

**READVERTISEMENT: EXPRESSION OF INTEREST(EOI)
FOR MEDICAL INSURANCE COVER**

Date: 14th October 2024

The Nordic International Support Foundation (NIS) is a Norwegian-registered non-profit organization engaged in stabilization and reconciliation initiatives in conflict and post-conflict areas. Our primary areas of intervention are institutional development, public service delivery, and conflict resolution. Headquartered in Oslo, Norway, NIS recently finalized a project in Sri Lanka and currently implements projects in Somalia/Somaliland, Myanmar, and the Sahel.

NIS is looking for qualified Somalia based local medical insurance firm that have the capacity to deliver medical insurance cover to NIS Somalia staff. The main specifications/criteria of selection/ categories include:

Type of Insurance	Group Medicare Insurance
Cover scheme	Accidents and Illnesses
Insured persons	All NIS Employees along with their Dependents
Period of Cover	01/01/2025 - 31/12/2025
Max. Family Size	M+08 (Principal With 08 Dependents).
Territorial Cover	Somalia/Somaliland, Kenya and Referral
Scope	24/7
Age Limits	<ul style="list-style-type: none"> • Principle- up till 72 years • Spouse – up until 72 years • Child- 0-25 years
Reimbursements	100% if NIS staff visits hospital outside the panel list

All interested medical insurance firms are hereby invited to participate and required to meet the following minimum set conditions: -

1. **License**, possess a valid registration or operating license, permits from designated government bodies/authorities in Federal government (Ministry of commerce and Central bank of Somalia) and Kenya (Ministry of commerce and Central of bank of Kenya).
2. **Insurance experience** undertaken services of similar nature (medical only) during 2024 (attach five contracts and sample of works with INGOs, and UN agencies as per table below 1.1.

Table 1.1

Five 2024 contracts and sample of works						
S/N	Client Name	Start date	End date	Area coverage	Total Amount	Client email
1.						
2.						
3.						
4.						
5.						

3. **Audited report** - insurance firm should present a duly signed audit report in 2022 and 2023.
4. **Tax Clearance Certificate:** a valid 2024 Q3 tax clearance letter from Ministry of Finance, Federal Government of Somalia.
5. **Statement of ownership:** The company shall submit a signed public notary document stating the ownership of the company (Name, position contacts and shares) and date established.
6. **Quotation** per Family Size and Territory (Somalia/Somaliland & Kenya)- See below table 1.2. Please include table of benefits for Impatient, outpatient, dental, optical, and maternity cover in detail- Prepare your own table for these benefits.
7. **List of panel hospitals** (Minimum 20 hospitals in Banadir and minimum 10 hospitals in other locations in Somalia a) in mentioned Territorial coverage as well as any other hospitals outside of the country- International referral countries. In addition, 100% reimbursement if NIS staff visits hospital outside the panel list.
 - Banadir- minimum 20 hospitals
 - Hargeisa- minimum 20 hospitals
 - Other cities in Somalia- minimum 10 hospitals
 - Nairobi- minimum 10 hospitals including Aga Khan, South Hospital.
 - Referral- minimum 10 including Kenya, India, Malaysia and Turkey
8. Please share the responses on the annex 1 both in PDF and Word versions

Other requirements

1. The bid, as well as all correspondence and documents relating to the bid shall be written in English.
2. All quoted prices shall be in **USD currency**.
3. The Nordic International Support Foundation (NIS)'s determination of a Bid's validity is to be based on the contents of the bid itself, which cannot be corrected if determined to be invalid. A valid bid is one that complies with all the terms, conditions, and specifications of the Bidding Document, without deviations or omissions.
4. All bids must remain valid for 90 days following the submission deadline specified
5. NIS is not subject to VAT; therefore, all quotations should be exclusive of VAT costs.
6. Nordic International Support Foundation (NIS) may, at its discretion, ask any Bidder for clarification of its Bid. The Nordic International Support Foundation (NIS)'s request for clarification and the response shall be in writing.
7. All pricing shall be guaranteed not to increase, based on an order placed within the proposal due date and intended for delivery in accordance with the specified delivery schedule.
8. NIS reserves the right to accept or reject the whole or part of your quotation based on the information provided. Incomplete quotations, which do not comply with our conditions, will not be considered.
9. Bidders may be requested to formally present their bid proposal to NIS in order to clarify any questions or queries regarding their bid offer.
10. Confidentiality: the NIS agrees to maintain in confidence and not disclose, reproduce, copy any materials, documentation or specification which are provided to NIS hereunder. NIS shall take all reasonable steps to ensure that its employees, agents, and sub-contractors are bound by the same obligation
11. All suppliers doing business with NIS should maintain high standards on ethical issues, respect and apply basic human and social rights, ensure non-exploitation of child labour, and adult at risk and give fair working conditions to their staff.
12. Quotes will be rejected if any illegal or corrupt have taken place in connection with the award.
13. NIS aims to purchase products and services that has minimum environmental impact.
14. The Procurement Committee may conduct site visits to the bidders' locations during the process if needed. These visits are intended to evaluate the bidders' capability to provide the required services.



How to Apply

All eligible insurance firms are required to send all the above documents to NIS Foundation latest on **28th October 2024, 11:59 PM**. (East Africa time).

Please send the documents through NIS email: procurement.somalia@nis-foundation.org

Table 1.2 Quotation per Family Size and Territory

Option 1	Covered Territory: Somalia/Somaliland													
		Inpatient		Outpatient		Dental		Optical		Maternity				
		Inpatient (Per Family)		Outpatient (Per Family)		Dental (Per Person)		Optical (Per Person)		Maternity (Per Principal)		Per Family	Total	
SIZE	Population	Limit	Price	Limit	Price	Limit	Price	Limit	Price	Limit	Price	Price per Family	Total Price	
M+00	1													
M+01	1													
M+02	1													
M+03	1													
M+04	1													
M+05	1													
M+06	1													
M+07	1													
M+08	1													
Total Population	9											Sub Total		

Option 1	Covered Territory: Kenya													
		Inpatient		Outpatient		Dental		Optical		Maternity				
		Inpatient (Per Family)		Outpatient (Per Family)		Dental (Per Person)		Optical (Per Person)		Maternity (Per Principal)		Per Family	Total	
SIZE	Population	Limit	Price	Limit	Price	Limit	Price	Limit	Price	Limit	Price	Price per Family	Total Price	
M+00	1													
M+01	1													
M+02	1													
M+03	1													
M+04	1													
M+05	1													
M+06	1													
M+07	1													
M+08	1													
Total Population	9											Sub Total		

No	Questions	Response
Relationship and contract management		
1	What are the medical benefits in the services that you provide, Please list.	
2	Please outline cover limits or sublimit-Upper limit and Lower limit of each benefit.	
3	Do you provide a dedicated staff member(s) to manage the relationship between you and clients? If so, provide details of the role of the person.	
4	Do you provide 24 hours, 365 days' assistance in the event of an emergency? How do you handle emergency situations?	
5	Do you have cases whereby a hospital was removed from the panel list and how do you communicate this to your clients?	
6	What mechanisms do you use to get feedback and response from members on the scheme?	
7	Are there co-payment arrangements in your service provision? If yes, please explain how that works?	
8	How does your group risk management and surplus work? How does it affect NIS contribution?	
9	How do you communicate with clients in regard to member utilizations? How can staff members know and track their utilizations?	
10	Are there utilization limits for each member or family? and how does that work?	
11	Do you conduct periodic (quarterly) reviews of the services provided? Or the complaints received? Share checklist that guides the periodic reviews.	
12	Please provide details regarding any supplementary services or wellness programs that are part of the medical insurance coverage, such as preventive healthcare, health assessments, teleconsultations, or resources for health education.	
13	What is your policy towards double insurance?	
14	What are your termination terms and period? how do you calculate the premium received if service is terminated?	
Member Eligibility		
15	Is there a member criteria for eligibility? If yes, please outline the criteria. Also include whether there are requirements for a medical examination before accepting a new member?	
16	What is your upper and lower age limit for the medical cover?	
17	Outline how members can access your medical services? E.g digital cards	
18	NIS allows cover to immediate family members- (spouse and children only) a. Is it possible to change dependents during the membership year? If yes, what are: i. The requirements ii. Notification period for the change iii. Allowable frequency of such change	
19	Please list documents required to register as a member	
20	Reimbursement to NIS if member exits insurance before the end of 12 months / Calendar year.	
21	Does your medical cover provide management of premature newborn care? How do you support neonatal or congenital or premature cases?	
22	What support do you provide to a member who is admitted to a hospital for surgery: 1. On arrival at the hospital 2. While in hospital 3. After discharge	
23	What are also requirements for pre-surgery?	
Service exclusions		
24	State if there are any exclusions? What are the factors? Could some of these exclusions be discussed or removed given the clients unique needs or positioning?	
Overseas/Referral Insurance and claim handling		
25	Is the member covered outside of NIS target locations- Somalia and Kenya? If yes, please attach a list of countries and hospital panels?	
26	Is there a limit to the period of overstay?	
27	What is required for member identification to receive treatment from Service Provider outside territories/dagnosis centres covered?	
28	What support do you provide to a member who a referral to another hospital for treatment: - On arrival at the hospital - While in hospital - After discharge but before returning to work	
29	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?	
31	Outline method for member to make claim for any medical expenses incurred Inside/outside of territories covered including timelines.	
32	Are a member's dependents covered if living outside of Somalia or Kenya?	

33	Where staff member makes a payment in another currency, on what basis do you calculate the exchange rate for reimbursement?	
34	Do you cover transport costs (including flights) for referral to other countries? Are these costs deducted from staff medical benefit pool?	
35	Indicate number of flights covered per year for overseas referrals (if applicable) from Somalia/ or Kenya?	
36	How do your evacuation operations work? How do you make evacuation arrangements in remote areas? Are evacuation costs deducted from the medical benefits of the staff?	
Existing Member Other Cover / Considerations		
37	What support do you provide in the event of the death of a staff member, where the staff member was receiving medical treatment in a hospital?	
38	Do you provide Funeral Expense Cover? If provided, a. What are the timelines for paying out? b. What are the requirements before these are paid out?	
39	Do you provide members with chronic illness management services? And indicate which ones?	
40	Do you allow members to add additional dependents i.e. in excess of the limit at their own expense?	

Supplier Ethical form/ declaration of honour -exclusion criteria.

Anyone doing business with NIS is required to fill the declaration of honour - exclusion criteria and shall maintain high standards on ethical issues, apply basic human and social rights, and give fair working conditions to their staff respecting ILO's core conventions.

Name of supplier/company: _____

Please answer/fill the following questions, sign, and stamp at the bottom of the document:

1. Have you ever implemented a contract financed by EU or any other donor which was terminated due to non-compliance or poor performance?

Yes: _____ No: _____

If yes please explain the remedial measures that have been taken to remedy the exclusion situation

2. Has it been established by a final judgment or final administrative decision that the person has created an entity under a different jurisdiction with the intent to circumvent fiscal, social or any other legal obligations in the jurisdiction of its registered office, central administration, or principal place of business?

Yes: _____ No: _____

If yes please explain the remedial measures that have been taken to remedy the exclusion situation

3. Has the company/organization and/or any leading personnel ever received a final conviction for participation in a criminal organization, or for corruption, fraud, money laundering, violating intellectual property rights or any other form of economic crime?

Yes: _____ No: _____

If yes please explain the remedial measures that have been taken to remedy the exclusion situation

4. Have you been declared bankrupt, subject to insolvency or winding-up procedures, where your assets were administered by a liquidator or by a court?

Yes: _____ No: _____

If yes please explain the remedial measures that have been taken to remedy the exclusion situation

5. Is there any potential conflict of interest between you and your company with any NIS staff member? A conflict of interest can be due to a relationship with staff members such as close family and/or business partnerships etc.

Yes: _____ No: _____

If yes please explain the remedial measures that have been taken to remedy the exclusion situation

6. Does the company/organisation hold necessary tax registration, and is paying taxes according to regulations?

Yes: _____ No: _____

If yes please explain the remedial measures that have been taken to remedy the exclusion situation

7. Is the company/organisation involved in money laundering or terrorist financing?

Yes: _____ No: _____

8. Is the company/organisation involved in terrorist-related offences or offences linked to terrorist activities?

Yes: _____ No: _____

9. Is the company/organisation involved in child labour or other forms of trafficking in human beings?

Yes: _____ No: _____

10. Has the company/organisation attempted to influence the decision-making process of the contracting authority during the procurement process?

Yes: _____ No: _____

If yes, please explain the remedial measures that have been taken to remedy the exclusion situation:

11. Has the company/organisation attempted to obtain confidential information that may confer upon its undue advantages in the procurement process?

Yes: _____ No: _____

If yes, please explain the remedial measures that have been taken to remedy the exclusion situation:

COMMITMENT TO STANDARDS:

1. Workers shall be treated fairly and all articles of the fundamental ILO conventions shall be adhered to. http://actrav.ilo.org/english/about/about_fundamentals.html
2. Production and extraction of raw materials for production shall not contribute to the destruction of the resources and income base for marginalized populations, such as in claiming large land areas or other natural resources on which these populations are dependent.
3. Environmental measures shall be taken into consideration throughout the production and distribution chain ranging from the production of raw material to the consumer sale. Local, regional and global environmental aspects shall be considered. The local environment at the production site shall not be exploited or degraded by pollution.
4. National and international environmental legislation and regulations shall be respected.
5. All suppliers doing business with NIS should maintain high standards on ethical issues, respect and apply basic human and social rights, ensure non-exploitation of child labour, and give fair working conditions to their staff

We, the undersigned confirm the filled information is correct and we meet the ethical standards as listed above.

Name: _____

Position: _____

Signature: _____

Date: _____

Stamp: _____