

Terms of Reference (TOR)

for

Provision of Medical Insurance services

1. Who is the Danish Refugee Council?

Founded in 1956, the Danish Refugee Council (DRC) is a leading international NGO and one of the few with a specific expertise in forced displacement. Active in 40 countries with 9,000 employees and supported by 7,500 volunteers, DRC protects, advocates, and builds sustainable futures for refugees and other displacement affected people and communities. DRC works during displacement at all stages: In the acute crisis, in displacement, when settling and integrating in a new place, or upon return. DRC provides protection and life-saving humanitarian assistance; supports displaced persons in becoming self-reliant and included into hosting societies; and works with civil society and responsible authorities to promote protection of rights and peaceful coexistence.

The Danish Refugee Council (DRC) has been working in Sudan since 2004 and was subsequently present in South Sudan when it gained independence in 2011. DRC South Sudan programme's current focus is on supporting forcibly displaced and conflict-affected people, including refugees, internally displaced persons (IDPs) and returnees to access their rights in a safe and secure environment. Currently DRC is operational in greater Equatoria, Unity and Upper Nile, Jonglei and Western Bahr El Ghazal States, working in the sectors of Camp Coordination and Camp Management, Protection, Shelter/NFI, Food Security and Livelihoods, Mine Action and Peacebuilding.

2. Purpose of the Service

The Danish Refugee Council South Sudan based in Juba, seeks to procure medical insurance cover for its employees and their legal dependents from a reputable and competent medical insurance provider. The cover will comprehensive group medical insurance cover to cater for both outpatient and inpatient medical services (including optical, dental and maternity).

Medical Scheme shall be a fully enhanced and anticipated to provide all employees and their dependents with quality medical and health care services on 24 hours.

3. Background

DRC South Sudan mission has a workforce of 205+ national staff. The successful bidder will implement a comprehensive medical insurance scheme with service providers in all locations of our presence in South Sudan and maintain quality standards of service in all facilities.

The goal is to make sure all DRC staff have 24 hours medical services available to them in all locations of their implementation within South Sudan.

4. Objective of the Service

The purpose of this service is to provide a standard comprehensive medical insurance scheme which can assist and support all National Staff in all field locations despite the different contexts of the locations, with both outpatient and inpatient medical services including optical, dental, maternity, chronic illness, referral, medical evacuation, preventive care and non-preventive care, psychosocial etc.

The Medical Scheme shall be a fully enhanced and anticipated to provide all employees and their dependents with quality medical and health care services on 24/7 hours.

5. Scope of work and Methodology

A. SCOPE

Proposals are invited from reputable insurance companies to provide wide-ranging services as per the following options:

Category 1:

INPATIENT BENEFIT	
Overall limit	USD 30,000
Cover type	Per family shared
Bed Occupancy	Standard private room
Lodger fee	Accompanying person
Benefits covered to full limit	Illness and accidental hospitalization
	Passive terrorism
	Accidental dental & Optical expenses
	ICU /HDU & Theater charges
	Day Care surgery
	Emergency Evacuation & ambulance services
	Coverage within the region (Kenya, Ethiopia, Uganda, India, Sudan and Egypt)
	Newly diagnosed Chronic Conditions
	Pre-existing, chronic and HIV/AIDS conditions
	1 st ever emergency C-section

Benefits with <i>sub-limit</i>	Prematurity, congenital and neonatal conditions
	Post-hospitalization care & visits
	Inpatient dental ailments
	Inpatient optical ailments
	Psychiatry and psychological conditions
	Home nursing
	External prosthesis & external medical appliances
	Last expense per person
OUTPATIENT BENEFIT	
Overall limit	• 2000 per family (M) • 2500 per family (M+1) • 3000 per family (M+2,) • 4000 per family (M+3 or 4)
Benefits covered to <i>full overall limit</i>	Professional fees/consultations
	Prescribed laboratory costs
	Prescribed medications
	X-rays, Ultrasound, MRI scans
	Direct Access to Psychological & Counselling services
	Pre-existing, chronic, HIV/AIDS conditions
	Direct access to specialists for pediatrics & gynecology
	Ante-natal and postnatal services
	Prescribed physiotherapy
Benefits with <i>sub-limit:</i>	General health checkups for staff & spouse
	One PSA & Pap Smear for staff & spouse
	KEPI vaccinations up to 1.5years

	Vaccination for Yellow fever, typhoid, malaria,
	Private Baby Friendly vaccines up to 1.5years
Normal delivery	USD 1500
Sub-subsequent C-section/ emergency C-section	USD 3000
DENTAL BENEFITS	
Benefit limit	USD 200 per member
Benefits covered	Dental Consultation & Gum Diseases
	Extractions and fillings
	Dental X-rays & Prescriptions
	Crowning and Bridging
	Braces
	Scaling and polishing
	Root canals
OPTICAL BENEFITS	
Benefit limit	USD 250 per Member
Benefits covered	Consultation
	Outpatient ophthalmologists' expenses
	Lenses and contact lenses
	Correction of refractive errors
	Frames (one pair every two years)

Category 2:

INPATIENT BENEFIT	
Overall limit	USD 40,000

Cover type	Per family shared
Bed Occupancy	Standard private room
Lodger fee	Accompanying person
Benefits covered to <i>full limit</i>	Illness and accidental hospitalization
	Passive terrorism
	Accidental dental & optical expenses
	ICU /HDU & Theater charges
	Day Care surgery
	Emergency Evacuation & ambulance services
	Coverage within the region (Kenya, Ethiopia, Uganda, India, Sudan and Egypt)
	Newly diagnosed Chronic Conditions
Benefits with <i>sub-limit</i>	Pre-existing, chronic and HIV/AIDS conditions
	1 st ever emergency C-section
	Prematurity, congenital and neonatal conditions
	Post-hospitalization care & visits
	Inpatient dental ailments
	Inpatient optical ailments
	Psychiatry and psychological conditions
	Home nursing
	External prosthesis & external medical appliances
	Last expense per person
OUTPATIENT BENEFIT	
Overall limit	• 2000 per family (M) • 2500 per family (M+1) • 3000 per family (M+2,) • 4000 per family (M+3 or 4)

Benefits covered to <i>full overall limit</i>	Professional fees/consultations
	Prescribed laboratory costs
	Prescribed medications
	X-rays, Ultrasound, MRI scans
	Direct Access to Psychological & Counselling services
	Pre-existing, chronic, HIV/AIDS conditions
	Direct access to specialists for pediatrics & gynecology
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	Prescribed physiotherapy
Benefits with <i>sub-limit:</i>	General health checkups for staff & spouse
	One PSA & Pap Smear for staff & spouse
	KEPI vaccinations up to 1.5years
	Vaccination for Yellow fever, typhoid, malaria, Private Baby Friendly vaccines up to 1.5years
Normal delivery	USD 1500
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	Lenses and contact lenses
	Correction of refractive errors
	Frames (one pair every two years)

6. Deliverables

The service provider will provide a comprehensive medical cover for the following target group:

Entity	No. of staff	No. of Dependents
South Sudan/regional	205	1,025

The medical cover is for employees and a maximum of 4 dependents. Current family size is broken down as follows:

Family size	Comment	Total
M	Principal alone	2
M+ 1	Principal+1 defendant	2
M+ 2	Principal+2 defendants	5
M+ 3	Principal+3 defendants	13
M+ 4	Principal+4 defendants	183
Overall total		205

NB: The above numbers are subject to change during the onboarding scheme, once the tender process is complete.

DRC locations: Approximate target group for medical insurance per location.

SN	Location	No. Of Staff	No. of Dependents range
1	Juba	88	440
2	Malakal	27	135
3	Balliet	6	30
4	Kodok	7	35
5	Lul	2	10
6	Maban	5	25
7	Chuil	2	10
8	Aweil	4	20
9	Abyei	19	95
10	Akobo	17	85
11	Ayod	19	95
12	Magwi	9	45
TOTALS		= 205	= 1,025

Other Salient Features:

- i. The insurance provider shall use Biometric identification via smart card technology for scheme administration at no extra cost.
- ii. DRC shall only facilitate and share administrative requirements
- iii. No waiting periods
- iv. New joiners shall be charged on pro-rated premiums
- v. No Co-pay
- vi. Dedicated focal person for daily administrative management of the account.
- vii. Reimbursements 100% within 14 days on submission of claim.
- viii. Member education for training and awareness to field locations within one month upon commencement of cover entirely at the cost of the supplier.
- ix. Monthly debit and credit notes for addition/deletion of staff members.
- x. Monthly utilization statements for fund management.
- xi. Monthly utilization member statement sent directly to staff email address.

7. Duration, timeline, and payment

The insurance cover will be for 2 years, commencing on the 1st of January 2027.

This shall be subject to renewal based on satisfactory performance and funding.

8. Proposed Composition of Team

- I. Medical Underwriter.
- II. A qualified doctor and at least a Nurse to review/handle claims and diagnosis or prescriptions for our employees.
- III. An in-house fully qualified actuary with specialization in Health, General and Micro Insurance.
- IV. Technical/administration team members.

9. Eligibility, qualification, and experience required

Interested service providers will be required to demonstrate their technical capacity to undertake the service by submitting the following requirements, not limited to complete bid with three sections; Technical, Financial and Administration as specified in annex B for bidding instructions

- 1) Complete and submit all DRC tender annexes as outlined in annex B. section A
 - All annexes A – G
 - Legal documents including Incorporation certificate and operational license or its equivalent in a given Country, proof of membership of Medical Insurance Provider Association, Tax clearance Certificate.
- 2) Demonstrate experience of not less than 2 years in Medical Service provision.

Provide at least 2 copies of contracts for similar services from different organizations; UN agencies, INGO, embassies, etc. (Bidder may omit out price data from the contract if wish to do so).

- Must have experience with context of South Sudan and physical office(s) in South Sudan.
- 3) Demonstrate extensive country-wide coverage by the service providers with a focus on remote/up-country areas in particular but not limited to Juba, Malakal, Balliet, Kodok, Lul, Maban, Chuil, Aweil, Abyei, Akobo, Ayod, Magwi. Including presence in Uganda, Kenya, Ethiopia, Sudan or beyond.

Provide proof with list of medical facilities/clinics within the country and outside the country.

- 4) Provide detailed technical proposal along with the following componence reflecting the required services not limited to: **(However, the bidder shall be invited to do presentations online)**
 - Ability to provide enhanced beneficiary referral services at least within East African regional countries neighboring South Sudan (Kenya, Uganda, Sudan, and Ethiopia,).
 - Provide referral and evacuation policies, and proof with MOUs/Contracts with hospitals in referral list.
 - Emergency response mechanism,
 - Provide Service Level Agreement (SLA) acceptable within the requirements/guidelines of the Insurance Regulatory Authority
 - Detailed inpatient and outpatient services policy
 - Technical support team,
- 5) Premium payments policy : Clearly outlining but not limited to the following

- Premium calculation on short term contracts in case DRC may reduce the contract period or later extension of contract for a shorter-term
 - Premium calculation for a new joiner for the medical insurance cover
 - Conditions for premium reimbursement. Minimum documentation required.
 - Compensation procedure for expenses within South Sudan and abroad.
 - Exclusions.
- 6) Provide firm's re-insurant policy
- 7) Demonstrate financial capacity to carry out the contract: Must have annual premium turnover of a minimum 50,000 USD. Submit evidence of such turnover by submitting copy of a recent bank statement. This can be accumulated from various bank accounts. The bank accounts should be registered in the company's name. The date of bank statements should be within the tender period.

10. Technical supervision from DRC

The selected consultant will work under the supervision of:

- DRC – Human Resource and Administration Manager

11. Travel

The supplier or the Services Provider to this service will be responsible for arranging and covering all costs related to travel of any of its staff to and from any DRC field of operations in South Sudan.

12. Submission process

>Refer to the RFP document; annex B – Request for Proposal.

13. Evaluation of bids

All proposals will be evaluated against the Criteria stated in Annex B, sections A and B, for administrative and technical criteria.