



Selecting a Health Insurance Company

Ref : N° 000850 / APPA/SE/DAAF/16-17

## INVITATION FOR TENDERS

**Subject** : Selecting a Health Insurance Company (without medical evacuation)

Within the framework of the medical insurance scheme for staff of the APPA Secretariat and their family members, the APPA Secretariat wishes to entrust the management of its medical costs to a health insurance company, in order to reduce and better control medical expenses as well as make available to its staff and family members, quality health care services using a network of clinics, hospitals and health centers, pharmacies, laboratories, etc..

Interested companies may collect the hardcopy, or request, free of charge, the electronic version of the terms of reference from the APPA Secretariat at the following address:

18<sup>th</sup> Floor, NABEMBA Tower, Centre- ville, Brazzaville  
Tel. : +242 06 665 38 57, Fax. +242 06 669 99 13 / (33)134 29 59 46  
E-mail: [appa@appa.int](mailto:appa@appa.int), (For more information, please go to: [www.appa.int](http://www.appa.int))


**NB. :**

- Collection of Call for Bids File from the APPA Secretariat starts from November 11, 2016;
- Deadline for the submission of bids **in sealed envelopes** : January 20, 2017;
- Opening of bids: end of January 2017, in Côte d'Ivoire.

Brazzaville, 08 NOV. 2016

**Mahaman Laouan GAYA**

Executive Secretary

	<p>Selecting a Health Insurance Company (without medical evacuation)</p>	<p>Ref : N° _____ /APPA/SE/DAAF/16-17</p>
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## TERMS OF REFERENCE

### 1. Background and Rational

Set up on 27 January, 1987 in Lagos, Nigeria, the African Petroleum Producers' Association (APPA) is an inter-governmental organisation consisting of eighteen (18) African countries, namely: Algeria, Angola, Benin, Cameroon, Chad, Congo, Congo (Democratic Republic), Côte d'Ivoire, Egypt, Gabon, Ghana, Equatorial Guinea, Libya, Mauritania, Niger, Nigeria, Sudan and South Africa. The Head Office of APPA is located in Brazzaville, Republic of Congo.

Within the framework of the health coverage scheme for APPA Secretariat's staff and their family members, the APPA Secretariat wishes to entrust this mission to a health insurance company, in order to make available to its staff and family members, quality health care services using a network of clinics, hospitals and health centers, pharmacies, laboratories, etc..

As at today, APPA Secretariat has 14 employees and 47 family members as dependents, with a total of 61 persons. These staff members, who are from different APPA Member Countries, often return to their respective home countries during annual leave.

In accordance with the rules and regulations in force, APPA Secretariat pays a maximum of 80% cost of medical coverage, while each staff member pays the remaining 20%.

The present Terms of Reference cover the following points:

- a. Object of the Invitation for Tenders;
- b. Missions of the insurer;
- c. Possible duration of the insurance policy;
- d. Budget provision;
- e. Bidding conditions.

### 2. Object of the call for tenders

The purpose of the call for tenders is to select a health insurance company with a view to underwriting a health insurance policy (for the management of medical costs) in favour of APPA Secretariat's staff and family members. This policy should cover actual charges for consultation, pharmacy and hospitalization.

### 3. Missions of the Insurer:

Within the framework of this call for tenders, the insurance company should:

- Insure the APPA's staff members and their family members;
- Ensure that the insurance policy covers the following:

	<b>Guarantees</b>	<b>Subscribed to</b>	<b>Excluded</b>
<b>BASIC GUARANTEES</b>	Pharmacy	Yes	No
	Hospitalisation and surgical intervention	Yes	No
	Medical Consultation and Related Fees	Yes	No
	Biological Exams	Yes	No
	Radiology/imagery	Yes	No
<b>ADDITIONAL GUARANTEES</b>	Medical Assistants & Nurses	Yes	No
	Maternity	Yes	No
	Eye treatment charges	Yes	No
	Dental treatment charges	Yes	No
	Preventive care	Yes	No
	Therapy	Yes	No
	External prostheses	No	Yes
	Medicalised transportation	No	Yes

- Ensure the refund of medical expenses on the basis of the agreed coverage facility (80%).

### 4. Possible duration of the insurance policy

The duration of the insurance policy is one (01) year, which is 12 months, in line with APPA's Fiscal Year: 1<sup>st</sup> April, 2017 to 31<sup>st</sup> March, 2018. It may be automatically renewed, in accordance with the provisions of the would-be contract.

### 5. Budget allocation and deadline for submitting bids

Considering the peculiar nature of the contract, APPA Secretariat will strictly keep to the budget provision approved by APPA's governing bodies for this item.

Deadline for submitting bids: Friday, January 20, 2017, by 03:00 pm (GMT+1)

### 6. Conditions for participating in the call for bids

- a. Must be a reputable insurance company, based in one of the APPA Member Countries;
- b. Must provide proof to having an extensive and efficient medical network within the major cities of the APPA Headquarter country (Congo);
- c. Must justify availability of adequate human resources with at least five-year experience in the area of health insurance;
- d. Must prove the availability of medical human resources (doctors or medical practitioners).

## 7. Presentation of the bidding file:

The bidding file should be written in two languages:

- Two (2) copies in English and,
- Two (2) copies in French.

The file should be presented in three (3) separate envelopes as follows:

- a. Documents consisting of administrative particulars and the technical bid should be placed in an envelope, sealed and labelled as indicated below:

**« APPA Executive Secretary »**  
**« Invitation for tenders No. \_\_\_\_\_ »**  
**« Name of bidder »**  
**« Technical Bid »**

- b. Documents consisting of the financial bid should be placed in an envelope, sealed and labeled as follows:

**« APPA Executive Secretary »**  
**« Invitation for private tenders No. \_\_\_\_\_ »**  
**« Name of bidder »**  
**« Financial Bid »**

- c. The two above-mentioned envelopes should be put in a third envelope (or a carton box), sealed and bearing the following wordings:

**« APPA Executive Secretary »**  
**« Invitation for tenders No. \_\_\_\_\_ »**  
**« Name of bidder »**  
**« To be opened only at the official tender opening session »**

## 8. Presentation of bids

### 8.1.1. Presenting the technical bid

Each bidder is advised to present his technical bid by observing the chronological order of points listed below:

- a. Understanding of the terms of reference and objectives of the consultation;
- b. Proposed methodological approach to successfully provide the needed services;
- c. Professional references of the bidder: here, he is expected to provide a brief outline of self, together with references testifying that the bidding structure is a health insurance company. It is also recommended to the bidder to present:
  - ⇒ The list of medical clinics, hospital centres, laboratories and pharmacies belonging to its network.
  - ⇒ Procedure for refunding medical expenses and deadlines

### 8.1.2. Presentation of financial bid.

The financial bid should consist of:

- a. Quantitative estimates, including the total cost of the bid, stated in words and figures;
- b. Special conditions;
- c. A model of a health insurance contract.

## 9. Evaluation criteria

### 9.1.1. Criteria for evaluating the technical bid

The following table outlines the evaluation criteria for the technical bids.

No.	Criteria	Maximun Mark
1	<b>General presentation of technical bid</b>	<b>5</b>
	- Presentation of file in both languages (English/French) (Good:1; Average:0,5; Poor: 0)	1
	- Binding (Good:1; Average:0,5; Poor: 0)	1
	- Document organisation:	
	Structured contents: (Good : 2 ; Average: 1; Absent: 0)	2
	Ease of consultation (page referral, file dividers etc.) (Good : 1 ; Average:0,5; Poor: 0)	1
2	<b>Understanding of Terms of Reference and Objectives of the Consultation</b>	<b>10</b>
	- Understanding the context (Good: 3; Average:2; Fair:1; Nil:0)	3
	- Understanding the mission (Good:7; Fairly-Good:5; Average:3,5; Fair 1; Nil: 0)	7
3	<b>Proposed methodological approach to successfully provide the needed services</b>	<b>15</b>
	- Structuring of the representation (Good:5; Fairly-Good:5; Average:3,5; Fair 1; Nil: 0)	5
	- Level of service details (Good:5; Fairly-Good:3,5; Average:2,5 ; Fair 1; absent: 0)	5
	- Adequacy with the mission (Good:5; Average:2,5; Nil:0)	5
4	<b>Bidder's Professional References</b>	<b>45</b>
	- Number of years of relevant experience in Congo (1 mark per mission)	10
	- Number of medical clinics within the network (1 mark per clinic)	6
	- Number of hospital centres within the network (1 mark per centre)	6
	- Number of medical exam laboratories within the network (1 mark per laboratory)	6
	- Number of specialised medical firms within the network (1 mark per firm)	6
	- Number of pharmacies within the network (1 mark per pharmacy)	6
	- Total number of cities in Congo within the network (1 mark per city)	5
5	<b>Human Resources, Average Materials and Logistics (justified)</b>	<b>15</b>
	- Human Resources (Doctor : 3, Graduate Insurance Staff: 4 :Nurse: 1)	8
	- Office, Communication means (tel, fax or internet:3)	7

6	<b>Deadline for processing and reimbursing medical costs</b>	7
	On reception of file (less than one week = 7, more than one week (less than 15 days) = 5; more than 15 days = 1; three weeks = 0)	7
7	<b>Proposition of a draft contract</b>	3
	Presence of a draft contract = 2, consistency = 1	3
<b>TOTAL MARK OVER 100</b>		

### 9.1.2. Evaluation criteria of financial bid

Only bidders whose technical mark is equal to or above 60 over 100 will have their financial bid considered.

The most competitive financial package shall earn the highest mark: 100.

Calculation of other financial marks will be subject to the following formula:

$$\text{Bid mark (i)} = 100 \times \frac{\text{Amount of the cheapest financial bid, upon verification}}{\text{Verified Amount of Bid (i)}}$$

## 10. Contract Award

The contract will be awarded to the bidder who obtained the highest final mark, according to the described formula below:

$$\text{Final mark} = 0,6 * \text{Technical Bid Mark} + 0,4 * \text{Financial Bid Mark}$$

In case two or more bidders obtain equal marks, preference will be given to the bidder who obtained the highest technical mark.

A bidder who is not successful cannot, for whatever reasons, challenge the result of the said evaluation, nor can he/she be eligible for any claims for damages or compensation in this connection.

NB: Collecting the Terms of Reference from APPA Secretariat is free of charge.

Brazzaville, 11 November 2016

**APPA Secretariat**  
**18<sup>th</sup> Floor, NABEMBA Tower**