



## **TERMS OF REFERENCE**

### **BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE**

#### **1.0 Background**

Plan International is an independent global child rights organisation committed to supporting vulnerable and marginalised children and their communities to be free from poverty. By actively connecting committed people with powerful ideas, we work together to make positive, deep-rooted and lasting changes in children and young people's lives. Plan International has been operating in Kenya since 1982 and to-date continues to work in 9 counties: Nairobi, Machakos, Kajiado, Tharaka Nithi, Siaya, Kilifi, Kwale, Homabay and Kisumu.

We place a specific focus on girls and women, who are most often left behind. For over 80 years, we have supported girls and boys and their communities around the world to gain the skills, knowledge and confidence they need to claim their rights, free themselves from poverty and live positive fulfilling lives.

#### **2.0 Objective**

Plan International Kenya seeks to provide insurance cover to its staff through a provider who offers quality services, increased choice and competitiveness, ensures shared responsibility and has mechanisms that eliminate waste and abuse.

#### **3.0 Invitation to Tender**

We wish to invite bidders from eligible and experienced Insurance Brokers to submit Technical and Financial proposals for provision of Medical Scheme, GLA / GPA / WIBA Scheme from eligible Insurance companies. The Insurance Broker shall provide options for the following services types:

- Administration of Self- funded outpatient medical cover
- Insured outpatient medical cover with an option for outpatient COVID treatment
- Insured inpatient medical cover with an option for inpatient COVID treatment
- GLA / GPA / WIBA insurance

#### **4.0 Mandatory Qualifications**

##### **4.1 Insurance Broker's Mandatory Qualifications**

- Company profile
- Proof of meeting all legal requirements including company certificate of registration, PIN, Tax Compliance Certificate.
- Must be registered with Insurance Regulatory Authority for year 2021 and a copy of current license be submitted
- Membership with Association of Kenya Insurers
- Evidence of professional indemnity cover (minimum of Kshs 100 million)
- Must be a current member of the Association of Insurance Brokers Kenya (AIB). A certified copy of current membership certificate must be attached.

## TERMS OF REFERENCE

### BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE

- Evidence of a certified copy of Medical Insurance Provider (MIP) IRA License
- Proof of having done annual gross premium turnover of Kshs.60 million for the year 2020.
- Must submit a copy of audited financial statements for the last (3) years.
- Must have members of staff with relevant qualifications and experience in insurance matters. Provide CVs of key personnel (potential accounts/relationship managers)
- Provide proof of having been in the insurance brokerage business for the last ten years.
- Must submit recommendation letters from five (5) major hospitals.
- Must submit recommendation letters from clients with whom you have a working relationship showing the premiums, people and number of staffs covered applicable in the year 2020.
- Letter(s) from proposed underwriter(s) recognizing the insurance broker, addressed to Plan International Kenya.
- 

#### **4.2 Underwriter's Mandatory Qualifications**

- Company profile
- Proof of meeting all legal requirements including company certificate of registration, PIN, Tax Compliance Certificate.
- Must be registered with Insurance Regulatory Authority for the current year and a copy of current license be submitted
- Membership with Association of Kenya Insurers
- Evidence of reinsurance
- Evidence of professional indemnity cover (minimum of Kshs 100 million)
- Must be registered as a Medical Insurance Provider & Medical Insurance Provider Association of Kenya (MIPAK) and copy of the current licenses/certificates provided **-AS PER THE INSURANCE ACT PART XV SECTION 150A**
- Proof of having done annual gross premium turnover of Kshs.60 million for the year 2020.
- Must have paid up capital of at least Ksh.300 million.
- Must submit a copy of audited financial statements for the last (3) years.
- Must have members of staff with relevant qualifications and experience in insurance matters and give the CVs of key personnel.
- Provide proof of having been in the insurance brokerage business for the last five years.
- Must submit recommendation letters from five (5) major hospitals
- Must submit recommendation letters from clients with whom you have a working relationship showing the premiums, people and number of staffs covered applicable in the year 2020



**TERMS OF REFERENCE**  
**BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE**

**5.0 Quotation Requirements**

The validity of the bid should be for 6 months. The population details to be considered are as follows:

<b>Family Size</b>	<b>No. of Families</b>	<b>Total Members</b>
M	30	30
M+1	27	54
M+2	30	90
M+3	43	172
M+4	33	165
M+5	11	66
M+6	6	42
M+7	2	16
M+8	1	9
	<b><u>183</u></b>	<b><u>644</u></b>

**Bidder to Provide Costs for the below various options:**

	<b>Option 1 (Insured IP/ Self Fund OP)</b>	<b>Option 2 (Both Insured)</b>	<b>Option 3 (Both insured)</b>	<b>Your creative solution</b>
Inpatient Limit	2,000,000	2,000,000	3,000,000	
Outpatient Limit	200,000	300,000	300,000	
Maternity Limit	Within IP	Within IP	Within IP	
Dental Limit	Within OP	Within OP	Within OP	
Optical Limit	Within OP	Within OP	Within OP	



**TERMS OF REFERENCE**  
**BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE**

**SAMPLE BENEFITS**

<b>Inpatient Sample Benefits</b>	<b>Outpatient Sample Benefits</b>	<b>GPA/WIBA/GLA Sample Benefits</b>	<b>General Services</b>
Age Eligibility	Smart Card Operations	Death Benefit	24hr call center
Bed Type	Outpatient -HIV/AIDS, STDs, Chronic and Pre-existing conditions	Permanent Total Disability	Emergency Service Unit
Pre-existing, Chronic & HIV Conditions:	Ante-natal and Post-natal	Temporary Total Disability	Smart Card operations
C- Section	Specialist consultation fee	Medical Expenses	Employee Assistance Program /Workplace Program /Chronic Disease Management
Maternity & Maternity Complications	Nutritional supplements	Last Expense (Principal Member)	Member Education
Congenital Conditions	Baby vaccines (KEPI and baby friendly)	Last Expense (Spouse)	Periodical reporting and briefings
Counseling & Psychiatric treatment	Travel vaccines	Critical Illness	Turnaround
Inpatient Non-Accidental Dental Cover	Medical checkup - annual	Bereavement Assistance Program	Claims Records
Inpatient Non-Accidental Optical Cover/ Ophthalmology	Fertility and FP services	Free Cover Limit	Waiting period
Lodger Fees	External hearing aids & other appliances	Profit Share	Geographic footprint (including East Africa) /Provider list
Overseas treatment	Circumcision	Repatriation	Clear articulation of exclusions
Post Hospitalization	Overseas treatment		Other Offerings
External appliances			Age Capping for dependents
Chiropractor			Flexibility for individual top ups
Last Expense (All members)			Parent-sibling covers
Cancer Management (e.g. stem cell)			
Emergency evacuation /Emergency Units			

## **TERMS OF REFERENCE**

### **BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE**

#### **ADDITIONAL BENEFITS**

- 24hr Call Centre
- Active Qualified Case Managers
- Free Employee Assistance Program Services with a 24hr functional counselling Centre in Kenya
  - Medical Education health talks along emerging medical issues
  - 1 Free Family Medical Camp per annum

The bidder will submit a technical proposal and a separate financial proposal. The following components must be included:

i. Technical Proposal

(a) The bidder's understanding of the terms of reference and detailed proposal on how the tenderer will provide the services to Plan International and the modalities of the insurance schemes in relevant categories including, but not limited to:

- Full details of what the various categories of cover provide.
- Full details of what the various categories of cover exclude.
- All the expenses, limits and/or sublimits included in the various covers.
- Member eligibility details and procedures.
- Full details of coverage/ towns where the broker is represented.
- Provider network of hospitals, clinics, doctors, specialists, pharmacies and laboratories with whom the broker works
- Detailed report on case management and how both components of the medical covers will be administered and their procedures.
- Details of periodic management reports e.g. on utilization, trends etc.
- Service performance level guidelines on various items e.g. timeframe for settlement of approved claims to providers, registration of new members, wellness programs etc.

(b) Full names, postal address, telephone number(s), email address(es), physical address and contact person(s) of the bidder

ii. Financial Proposal that shall include all fees chargeable and costs related to the proposed engagement.

#### **6.0 Global Policy Safeguarding Children and Young People**

- a) As a child centred development organization, Plan International ascribes to the Convention on the Rights of the Child and the Children's Act of 2001, which stipulates that children have the right to have their health, safety and well-being, and their best interest considered paramount;

## **TERMS OF REFERENCE**

### **BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE**

have their welfare and development promoted and safeguarded; are valued, respected and understood within the context of their own culture, religion and ethnicity. They require having their needs identified and met within this context and within the context of their family wherever possible. They should be listened to and have their views given careful consideration, and encouraged and helped to participate in decisions which affect them.

- b) The successful bidder must sign the Global Policy Safeguarding Children and Young people (attached herein), which seeks to provide guidance on how individuals should conduct themselves while relating with children and young people, either directly or indirectly in the course of project implementation. Plan International requires every individual or organization who works in partnership with the organization, at any level, to consciously subscribe and uphold these values and principles, which seek to promote the respect and observance of child rights, by carefully reading and understanding the Global Policy Safeguarding Children and Young People and code of conduct before appending their signatures as a sign of commitment.

#### **7.0 Tender Requirements**

Tender documents containing detailed specifications, requirement and instructions for tender submission are available from: <https://plan-international-kenya.org/tenders>

Tender “KCO/14/02/FY21– Insurance Brokerage” submissions shall be uploaded through Plan International tender portal latest by **14th March 2021 at 5.00pm**.

Plan International Kenya reserves the right to accept or reject any tender and is not bound to give reasons for its decisions. Only successful bidders will be contacted.



**TERMS OF REFERENCE**  
**BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE**


**HOW TO SUBMIT YOUR TENDER ELECTRONICALLY**

Visit <https://plan-international-kenya.org/>, to create an account and/or login to view open tenders



[Login](#) [Register](#)

Login to view open tenders

 | Log in with Google

OR

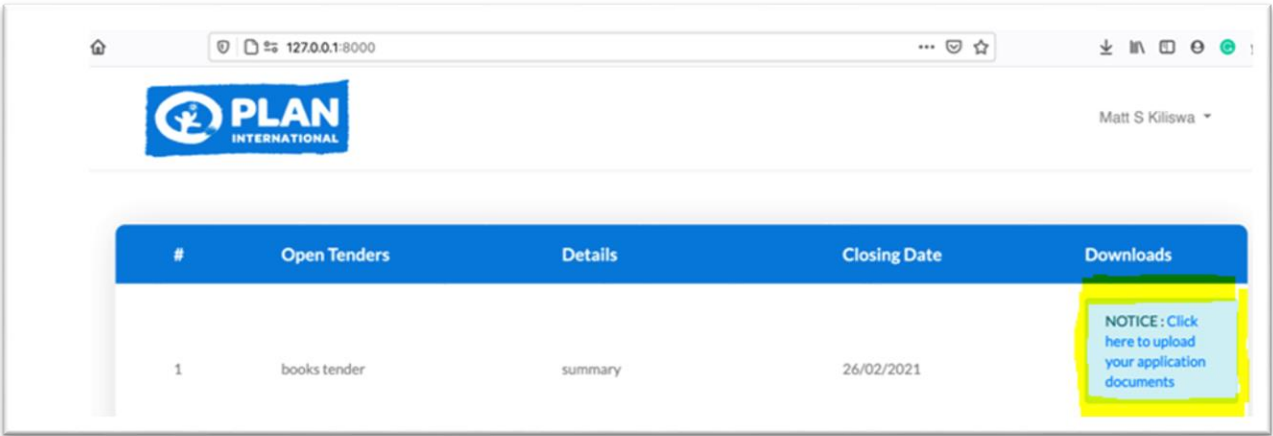
E-Mail Address

Password

Remember Me

[Forgot Your Password?](#)

You can upload your files by clicking on the “NOTICE” section, under Downloads on the appropriate Tender.

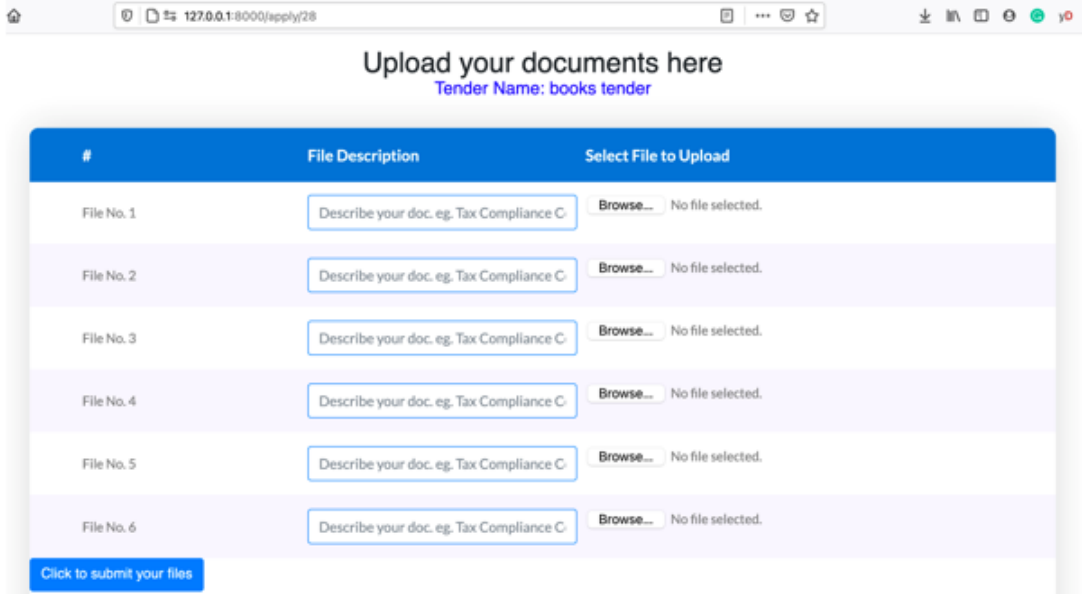


Ensure that your files are have a filenames that identify your company, Tender Description and the contents of the file e.g.

- Plan\_International- Insurance\_Brokerage-Technical\_proposal
- Plan\_International- Insurance\_Brokerage-Company\_profile etc.

**TERMS OF REFERENCE**  
**BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE**

You can upload up to 6 six files in one instance. Only PDF and Microsoft word documents are allowed. Each file must not exceed **2Mb**



You can also upload additional files after submitting your previous batch of 6 files by repeating the above i.e. (By clicking on the NOTICE as shown in the previous screen) .Thre is no limit to the number of instances.

Confirm that your files are uploaded by reviewing the list below this upload page (See next page for a sample screenshot).

**Your previous upload for this tender**

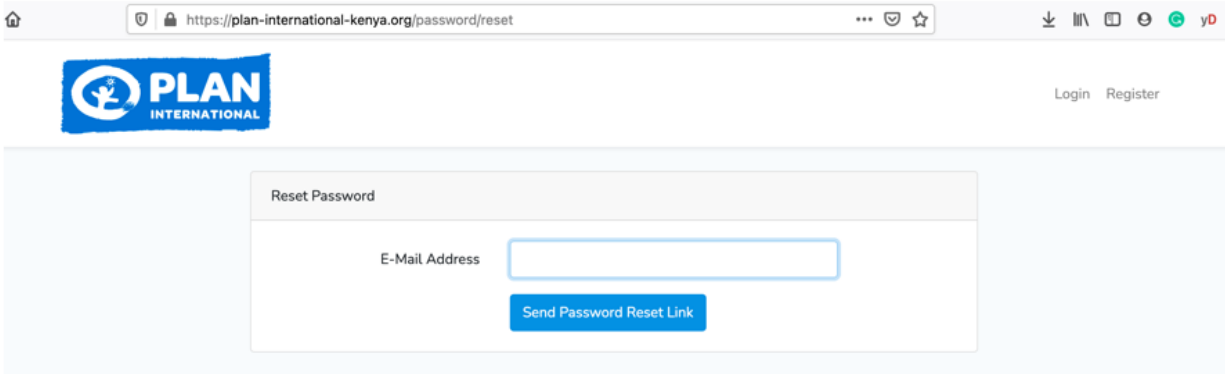
#	File Description
File No. 1	abc
File No. 2	testungf
File No. 3	tyvr
File No. 4	file one uploade
File No. 5	file 2 uploaded
File No. 6	file 3 uploaded
File No. 7	file 4 uploaded



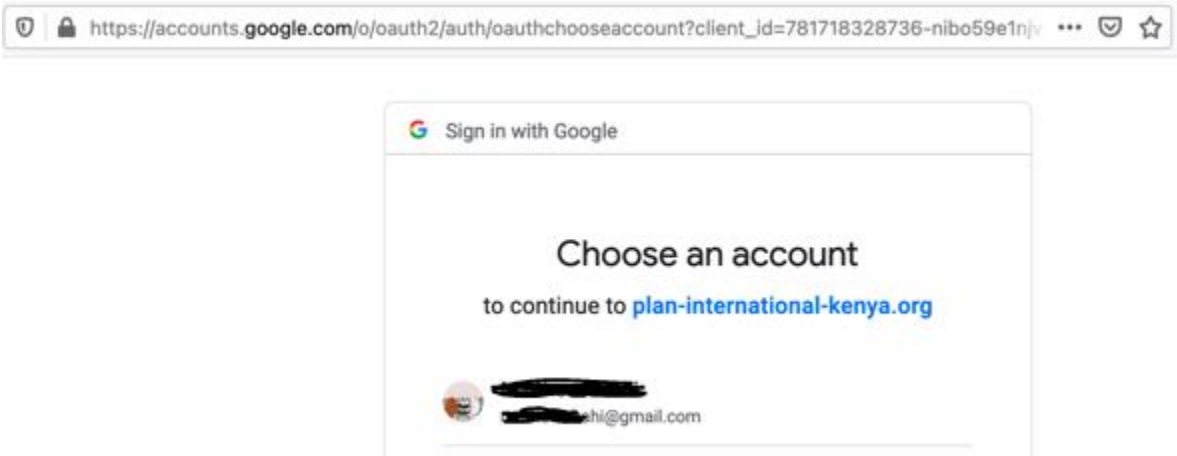
**TERMS OF REFERENCE**  
**BROKERAGE OF MEDICAL COVER AND GPA / GLA / WIBA INSURANCE**

ADDITIONAL INFORMATION.

For a previously registers account, whose password is forgotten, You can also reset your password. The password reset link will be sent to your email address



You can also easily login with your google account



\*\*

In the event of any difficulty or need for clarification, contact Plan International Kenya Procurement Nairobi on [KenyaProcurement.Nairobi@plan-international.org](mailto:KenyaProcurement.Nairobi@plan-international.org)