COMMON MARKET FOR EASTERN AND SOUTHERN AFRICA



**TENDER FOR THE PROVISION OF MEDICAL HEALTH INSURANCE COVER FOR STAFF OF THE COMESA SECRETARIAT AND THEIR DEPENDENTS**

**Tender Ref: CS/ADM/PROC/07-27/01**

**PUBLISHED: 05TH AUGUST 2022**

**Closing Date: 5TH SEPTEMBER 2022**

# BACKGROUND

1. The Common Market for Eastern and Southern Africa (COMESA) is a regional grouping of 21 African States which promote regional integration through trade and investment.
2. More information regarding COMESA objectives, as well as its 2021-2025 Medium Term Strategic Plan can be obtained from the COMESA website [www.comesa.int](http://www.comesa.int).

# OBJECTIVES

1. The overall objective of the bidding exercise is to identify and select a medical Insurance service provider of international commercial standing for the provision of health insurance for the COMESA Secretariat Staff and their dependents.
2. The health medical cover/ insurance should have the following attributes:
3. It should principally cover staff of COMESA Secretariat based in Lusaka, Zambia and their dependents resident in Zambia;
4. The Cover should also be able to be extended to other COMESA Member States where some of the staff have their dependents.
5. The Cover should meet the cost of medical treatments within the COMESA and SADC Regions and abroad;
6. The Cost of the Policy per family that includes the spouses and a maximum of four dependents should not exceed the allowable limit of USD 3,750;
7. It should be Value for money and Cost Effective;
8. Staff should enjoy prompt medical services in all registered hospitals and clinics under coverage; and
9. The Cover should include the provision of Travel insurance to senior staff in COMESA Region.

# TERMS OF REFERENCE

5. The Terms of reference for the provision of the health medical insurance to the COMESA members of staff and their eligible dependants shall include among others the following:

1. Provide a 24/7 medical insurance cover to COMESA Staff and their eligible dependants whose policies shall include;
2. All outpatient and inpatient costs within and outside Zambia;
3. Dental treatment;
4. Eye treatment services including lenses and frames;
5. Maternity cover;
6. Emergency medical evacuation;
7. Pre-existing conditions; and
8. Repatriation of mortal remains.
9. Provide a streamlined medical insurance service through issuance of membership medical cards to be acceptable by renowned health care service providers in the region and beyond for timely and efficient access to medical services;
10. Provide timely emergency and urgent health care;
11. Preserve the confidentiality and security of medical records and protect unauthorized disclosure of any information, records, and data collected;
12. Maintain accurate medical records of each life member;
13. No pre-authorization for consultation service from providers.
14. Provide a 24-7 help line accessible to all employees in case of emergencies;
15. Provide emergency evacuation for specialized treatment; and
16. Provide pre-employment medical examination for newly recruited staff.

**IV. Qualifications and Experience**

6. The organization to be considered for the assignment shall have the following requirements:

1. A minimum of ten (10) years’ experience in medical insurance service provision with a clientele base of International standing;
2. Shall be duly registered with the relevant National authorities with valid practicing licenses in the countries of operations;
3. Physical presence in Zambia is a must and presence in other COMESA Member States and abroad will be an added advantage; and
4. Provide a list of renowned hospitals, clinics and pharmacies with whom they have working service level agreements for provisional of medical care for their clients locally and internationally.

# STAFFING OF THE COMESA SECRETARIAT

7. COMESA strives to achieve fair and equitable representation of all Member States in the staff compliment of the Secretariat The staffing of the Secretariat is provided from the Member States of COMESA. A framework is thus in place to achieve this outcome.

8. Consideration is also given to ensure gender equality within staff compliment of the Secretariat.

9. Based on the structure of its activities, as well as funding, the categories of staffing are as at outlined in Table 1, below.

**Table 1: Categories of staffing at the COMESA Secretariat**

|  |  |
| --- | --- |
| **Item** | **Number** |
| Total Staff in Zambia | 150 |
| Total Dependents in Zambia | 327 |
| Total Dependents outside Zambia | 58 |
| **Total Membership** | **535** |

**10.** The fixed membership pool represents staff, who are established on the COMESA Secretariat organizational structure. Departing staff are replaced in accordance with Staff Rules and Regulations governing recruitment, selection, and appointment.

11. The Secretariat shall have the option of extending the medical insurance scheme to its variable staffing category. These are in respect of project staff and consulting staff. Actual numbers to fluctuate in line with project legal framework and consultants engaged by COMESA Secretariat.

12. The medical insurance scheme shall be available to bonafide spouse and up to four (4) dependent children whose age do not exceed 21 year or up to 25 years for school attending children premised on the following assumptions:

1. 33% of staff: No dependents
2. 33% of staff: Staff, plus spouse plus four eligible children under the age of 21 and or up to 25 for school attending children.
3. 33% of staff: average – staff plus spouse plus two eligible children under the age of 21 and or up to 25 for school attending children.

**Note that the medical insurance scheme should cover staff based in Lusaka and their dependents resident in Zambia and other COMESA Member States.**

13. Further, age profile is also premised on the following assumptions:

1. 40% of staff: Under 40 years
2. 35% of staff: 40-50 years
3. 24.5% of staff: 50-60 years
4. 0.5% of staff: 60-65 years

Note that the percentages may slightly change due to ongoing recruitment.

# COMMENCEMENT AND DURATION

14. The policy shall commence on 1st January, 2023 and shall remain in force until the 31st December, 2023.

15. The initial contract shall be for three (3) years, which shall be renewed yearly based on successful performance.

15. The initial three (3) year contract is intended to provide an optimal period for recovery of fixed costs.

16. The service provider shall provide to the policy holder quarterly utilization reports of

members’ limit covers and quarterly general performance of the scheme.

# PRICING

17. All prices MUST be indicated in USD.

18. There will be a no price variation contract after signing of contract.

19. Prices must be exclusive of all taxes.

**G. VALIDITY OF THE BID**

20. The Bid shall be valid for a period of one hundred and twenty (120) days after the closing date of this tender.

**H. AMENDMENTS OF PROPOSAL DOCUMENTS**

21. At any time prior to the deadline for submission of Bids, COMESA, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the Proposal Documents by issuing an addendum.

22. All addenda shall be posted on the COMESA website <http://www.comesa.int>. All Proposers wishing to be notified of any addenda should provide to COMESA the proposer’s name and email address.

23. In order to afford prospective Bidders reasonable time in which to take the amendments into account in preparing their offers, COMESA may, at its discretion, extend the deadline for the submission of Proposals.

**I. FORMAT AND SUBMISSION OF BIDS**

24. The bidder shall submit its technical and financial proposals separately electronically **via email** by the closing date set forth in paragraph no. 28 below to the following address. The technical and financial proposals should be clearly marked and should bear the name of the bidder. The financial proposals of only those firms which will pass the technical assessment shall be considered.

Chairman - Procurement Committee,

COMESA Secretariat,

Ben Bella Road,

P.O. Box 30051,

Lusaka, Zambia,

Attention: Procurement Unit

Email: [tenders@comesa.int](mailto:tenders@comesa.int) , [procurement@comesa.int](mailto:procurement@comesa.int) , jmutale@comesa.int and [smwesigwa@comesa.int](mailto:smwesigwa@comesa.int)

25. The documents should be clearly marked and submitted in pdf format “STAFF MEDICAL INSURANCE SCHEME – RFP No. **CS/ADM/PROC/07-27/01**” ON OR BEFORE **5th September, 2022** **at** 15.00 Hours **Lusaka time**.

***NOTE:*** *If the documents are not properly submitted and marked as per the instructions in this clause, COMESA will not assume responsibility for the proposal’s misplacement or premature opening and may – at its discretion – reject the proposal.*

**J. DEADLINE FOR SUBMISSION OF PROPOSALS**

26. The deadline for the submission of proposals is **5th September, 2022** at **15.00 Hours** Lusaka Time (GMT+2). The tenders will be opened immediately thereafter in the presence of bidders’ representative who choose to attend. All bids MUST be submitted by email to the provided addresses and any other form of submission shall be rejected.

**K. LATE TENDERS**

27. Any Tender received by COMESA after the deadline for submission of Bids shall be rejected. There shall be no exception to this requirement.

**L. EVALUATION AND COMPARISON OF PROPOSALS**

28. To assist in the examination, evaluation and comparison of Bids, COMESA may ask the Bidder for clarification of its Bid. The request for clarification and the response shall be in writing and no change in price or substance of the Proposal shall be sought, offered or permitted.

29. COMESA will examine the Proposals to determine whether they are complete, whether any computational errors have been made, whether the documents have been properly signed, and whether the Proposals are generally in order.

30. Arithmetical errors will be rectified on the following basis: If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the Bidder does not accept the correction of errors, its Proposal will be rejected. If there is a discrepancy between words and figures, the amount in words will prevail.

31. Prior to the detailed evaluation, the Procurement Committee will determine the substantial responsiveness of each Proposal to the Request for Proposals (RFP). For purposes of these Clauses, a substantially responsive Proposal is one, which conforms to all the terms and conditions of the RFP without material deviations. COMESA’s determination of a proposal’s responsiveness is based on the contents of the Proposal itself without recourse to extrinsic evidence.

32. A Proposal determined as not substantially responsive will be rejected by the COMESA and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

33. The bids will be evaluated as follows:

1. The envelopes containing the sealed technical and financial offers will be opened.
2. The envelope marked “TECHNICAL PROPOSAL” will be opened and the technical proposal will be evaluated.
3. If the technical proposal is evaluated as 70 per cent or above, the envelope marked “FINANCIAL PROPOSAL” will be opened.
4. The Bidder that has offered what is adjudged to be the best technical and financial offer will be offered the contract.
5. If the Bidder that offered what was adjudged to be the best technical and financial offer declines to accept the offer, then the Bidder that is adjudged to have offered the second best technical and financial offer will be offered the contract.

34. The bids from only service providers holding registration certificate in a Member State of COMESA, for purposes of medical scheme/insurance, shall be evaluated based on technical evaluation (with weight of 80%) and financial evaluation (with weight of 20%) using the CQBC method.

Technical bids shall be evaluated based on the following criteria:

**Table 2: Criteria for Overall Technical Evaluation**

| Criteria | | % |
| --- | --- | --- |
| T1 | Adequacy of medical scheme/insurance coverage[[1]](#footnote-1) with major public health and or medical services providers both internationally and in the host country (i.e. within Zambia)  ***(24/7 hour-availability to cover different and varied ailments)*** | 20 |
| T2 | Alignment to international character of COMESA  ***(Specific provisions to cater for staff from different nationalities)*** | 20 |
| T3 | Ease of access to medical scheme/insurance[[2]](#footnote-2) at all times  ***(Specific provisions to facilitate access within Zambia as COMESA Host Country and within the COMESA Region and internationally)*** | 20 |
| T4 | Unique competitive offerings  ***(Due to nature of operations, staff are required to travel within the COMESA Region, as well as outside COMESA Region and staff may require emergency medical and or health services and or to be evacuated)*** | 20 |
| T5 | Financial capacity  ***(Proven strong financial position for each of the last five years)*** | 20 |
|  | Total | 100 |

35. COMESA Secretariat does not bind itself to accept any bid and reserves the right to accept the whole or partially any of the submitted bids and/or cancel the tender prior to contract award.

**M. TECHNICAL QUERIES**

36. For any technical queries related to terms of reference, kindly contact the Procurement Unit on the following email: [procurement@comesa.int](mailto:procurement@comesa.int) with a copy to [hrsupport@comesa.int](mailto:hrsupport@comesa.int)

37. All queries must be made in writing. Bidders wishing to receive clarifications should register using the above address.

**N. COST OF TENDERING**

38. The tenderer shall bear all costs associated with the preparation and submission of its tender, and COMESA will in no case be responsible or liable for those costs regardless of the outcome of the tendering process.

**O. ETHICAL CONDUCT**

39. COMESA requires that Tenderers to observe the highest standard of ethics during the selection and execution of such contracts. For this provision, the Purchaser defines the terms set forth below as follows:

1. “Corrupt practice” means the offering, giving, receiving, or soliciting of anything of value to influence the action of an officer of the Purchaser in the tendering process; and
2. “Fraudulent practice” means a misrepresentation of facts to influence the tendering process to the detriment of the Purchaser.

40. COMESA will reject a proposal for award if it determines that a Tenderer has engaged in corrupt or fraudulent activities in competing for the contract in question.

**P. NOTIFICATION OF AWARD**

41. Prior to the expiration of the period of tender validity, the Secretariat will notify the successful tenderer in writing that its tender has been accepted.

42. The notification of award will signify the formation of the contract subject to the signing of the contract between the tenderer and COMESA.

43. Simultaneously, the other tenderers shall be notified that their tenders were not successful.

**R. SIGNING OF CONTRACT**

44. Within fourteen (14) days of receipt of the contract, the successful tenderer shall sign and date the contract and return it to COMESA.

45. The Parties to the contract shall have it signed within thirty (30) days from the date of notification of contract award unless there is an administrative review request.

46. Effective date of the Health Insurance scheme should be 1st January 2023

**S. MANDATORY REQUIREMENTS**

47. To be considered responsive and to qualify for the technical evaluation stage, the tenderer must furnish the following information:

1. Copy of a valid certificate of registration/incorporation.
2. Evidence of current membership of the relevant association of insurers.
3. Copy of the current relevant trade licenses from the Local Authority.
4. Signed CVs of key management and technical staff;
5. Evidence of major reference clients whose medical scheme the Tenderer is currently serving (at least 5 clients – attach confirmation letters); two of which must be from other COMESA Member other than Zambia.
6. Certified audited financial statements for the five (5) years (attach statements for 2017, 2018, 2019, 2020 and 2021);
7. Evidence of credit facilities with major health service providers for the period 2021 to date (attach reference letters from 5 major hospitals); and
8. Power of attorney in case of a joint venture.

1. *i. Outpatient; ii. Inpatient; iii. Lenses and Frames; iv. Maternity cover; v. Emergency medical evacuation; vi. Pre-existing conditions;* [↑](#footnote-ref-1)
2. *a) Provide a streamlined medical insurance service through issuance of membership medical cards to be acceptable by renowned health care service providers in the region and beyond for timely and efficient access to medical services. a) Provide a 24-hour help line accessible to all employees in case of emergence; and (b) Provide emergency evacuation for specialized treatment.* [↑](#footnote-ref-2)