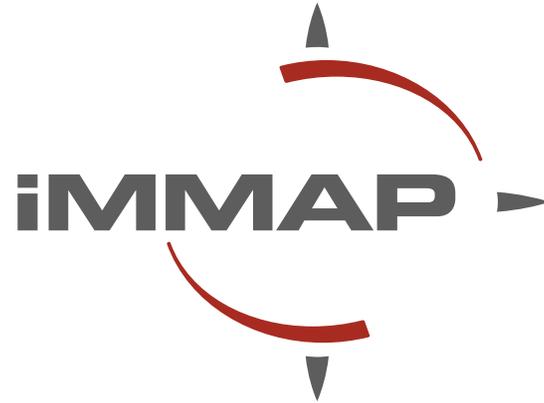


Request for Proposals for
**Provision of Medical Insurance Services for iMMAP Inc. Iraq
Staff**



Aug 22, 2024

Dear Sir/Madam,

You are invited to submit a proposal for iMMAP Inc. with the requirements mentioned herein. The purpose of this request for proposal (RFP) is to identify suitable provider to provide Medical Insurance Services for iMMAP Inc. Iraq staff.

iMMAP Inc. 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 Inc. 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 Inc.'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 Inc. 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.

We anticipate that the bidder whose proposal suggests the best solution in response to the requirements set forth in this RFP will be selected by **September 26, 2024**.

We thank you in advance for your efforts and interest in iMMAP Inc.

1.0 INTRODUCTION

1.1 Background

iMMAP Inc. supports humanitarian actors to solve operational and strategic challenges. Our pioneering approach facilitates informed and effective emergency preparedness, humanitarian response, and development aid activities by enabling evidence-based decision-making for UN agencies, humanitarian cluster/sector leads, NGOs, and government operations.

1.2 Scope of Services

iMMAP Inc. invites bidders to provide Medical Insurance Services for its staff in Iraq.

2.0 ADMINISTRATIVE INFORMATION

2.1 Expected Time Period for Framework Agreement

October 1, 2024 – March 31, 2025.

2.2 RFP Coordinator

Written questions must be directed, via email, to **fbeurdeley@immap.org**.

2.3 Proposer Inquiries

iMMAP Inc. will consider written proposer inquiries regarding RFP requirements or Scope of Services before the date specified in the Calendar of Events. iMMAP Inc. reserves the right to modify the RFP should a change be identified that is in the best interest of iMMAP Inc.

To be considered, written inquiries and requests for clarification of the content of this RFP must be received via e-mail at **fbeurdeley@immap.org** by **06:30 pm** local time on **September 10, 2024**, as specified in the Calendar of Events. Any and 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 Inc. Any communications from any other individuals are not binding to iMMAP Inc.

2.4 Calendar of Events

<u>Event</u>	<u>Date</u>
Release RFP	September 5, 2024
Deadline for receiving proposer inquiries	September 10, 2024
Responses to proposer inquiries due	September 12, 2024
Proposal submission deadline	September 19, 2024
Announce award of "Successful Proposer"	September 26, 2024
Execute Contract	October 1, 2024

NOTE: iMMAP Inc. 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 Proposal Response Location

Iraq

3.2 Desirable Qualifications of Proposer

- The bidder must be an Iraq-based company registered with the Insurance Regulatory Authority for the current year.
- The bidder must have the necessary Workmen, tools, & equipment for the provision of insurance service.
- The bidder must have high customer service support, flexibility, and responsiveness to clients' requests.

3.3 RFP Addenda

iMMAP Inc. 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.

3.4 Proposal Rejection

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

3.5 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.

3.6 Cost of Preparing Proposals

iMMAP Inc. is not liable for any costs incurred by prospective proposers prior to 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 Inc.

3.7 Errors and Omissions in Proposal

iMMAP Inc. 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 Inc, at its option, has the right to request clarification or additional information from the proposer.

3.8 Contract Award and Execution

iMMAP Inc. reserves the right to enter into a Contract without further discussion of the proposal submitted based on the initial offer received. iMMAP Inc. reserves the right to 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 proposer and iMMAP Inc.

If the Contract negotiation period exceeds 14 calendar days or if the selected proposer fails to sign the final Contract within 5 business days of delivery of it, iMMAP Inc. may elect to cancel the Contract and award the Contract to the next-highest-ranked proposer.

4.0 RESPONSE INSTRUCTIONS

4.1 Proposal Submission

Proposal submission must be received via emails directed to the following email(s):

fbeurdeley@immap.org

The proposals must be received in **two separate files, requiring suppliers to submit the technical details and financial proposals separately.**

The proposals shall be received on or before **September 19, 2024**, the date specified in the aforementioned Calendar of Events.

It is solely the responsibility of each proposer to assure that their proposal is received prior to the deadline for submission. Proposals received after the submission deadline will not be considered.

5	Most recent copy of valid company registration in the Federal Iraq	Compulsory
6	Most recent copy of valid company registration in the Kurdistan Region	Compulsory
7	Most recent copy of valid company tax registration/ clearance in the Federal Iraq	Compulsory
8	Most recent copy of valid company tax registration/ clearance in the Kurdistan Region of Iraq	Compulsory
9	Copies of Company Director(s) & Owner Passport or ID	Compulsory
10	Network coverage list	Compulsory
11	List of medical benefits	Compulsory
12	Organizational Portfolio/Company profile	Compulsory

5.3.2 Technical Proposal Evaluation

#	Criteria	Weight
1	<p>Adherence to the RFP requirements</p> <p>Access to Work in the Designated Location</p> <ul style="list-style-type: none"> The bidder must have access to operate in the specified areas within the Republic of Iraq including KRI. <p>Network Coverage Strength</p> <ul style="list-style-type: none"> The network must cover all designated locations within the Republic of Iraq, including but not limited to Basra, Baghdad, Anbar, Kirkuk, Mosul, Erbil, Sulaymaniyah, and Duhok. Ensure full network coverage in each location, particularly in hospitals, laboratories, and pharmacies. A minimum of one network must be available for each location. <p>Dedicated Focal Point with Medical Background</p> <ul style="list-style-type: none"> The bidder should be capable of providing a dedicated focal point preferably with a medical background to manage the iMMAP Inc. account. <p>Medical Coverage Service</p> <ul style="list-style-type: none"> The bidder must commit to providing the compulsory medical coverage service. <p>Complaint Management System</p> <ul style="list-style-type: none"> The bidder should have a complaint management system in place, including: <ul style="list-style-type: none"> A dedicated focal point for handling complaints. Phone and email hotlines. A response time within 24 hours. <p>Annual Limit Amount</p> <ul style="list-style-type: none"> Specify the annual limit amount per person per year. 	Pass or Fail
2	<p>Former experience with UN Agencies, INGOs, and/or International Companies in the last 5 years, at least 3 references</p> <p><i>Marking modality:</i> <i>Bidder meeting criteria requirement will be awarded 20 marks; bidder not meeting criteria requirement will be awarded 0.</i></p>	20 marks
3	<p>Claim reimbursement timeline (In working days)</p> <p><i>Marking modality:</i> <i>(Shortest claim reimbursement timeline/Claim reimbursement timeline being assessed) X 30</i></p>	30 marks
4	<p>Annual limit PPPY</p> <p><i>Marking modality:</i> <i>(Highest annual limit PPPY/Annual limit PPPY being assessed) X 20</i></p>	20 marks

5.3.3 Financial Proposal

To be submitted as a separate file. Bidders are required to fill in Annex V.

Marking modality of the Technically Acceptable Lowest Price:

(Cheapest total package price/total package price being assessed) X 30

5.4 Announcement of Contractor

The RFP Coordinator will notify the successful proposer and proceed to negotiate terms for final Contract.

6. Specific Requirements

Staff Medical Insurance Services should cover below at minimum:

- **Inpatient medical treatment**

1. In-patient Accommodation Charges (private standard room)
2. Doctor's (Physician, Surgeon & Anesthetist) fees
3. ICU/HD
4. U and theatre charges
5. Drugs / Medicine, Dressings and Internal Surgical Appliances
6. Pathology, X-Ray, Ultrasound, ECG and Computerized Tomography, MRI scans
7. Radiography and Chemotherapy
8. In-patient physiotherapy
9. Day Care Surgery
10. Hospital accommodation of accompanying parent guardian for hospitalized minors (state age limit)
11. Post hospitalizations benefit (state limit)
12. Chronic, pre-existing and HIV/AIDS conditions cover (state limit)
13. Maternity (childbirth)
14. Maternity complications (post-delivery)
15. Neonatal care (incubator, phototherapy, Congenital conditions, Prematurity)
16. Accident
17. Organ transplants
18. External Medical appliances
19. Prosthesis
20. Cancer and Multiple-Sclerosis Treatments
21. Exgratia for uncoverd cases

- **Outpatient medical treatment**

1. Health Check-ups (insured, dependents) insurance company to provide a list of service providers (no prior approval from insurance company)
2. Routine outpatient consultation
3. Diagnostic Laboratory and Radiology services
4. Prescribed physiotherapy, prescribed medicine and dressings
5. Congenital conditions

6. Vaccines/ Immunization (state limits)
7. Ambulance Emergency Services
8. Antenatal and post-natal care
9. Chronic, Pre-existing conditions, cancer, diabetes & HIV/AIDS etc.
10. The Wellness Clinic medical check-up (state limits)

- **Dental (state limits)**
- **Optical (state limits)**
- **Vitamins and supplements and their tests (state limits)**
- **COVID-19 and all related treatments and PCR test, if available**
- **Preferred to have an agreement with hospitals and clinics in Kurdistan Region and Iraq for direct billing settlement**
- **Provide staff with a medical card for direct billing.**
- **No deduction for those who do not use the network.**
- **An overview of how the services are covered**
- **Indicate various limits and premiums on the offer**
- **Provide details on Claim and Reimbursement Procedures by describing the way the claims administration and the refund system will be handled and describe the refund time expected per client. As a minimum, please describe the refund system and maximum refund time expected per client.**
- **Provide details on Complaint management: how the company (Not the TPA) will manage complaints (i.e. establishing a hotline, focal point etc.)**
- **Demonstrated maximum annual limit per person per year**
- **Present your full network per each location (lot) by listing at least:**
 - **All the contracted Hospitals/ Diagnostic Centers per location (lot)**
 - **All the contracted Laboratories, Medical Care or Service Centers per location (lot)**
 - **All the contracted doctors per location (lot)**
 - **All the contracted pharmacies per location (lot)**