Maryland Global Initiatives Corporation Request for Proposals (RFP)

Date: 17th April 2020

Introduction:
The Maryland Global Initiatives Corporation (MGIC) is a non-profit affiliate of the University of Maryland, Baltimore.

Background:
In Malawi, MGIC facilitates the implementation of several projects that reduce the spread and impact of HIV/AIDS. MGIC-Malawi is looking for a health insurance provider for the provision of a health scheme for our staff members and his/her eligible dependents for an initial period of up to 5 years, renewable annually, from the date of signing of the contract.

Scope of Work:
The provider will furnish and administer the health insurance scheme/plan on behalf of MGIC and will allow for as many in-patient and out-patient benefits, as permitted by the market.
The health insurance scheme will need to cover the members of MGIC staff and their eligible dependents, mostly in Lilongwe and Blantyre. The number of staff is amenable to variations, and therefore the provider must have the flexibility to accommodate such fluctuations. A breakdown of the staff members and his/her will be provided to the successful bidder.

In addition to the standard medical, dental, and optical packages, MGIC requests that the health insurance scheme covers the benefits as they are noted below, preexisting and chronic conditions (i.e., HIV/AIDS), and any other standard or mandated packages.

Day-to-Day Benefits – including but not limited to services for acute and chronic conditions
- Consultations
- Prescribed medications
- Diagnostic tests
- Pathology
- Basic radiology
- Auxiliary services, such as physiotherapy, chiropractic’s, and speech therapy
- Annual medical examination

Hospital Benefits
- In-hospital accommodation, specialists, theatre, ward, acute dialysis
- Emergency ambulance services
- Intensive care
- Specialized radiology
- Maternity
- Neonatal care
- Prosthesis
- Psychiatric hospitalization
The provider must provide health insurance materials, such as identification cards, enrollment and orientation, and other appropriate communication materials deemed necessary by MGIC. Subsequently, it is expected that the provider regularly provides quarterly and annual reports, in particular, a summary of paid claims vs. paid premium.

The contract period will be valid for the duration of the project, approximately from 1st April 2020 to 29th September 2024. The quotation should indicate the cost for the entire length.

**Eligibility:**
Minimum Requirements and Qualifications for Participation in the RFP Process- MGIC will accept and evaluate proposals only from bidders who meet all the following criteria and requirements:

A. **Offer health insurance services in Malawi.**
B. **Significant experience working with non-profits and fiscal sponsors.** Additionally, MGIC would consider it a plus if bidder’s portfolio of experience includes working with US government funds (especially USAID and the CDC) and the cycle of government funding. This is not a requirement for participation in the proposal process but will be a factor in MGIC’s evaluation.
C. **Must not be listed as ineligible to receive federal funding on the following three websites:**
   a. System for Award Management (www.sam.gov)
   b. Office of Foreign Assets Control (OFAC) Sanctions Lists, including the Specially Designated Nationals List (SDN) (https://sanctionssearch.ofac.treas.gov/); and
D. **Professional English fluency for all staff who will interface with MGIC**

**Submission Requirements:**
The bidder’s proposal must provide a detailed response and supporting documentation, where requested, to each of the following areas:

A. **Cover page**
   a. Please include the name of your organization, address, and contact information.
   b. Please include the name, title, and contact information for an authorizing official.

B. **Table of Contents**

C. **Company Information and Past Experience**
   a. Provide a summary of your firm and its culture and a description of key staff proposed to be assigned to MGIC's account (brochures and marketing materials may be included as an appendix but should not take the place of a brief written response) and how MGIC's account would be managed. Include a description of your experience and expertise serving clients in the non-
profit arena and clients funded by the US government (especially USAID and/or CDC), and a summary of what differentiates your firm from your competitors.
b. Indicate the primary physical location from which you will be providing your services.
c. Indicate how many countries your firm can legally provide health insurance services.
d. Provide a list of the current countries your firm can lawfully offer health insurance services.
e. Describe the techniques, approaches, strategies, and methods your firm uses, including any unique qualifications or capabilities with regards to the services outlined in Eligibility Section B above where the funder is the US government or donor community.

D. Services Description
a. What is included in your proposed health insurance services proposal?
b. Are other services available à la carte? If so, please provide an overview.

E. Financial Capacity
a. Provide a copy of your most recent audited financial statements as an annex to your proposal. Were there any findings? If so, please explain.

F. Fee Proposal
a. Describe your proposed form of compensation for health insurance services (i.e., commission, annual retainer, fee-for-service).
   i. In developing the compensation proposal, bidders should assume the following:
      • Approximately 60 employees and 200 dependents over a 1-year period (with a possibility of extension subject to sponsor funding)
   b. Specify which services are included in this compensation and which services would require additional fees and/or be provided by a third-party affiliate. Please provide as much detailed information as possible on any other fees.

G. Credentials
a. Provide a signed statement certifying bidder fully meets all minimum qualifications outlined in the Eligibility section.

H. References and Past Performance
a. Provide references with contact information from a minimum of three clients who currently use bidder’s health insurance services.
b. Bidders may submit three written client testimonials in lieu of contact information for current clients. Testimonials must address the following topics related to the bidder:
   i. Customer Service
   ii. Responsiveness
   iii. Capacity
   iv. Value on the fee for service
   v. Experience on federally funded programs
I. Sample Materials
   a. Include sample materials that are representative of the support you provide your clients.

Proposal Format:
For MGIC to conduct the most efficient proposal evaluation, bidders are required to organize their proposals as noted below:
   A. Cover Page
   B. Table of Contents
   C. Company Information and Past Experience (including registration and licenses)
   D. Services Description
   E. Financial Capacity
   F. Fee Proposal
   G. Credentials
   H. References
   I. Sample Materials

Proposals must be organized according to the submission requirements and proposal format above. Proposals must address all the criteria in Background and Submission Requirements Sections. Proposals must not exceed 6 pages, Times New Roman Font, size 12. Cover page, table of contents, financial statements, and sample materials are not included in the page limitation.

Proposals that fail to address each of the submission requirements above may be deemed non-responsive and will not be further considered. Note that responses to RFP requirements must be answered explicitly within the context of the submitted proposal. MGIC’s evaluation team will not refer to a designated website, brochure, or other location for the requested information. Responses that use references to external materials as an answer will be considered non-responsive.
Criteria for Selection:
The evaluation of each response to this RFP will be based on vendor demonstrated competence, compliance, format, and organization. The purpose of this RFP is to identify service providers that have the interest, capability, and financial strength to supply MGIC with the service requested.

Selection will be based on price, quality of service, and vendor experience.

All proposals will be evaluated and scored based on the following criteria:

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<tr>
<th>Area of Evaluation</th>
<th>Points Allocated</th>
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<tbody>
<tr>
<td>Company Information and Past Experience</td>
<td>20</td>
</tr>
<tr>
<td>Health Service Country Presence</td>
<td>15</td>
</tr>
<tr>
<td>Benefit Services</td>
<td>10</td>
</tr>
<tr>
<td>Financial Capacity</td>
<td>5</td>
</tr>
<tr>
<td>Fees</td>
<td>40</td>
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<tr>
<td>Credentials</td>
<td>5</td>
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<td>References</td>
<td>5</td>
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<td><strong>Total</strong></td>
<td><strong>100</strong></td>
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If MGIC deems it necessary to assess the factors listed above beyond the proposal, MGIC may schedule interviews with a shortlist of respondents at its discretion. MGIC may contact references at its discretion.

Terms & Conditions:

A. The Request for Proposal is not and shall not be considered an offer by MGIC.
B. All responses must be received on or before the date and time indicated on the RFP. All late responses will be rejected.
C. All unresponsive proposals will be rejected.
D. All proposals will be considered binding offers. Prices proposed must be valid for the entire period provided by the respondent.
E. All procurement will be subject to MGIC contractual terms and conditions and contingent on the availability of donor funding.
F. MGIC reserves the right to accept or reject any quotation or cancel the procurement process at any time, without assigning any reason, and shall have no liability to any vendors submitting RFPs for such rejection or cancellation of the procurement.
G. MGIC reserves the right to accept all or part of the quotation when awarding the purchase order/contract.
H. All information provided by MGIC in this RFP is offered in good faith. Individual items are subject to change at any time, and all bidders will be provided with notification of any changes. MGIC is not responsible or liable for any use of the information submitted by bidders or for any claims asserted from there.
I. MGIC reserves the right to require any bidder to enter into a non-disclosure agreement.
J. The bidders are solely obligated to pay for all costs of any kind whatsoever, which may be incurred by bidder or any third parties in connection with the response. All responses and supporting documentation shall become the property of MGIC, subject to claims of confidentiality in respect of the response and supporting documentation, which has been marked confidential by the bidder.

Schedule of Events:
   RFP Issuance – 18th April 2020
   Questions submitted via email no later than – 23rd April 2020
   Responses to questions shared with the potential respondents – 24th April 2020
   Proposal due date – 30th April 2020

RFP Key Point of Contact: Mr. Herty Cortez, Diaz, University of Maryland, Baltimore, email: hcordezdiaz@umaryland.edu.