



APTECH Africa Office Building
5th Floor, Plot 63 Block AXIII
Hai Malakal, Juba, South Sudan
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www.Inkomoko.com

RFP: SS25/001

**REQUEST FOR PROPOSAL
FOR
MEDICAL INSURANCE COVERAGE**

INKOMOKO SOUTH SUDAN

**CLOSING DATE: TUESDAY 28/01/2025
TIME 10:00AM CAT**



Inkomoko SSD invites you to tender for the provision of **MEDICAL INSURANCE COVERAGE**

This tender pack has been specifically created to provide you with all the information required to understand Inkomoko's requirements, and complete a response to the tender, should you wish to participate.

1. About Inkomoko

Inkomoko supports entrepreneurs to grow their businesses in order to improve livelihoods, create jobs, and help communities thrive.

Founded in 2012, Inkomoko has worked with more than 60,000 entrepreneurs across East and Central Africa, including thousands of refugee entrepreneurs. Inkomoko provides a combination of training, consulting, access to finance, and market-level systems change. We are the largest lender to refugee entrepreneurs in Africa.

Inkomoko has 650+ staff in 40 offices across Chad, Ethiopia, Kenya, Rwanda, and South Sudan. Through Inkomoko's 2030 strategic plan, we are adding 3 additional countries to serve more than 550,000 entrepreneurs and growing our \$30M loan fund to impact 7M lives.

2. Background and objective

Inkomoko currently employees over 50 staff members across South Sudan. Our teams operate from 3 permanent bases (Juba, Maban, and Jamjang) and a few sub-bases such as Gorom, Mangalla. In order to ensure that staff members have access to a quality medical cover in South Sudan, as well as in neighboring countries of Uganda, Kenya, Sudan and Ethiopia, Inkomoko is launching a National Call for Tender to identify a qualified medical cover provider able to provide health services in country and cross border for the staff and their family members.

Item	Description
Country	South Sudan
Description of services	MEDICAL INSURANCE SERVICES
Duration	<i>One year</i>

Applications will be scored on the following criteria:

TECHNICAL SCORE (50%)	%
Service provided (including cover limits)	12%
Additional benefits	5%
General cover terms (5%)	5%
General exclusion list (6%)	6%
Regional and national health service providers	12%
Past and current experience (10%)	10%
FINANCIAL SCORE	50%

3. Selection criteria

3.1 AWARD CRITERIA

Inkomoko is committed to running a fair and transparent tender process and ensuring that all bidders are treated and assessed equally during this process.

Bidder responses will be evaluated against three categories of criteria: Essential Criteria, Capability Criteria, and Commercial Criteria.

These criteria have been especially created to help Inkomoko determine which bidder is able to offer the best quality and most commercially competitive solution to meet our needs and deliver the most effective programming to our beneficiaries.

3.1.1 ESSENTIAL CRITERIA

These are criteria which bidders **must** meet in order to be successful and progress to the next round of evaluation. If a bidder does not meet any of the Essential Criteria, they will be excluded from the tender process. This criteria is scored as Pass or Fail and will not be evaluated against capability and commercial criteria.

3.1.2 CAPABILITY CRITERIA

These are criteria that will be used to evaluate the bidder's ability, skill and experience in relation to the requirements of Inkomoko. All bids which pass the Essential Criteria will be evaluated against the same pre-agreed Capability Criteria, which will have been created by a committee of representatives from Inkomoko.

3.1.3 COMMERCIAL CRITERIA

These criteria will be used to evaluate the commercial competitiveness of a bid. All bids which pass the Essential criteria will be evaluated against the same pre-agreed Commercial Criteria, which have been created by a committee of representatives from Inkomoko.

4. SCREENING

Prior to a bidder supplying any services they must first be screened and cleared to work with Inkomoko. This involves checking bidders and key personnel against Global Watch Lists, Enhanced Due Diligence Lists and Politically Exposed Persons Lists.

The vetting of bidders will be completed after the award decision has been made. If any information provided by the Bidder throughout the tender process is proved to be incorrect during the vetting process (or at any other point), Inkomoko may reverse their award decision.

5. Terms and Conditions

- Price to include shipping, duty, administrative and overhead costs
- Quote will be valid for 90 calendar days
- Must be quoted in USD
- Payment will be done through bank transfer within 30 banking days from the date of invoice reception.



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- Inkomoko reserves the right to negotiate with the two lowest bidders
- THIS QUOTE DOES NOT CONSTITUTE AN ORDER

6. SUBMISSION OF BIDS

Bids can be submitted electronically or by hard copy:

Electronic Submission.

An email containing a copy of the bid: procurementsouthsudan@inkomoko.com

Or;

Paper Submission

- One hard copy of bid submitted on headed paper and sealed envelope
 - Bids should be submitted in a single sealed envelope addressed to Inkomoko Office at APTECH Africa Building 5th Floor, Plot 63 Block AXIII Hai Malakal, Juba, South Sudan
 - All documentation submitted should be done in their own clearly labelled envelopes (e.g. Bidder Response Document, Financial Accounts, valid legal registration documents Bill of Quantities etc.), which are submitted in one single envelope as detailed above.
 - All bids must be signed and stamped.

Closing date/time

Tuesday 28/01/2025 by 10:00AM

ANNEX I

Potential bidders need to clearly state their presence by providing list of medical providers they have recruited in those locations.

Bidder to provide two quotations for; Medical Insurance (outpatient, Inpatient, dental, optical) and GPA & GL Insurance – for up to 100 South Sudan national staff.

1. SPECIFIC REQUIREMENTS

- Medical Cover (Inpatient & Outpatient)
- Group Life Insurance Cover
- Group Personal Accident Cover

2. INSTRUCTIONS

Where a response is required from a Bidder instructions and commentary is provided to illustrate what Inkomoko expects and requires. The guidance provided details the **MINIMUM** requirements expected by the Bidder. If a Bidder wishes to add further information which it believes is relevant, this is acceptable, but the additional information should be limited to only items which are relevant to the tender.

- For the avoidance of doubt, bidders are required to complete all items within the Bidder Response Document unless clear instruction is provided otherwise.
- If a Bidder does not complete the entire Bidder Response document, their submission may be declared void.
- If a Bidder is unable to complete any element of the Bidder Response Document, they should contact Inkomoko through the contact details provided for guidance.

By submitting a response, the bidder confirms that all information provided can be relied upon for validity and accuracy.



SECTION 1 – KEY INFORMATION

Instructions – Bidders are required to complete all sections of the below table.

KEY INFORMATION				
Company Name				
Please provide details of the primary services supplied by your Company				
Please explain your experience of providing the services requested in this tender document.				
Website address				
Address	Main Address	Registered Address (if different)	Address for Payments (if different)	
Company Registration Number		Tax Number		
Year of Registration		Country of Registration		
Type of Business (e.g. Manufacturer, Distributor, Contractor)		Primary Country of Operation		
Total Annual Revenue (please state the currency)	2024	2023	2022	2021
Annual Revenue (from services requested in this tender)				



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Have you supplied services to Inkomoko previously? If so, please provide a summary.					
KEY CONTACT DETAILS					
	Primary Contact	Secondary Contact	Emergency Contact		
Name					
Job Title					
Phone / Mobile					
Email					
Address					
OTHER KEY INFORMATION					
Provide details of what insurance cover you have and what the maximum value is					
KEY ROLES & PERSONNEL					
Which employees will be responsible for coordinating services to Inkomoko? Please list names, and job titles and contact details (e.g. account managers).	Job Title	Role	E-mail Address		

SECTION 2 - ESSENTIAL CRITERIA

Instructions – Bidders are required to complete all sections of the below table.

Item	Question	Response	
		Yes / No	Comments / Attachments
1	Bidder accepts Inkomoko Terms and Conditions of Purchase' and that any work awarded from this process will be completed under the attached 'Terms and Conditions of Purchase'.		
2	<p>The Bidder and its staff (and any sub-contractors used) agree to comply with Inkomoko's policies and code of conducts listed below, throughout this process and during the term of any contract awarded.</p> <ol style="list-style-type: none"> 1) Inkomoko's Child Protection Policy. 2) Inkomoko's Conflict of Interest Prevention Policy. 3) Inkomoko's Data Protection Policy. 4) Inkomoko's Anti-Fraud, Bribery & Corruption Policy. 5) Inkomoko's Policy Against Sexual Exploitation and Abuse. 6) Inkomoko's youth and child protection policy. 7) Inkomoko's procedures, manuals and handbooks. 8) Agency Standing Committee (IASC) Task Force on Protection from Sexual Exploitation and Abuse in Humanitarian Crises. 	Yes / No	Comments
3	The bidder must not be a prohibited party under applicable sanctions laws or anti-terrorism laws.	Yes / No	Comments
4	<p>The Bidder confirms it is fully qualified, licenses and registered to trade with Inkomoko (including compliance with all relevant local Country legislation).</p> <p>This includes the Bidder submitting the following requirements (where applicable):</p> <ul style="list-style-type: none"> - Legitimate business address - Tax registration number & certificate - Business registration certificate - Trading license 	<p>Yes / No</p> <p>Requirement</p> <p><i>Legitimate Business Address</i></p> <p><i>Tax Registration Number & Certificate</i></p> <p><i>Business Registration Certificate</i></p>	<p>Bidder Response / Attachments</p>



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		Trading License	

Additional Information under Capacity Criteria

	Indicate more information on specs/exclusions (Lodging facilities for parent accompanying a child below	Indicate sublimit/standalone amount proposed (indicate age Limit)
Lodger fees		
Emergency Rescue / Evacuation:		
Pre-existing, chronic conditions and related conditions & HIV/AIDS		
Psychosocial Support (esp. Trauma & Stress)		
Post hospitalization		
Congenital conditions & neo-natal illnesses		
Non - accidental dental in-patient		
Non - accidental ophthalmologic in-patient		
Maternity (full cover)		

Service	Agreed response time
Amount Confirmed, Confirmed Premium debits for new entrants	
Amount Confirmed, Premium credits for member withdrawals	
Issuance of Policy Documents	
Response to queries	
Payment of Funeral Benefits	
Advise in writing the claims documentation/requirements	
Advise if claim not admissible	

Payment of benefits	
Medical acceptance terms	
New entrants costing	
Member withdrawal costing	
Member movements confirmation	
Premium Statements	

SECTION 3 – CAPABILITY QUESTIONS

Instructions – Bidders are required to complete all sections of the below table.

Item	Question	Bidder Response		
1	REFERENCES Bidder shares two (2) examples of their experience in providing services similar to those included within the scope of this tender. Examples provided must be for similar projects within a similar environment / context to that in which Inkomoko operates, and within the last two (2) years. <i>(Note – the Bidder must ensure that for any client references shared, the nominated client is happy to be contacted by Inkomoko)</i>	Client Name	Contact Details (Name & Email)	Project Description
2	Be able to provide quality insurance services for one (1) year Able to demonstrate provision of quality insurance services in country and with referral to other countries within the EA region	Bidder Response		Attachment(s)
3	Able to demonstrate service providers have well stocked drugs and diagnosis kits Able to demonstrate that, the health facilities and service providers in contract or agreement have qualified Doctors or Medical personnel to attend to staffs	Bidder Response		Attachment(s)
4		Bidder Response		Comments

	Supplier provides annual statements of turnover - 3-5 years, balance sheets, profit and loss statements, auditors' reports, etc relevant to the tender. Supplier to confirm that they have submitted their statements as part of their bid submission. Capacity to pay service providers claim in time and as well quick referral from remote areas to Juba and within hospital in the EA Region. The service provider has a presence in South Sudan and is able to demonstrate experience handling insurance services into the country and within the EA countries.		
5	Confirms existence of service provider in all the main states in the country with agreements or contracts signed. Demonstrates unique medical insurance benefit and additional benefits or services that are of value to Inkomoko staffs. The presence of the service providers within the EA region enables the supplier believes may benefit Inkomoko staffs.	Bidder Response	Comments
6	Certificate of registration from the Insurance regulatory authority or relevant membership). Credit "A" rating on Claims paying ability from Global Credit Rating	Bidder Response	Attachment(s)
7	Providers must provide a set of flexible options for number of family members, as well as services.	Bidder Response	Attachment(s)
8	Able to demonstrate provision of quality insurance services in country and with referral to other countries within the EA region and /or Sudan, India, Egypt.	Bidder Response	Comments
9	Able to demonstrate that, the health facilities and service providers in contract or agreement have qualified Doctors or Medical personnel to attend to staffs.	Bidder Response	Comments
10	Supplier provides staff wellness check at least once in a year and provide health talks to the staff at least 3 times in a year.	Bidder Response	Attachments

11	Past and current experience. Organisations with prior experience with INGOs, NGOs, UN agencies and embassies will be prioritised.	Bidder Response	Attachments
12	List of regional and national service providers. The list must include addresses, operational hours, service provided (inpatient/outpatient).	Bidder Response	Attachments

SECTION 4 – COMMERCIAL QUESTIONS

Please indicate the cost of your cover package as offered to Inkomoko currency in USD. Please refer to sections of this tender document for details of what must be included/ costed, use the below format for your Presentation of Price Bid Proposal.

ANNUAL COVER PRICING

Item description	Total Population Considered	Unit cost Per Person in USD	Total Cost Cover
In patient cover as per scope of work description in Section 2			
Outpatient insured			
Group Life/GPA			

SHORT TERM COVER PRICING

Full cover as per specification	Prorated Cost per month of Cover	Comments if any
In Patient prorated Cover		
Outpatient prorated Cover (insured option Only)		
Group Life/GPA prorated Cover		



Payment Options proposed:

indicate initial payment required at beginning of contract and subsequent payment.

SECTION 5 – BIDDER SUBMISSION CHECKLIST

We, the Bidder, hereby confirm we have completed all sections of the Bidder Response Document:

No	Section	Please Tick
1.	Section 1 – Key Information	
2.	Section 2 – Essential Criteria	
3.	Section 3 – Capability Questions	
4.	Section 4 – Commercial Questions	

We, the Bidder, confirm we have uploaded all of the required information and supporting evidence:

Section	Required Document / Evidence	Please Tick
Essential Criteria Evidence	Proof of legitimate business address	
	Copy of tax registration number & certificate	
	Copy of business registration certificate	
Capability Criteria Evidence	Completed Bidder Response Document	
	Supporting Financial Documents	
Commercial Criteria Evidence	Completed Bidder Response Document	

We, the Bidder, hereby confirm we compliance with the following policies and requirements:

Policy	Signature
Conditions of Tendering	
Terms & Conditions of Purchase	
Anti-Bribery & Corruption Policy	

We confirm that Inkokomoko may in its consideration of our offer, and subsequently, rely on the statements made herein.

RFP SS25/001 MEDICAL INSURANCE COVERAGE



SCHEDULE 1 – TERMS & CONDITIONS OF BIDDING

Definitions

In addition to the terms defined in the Cover Letter, in these Conditions, the following definitions apply:

- (a) **Award Criteria** - the award criteria set out in the Invitation to Tender.
- (b) **Potential supplier** - a person or organisation who bids for the tender.
- (c) **Conditions** - the conditions set out in this 'Conditions of Tendering' document.
- (d) **Cover Letter** - the cover letter attached to the Tender Information Pack

1. Late tenders

Tenders received after the Closing Date will not be considered.

5. Correspondence

All communications from Potential suppliers to Inkomoko relating to the tender must be in writing and addressed to the persons identified in this Invitation to Tender. Any request for information should be received at least 2 days before the Closing Date, as defined in the Invitation to Tender.

6. Acceptance of tenders

Inkomoko may, unless the Potential supplier expressly stipulates to the contrary in the tender, accept whatever part of a tender that Inkomoko so wishes. Inkomoko is under no obligation to accept the lowest or any tender.

4. Alternative offer

If the Potential supplier wishes to propose modifications to the tender (which may provide a better way to achieve Inkomoko Specification) these may, at our discretion, be considered as an Alternative Offer. The Potential supplier must make any Alternative Offer in a separate letter to accompany the Tender.

5. Prices

Tendered prices must be shown as both inclusive of and exclusive of any Value Added Tax chargeable or any similar tax (if applicable).

6. No reimbursement of tender expenses

Expenses incurred in the preparation and dispatch of the tender will not be reimbursed.