

REQUEST FOR PROPOSALS (RFPS)

HEALTH INSURANCE SERVICE

REQUEST FOR A HEALTH INSURANCE COMPANY

ISSUED BY:

THE GLOBAL ALLIANCE FOR IMPROVED NUTRITION (GAIN)

1.0 ABOUT GAIN

The Global Alliance for Improved Nutrition (GAIN) is a Swiss-based foundation launched at the United Nations in 2002 to tackle the human suffering caused by malnutrition. Working with governments, businesses and civil society, we aim to transform food systems so that they deliver healthier diets for all people, especially the most vulnerable.

Headquartered in Geneva, Switzerland, GAIN has offices in countries with high levels of malnutrition: Bangladesh, Benin, Ethiopia, India, Indonesia, Kenya, Mozambique, Nigeria, Pakistan, Rwanda, Tanzania and Uganda. To support work in those countries, we have representative offices in the Netherlands, the United Kingdom, and the United States.

At GAIN, we believe that everyone in the world should have access to nutritious, safe, and affordable food. Today, one in three people - drawn from nearly every country on the planet - are unable to consume enough nutritious food. We work to develop and deliver solutions to this daily challenge.

2.0 BACKGROUND

As part of its employee benefits, GAIN offers a health insurance plan that prioritises prevention and provides integrated care for all full-time employees and their dependents. GAIN is seeking to review the current health insurance coverage to ensure it adequately covers employees' medical care, considering quality, quantity, and price, both inside and outside hospitals. Additionally, GAIN aims to provide extra benefits to access pharmacies, labs, and specialised doctors. Therefore, GAIN is in the process of engaging the services of a reputable and licensed Health Maintenance Organisation (HMO) to provide health insurance services for its employees for the current year.

3.0 THE OBJECTIVE

The purpose of the RFP process is to secure the provider most capable of providing the services specified in this RFP and its Annexes. The objective of this is to engage an accredited Health Maintenance Organization (HMO) with the capacity to provide comprehensive group medical and health insurance coverage to all GAIN Nigeria employees and their dependents. In this regard, eligible HMOs are invited to submit a proposal to GAIN with the requirements stipulated herein.

4.0 SCOPE

Estimated total number of staff is 60 broken down as follows:

- Individuals without family estimated at 40%.
- Individuals with family estimated 65%

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

GAIN staff strength cut across the regions of the country such as north-central, northwest, and southwest of Nigeria. Thus, GAIN is seeking for health insurance coverage across the country, with priority in the stipulated geopolitical zones. Health insurance company that can cover employees' medical care taking into consideration quality, quantity, and price, inside and outside hospitals, with extra benefits to access pharmacies, labs, and specialized doctors. The selected HMO is expected to cover the following functions:

4.1 In-Patient Treatment

In-patient treatment will be provided to employees and their dependants with maximum room (refer to Annex 1). The coverage must be a cashless system; therefore, the selected company ought to have a wide network with hospitals in FCT and all the 36 States of Nigeria.

4.2 Out-Patient Treatment

The out-patient treatment provided to employees and their dependants will be a cashless system. Refer to Annex 1, this could include but not limited to diagnostic tests, and treatment with a specialist if consented by individual including but not limited to paediatrician, gynaecologist, dermatologist, physiotherapist, urologist, neurologist, and psychiatrist.

5.0 Contract Duration:

The result of this RFP process will be a framework contract valid for one year with a possibility of extension based on the selected service provider's performance.

6.0 Proposal Format

All proposals must be submitted via email and include both technical and financial components. Hard copies are not permitted.

6.1 Technical Proposal

Each service provider shall submit a technical proposal containing the services provided and how they intend to meet GAIN's desired cover, as seen above. The technical proposal will account for 60% of the total combined score. This section should provide the Health Insurance Coverage, which shall include enough information to satisfy evaluators that the proposer has the appropriate experience and qualifications to perform the scope of services as described herein. Proposer should respond to all requested Coverages. The proposal will be evaluated according to the following criteria:

- Company & personnel qualifications
- Benefit coverage
- Provider network (Medical providers, Coverage Area)
- Quality of service (Reservation, billing, and reporting systems)

6.2 Financial Proposal

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

The financial proposal shall be evaluated according to the price structure proposed and will account for 40% of the total combined scoring., indicating the unit cost, total cost as well as other applicable cost, schedules of premium where necessary. All offers should be in Nigerian Naira, valid for the contract period of one year.

7.0 Eligibility Requirements/Qualifications

All applicants should provide the following.

- CAC documentation (Certificate of Incorporation, Article and Memorandum of Association) of the bidding company
- Corporate Tax Identification Number (TIN)
- Organization profile, licenses relating to the service being offered.
- Verifiable physical office address
- Minimum of three (3) reputable references from reputable International NGOs within the last three (3) years where similar activity provided successfully.
- There will be deduction of applicable government taxes e.g., WHT where applicable.

7.1 QUALIFICATIONS OF THE COMPANY AND PERSONNEL QUALIFICATION

- Extensive experience and a proven track record in the health insurance business
- Wide networks for national and international coverage
- Reliable health coverage services
- Sound experience in servicing international organizations
- Ability to provide 24-hours service.
- Ability to provide prompt reimbursement system by sending the claim to employee's bank account.
- Real time administrative support systems
- Ability to respond immediately to emergency situations, whilst maintaining high quality standards of service delivery
- Corporate Affairs Commission Registration
- National Health Insurance Scheme Registration
- List of Hospitals – Wide coverage with reputable hospitals
- Tax Clearance
- List of current clients
- List of management structure relevant to this scheme

8.0 GENERAL PROVISIONS

- This tender is open for Health Insurance Company.
- Detail data is attached, consisted of:
 - Health insurance benefit requested.
 - Total number of employee and dependants, including the birth dates
 - Claim ratio from the current service provider.

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

- Please submit the health insurance proposal according to the health insurance benefit as requested which contains below information:
 - Inpatient benefit
 - Outpatient benefit
 - Provider coverage
 - Premium price
 - General condition
 - General Exclusion
- Each bidder may have their own proposal version, but the technical proposal must be submitted as a separate document from the financial proposal.
- Only proposals that fully address the mandatory services listed in the bidding requirement will be evaluated.
- Short-listed bidders may be invited to make presentations to the evaluation team.

9.0 EVALUATION AND SELECTION

9.1 Evaluation Team

The evaluation of proposals will be accomplished by an evaluation committee, to be designated by GAIN, which will determine the proposal most advantageous to GAIN.

9.2 Administrative and Mandatory Screening

All proposals will be reviewed to determine compliance with administrative and mandatory requirements as specified in the RFP. Proposals found not to be in compliance will be rejected from further consideration.

9.3 Evaluation and Review

The principle applied to the selection is best price for best service proposal. Selection of the provider will be made solely on the basis of the most responsive proposal submitted by a qualified proposer that satisfies all services and products described in this RFP. GAIN reserves the right to enter into an agreement based upon initial offers received. Proposals submitted should follow Annex I-Format of Proposal.

The criteria for the evaluation process will be weighted as follows:

- 60% = 60 points on technical evaluation
- 40% = 40 points on financial evaluation
- 100% total

9.4 Announcement of selected provider

GAIN will notify the successful proposer and proceed to negotiate terms for final contract. Unsuccessful proposers will be notified by email accordingly.

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

ANNEX I

Format of Proposal

You are encouraged to follow this format.

Proposal submission must be received by email: one technical proposal and one financial proposal. Submission of proposal should be no later than two (2) weeks from the date of advertisement at the following address:

nquotation@gainhealth.org

Name of Proposing Organization:

Country of Registration:

Type of Legal entity:

Address:

Phone:

E-mail:

**Name of Contact Person for this
Proposal:**

Section A: Expertise and Capability of Proposer

1.1 Executive Summary

This section should serve to introduce the purpose and scope of the proposal. It should include administrative information including, at a minimum, response date, proposer contact name and phone number, and the stipulation that the proposal is valid for a time period of 90 days from the date of submission. This section should also include a summary of the proposer's qualifications and ability to meet GAIN's overall requirements.

1.2 Organizational architecture, Corporate Qualifications and Management Support

- The proposer should give a brief description of their company, including a brief history, corporate structure and organization, and number of years in business.
- The proposer should provide detailed information regarding its ability to perform the service requested in this RFP. The proposer should describe the qualifications and experience of the key personnel who will be assigned to this Contract.

1.3 Adverse judgements or awards

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

The proposer should include reference to any adverse judgements or awards.

1.4 General organizational capability

Outline General Organizational Capability, which is likely to affect performance (i.e. size of the organization, strength of service management, customer support and medical networking).

1.5 Quality assurance procedures, risks and mitigation measures

Describe the potential risks for the performance of the required service that may impact achievement and timely completion of expected results. Describe measures that will be put in place to mitigate these risks. Provide any relevant certificate(s) for accreditation of processes, and policies (e.g. ISO).

1.6 Experience with other INGOs, UN organizations, and any other companies

Project	No.1	No.2	No.3
Client			
Contract Value			
Period of performance (from/to)			
Responsibilities			
Reference Contact Details (Name,			

Section B: Cost Information

The financial proposal should be submitted using the proposer letterhead document with pricing for the premium for single and facility.

Payment terms:

Policy premium annual payment is an essential requirement with annual invoices and statement of account. Please include this payment term/condition in your financial proposal.

ANNEX II

CERTIFICATION STATEMENT

The undersigned hereby acknowledges she/he has read and understands all requirements and specifications of the Request for Proposals (RFP), including Annexes.

OFFICIAL CONTACT: GAIN requests that the Proposer designate one person to receive all documents and the method in which the documents are best delivered. Identify the Contact name and fill in the information below:

Date: _____ Official Contact Name: _____

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

E-mail Address: _____

Mail Address: _____

Proposer certifies that the above information is true and grants permission to GAIN to contact the above-named person or otherwise verify the information provided.

By its submission of this proposal and authorized signature below, Proposer certifies that:

- (1) The information contained in its response to this RFP is accurate.
- (2) Proposer complies with each of the mandatory requirements listed in the RFP and will meet or exceed the functional and technical requirements specified therein.
- (3) Proposer accepts the procedures, evaluation criteria, and all other administrative requirements set forth in this RFP.
- (4) Proposer's quote is valid for at least ninety days from the date of proposer's signature below.
- (5) Proposer understands that if selected as the successful proposer, the Proposer will have five (5) business days from the date of delivery of final contract in which to complete contract negotiations, if any, and execute the final contract document.

Authorized Signature: _____

Name: _____

Title: _____

Company Name: _____

Address: _____

City: _____

ADDITIONAL INFORMATION

The Global Alliance for Improved Nutrition (GAIN), Nigeria will work closely with the successful HMO to achieve the objectives of the RFP. The engagement will be managed by the Head of Operations, GAIN Nigeria. The successful bidder will work in close collaboration with the Operations Team. For further information, the Head of Operations can be contacted on. Email: iakinduro@gainhealth.org and sayuba@gainhealth.org

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

STANDARDS, ACTS, REGULATIONS AND GUIDANCE

The works described in this Term of Reference (TOR) must comply with application of relevant standards, Acts, and other relevant procedures. The Health Insurance Company is also expected to hold with high regard, the integrity, objectivity, independence, professional competence, due care, confidentiality, professional behaviour, and technical standards.

Method of Application

In addition to the proposal (technical and financial), the Insurance company should send a Proposal, and Company Profile to nquotation@gainhealth.org.

TIMELINE

ISSUANCE DATE: October 7th 2026

CLOSING DATE: October 21st 2026

ANNEX III

Sample Coverage listings

Cover Services

EMERGENCY SERVICES

Local evacuation to hospital

Stabilization

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

Emergency drug and investigations

OUTPATIENT SERVICES

General consultation

Specialist consultation

Routine Laboratory tests

Prescribed Drugs

Physiotherapy

Management of Chronic diseases

INPATIENT SERVICES

General ward

Semi - private ward

Private ward

General / specialist doctor review

Nursing care

Drugs and infusions

Routine Laboratory investigations

Hospital feeding (where available)

Management of End Stage Kidney Disease

Max admission days per case

Intensive care unit (ICU)

Overall Financial Limit

MATERNITY SERVICES

Antenatal care

Normal delivery

Induction of labour and assisted delivery

C/S (emergency & medically indicated electives)

Family Planning Services

CHILD HEALTH SERVICES

Routine NPI Immunization: Tuberculosis, Poliomyelitis, Measles, Yellow Fever, Diphtheria, Pertussis, Tetanus, Hepatitis B, Pentavalent vaccine.

Well Baby Clinic

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

Additional Childhood Immunization - under 5 years

(Rotavirus, Pneumococcal vaccine)

Phototherapy and Neonatal care

Incubator care and Neonatal ICU

SURGICAL SERVICES

Minor procedures

Intermediate

Major procedures

RADIOLOGICAL SERVICES

X-Rays & Ultrasound Scans

Electrocardiogram and Electroencephalogram

Echocardiogram and Doppler Scan

Radio-opaque Studies (Barium Meal / enema, HSG, IVU)

CT Scan / MRI

Cover Services

EYE CARE

Routine examination

Treatment of infection

Annual Optical glasses limit

Eye Surgeries

DENTAL CARE

Routine examination

Treatment of infection

Simple extraction

Amalgam dental fillings

Composite dental fillings

Scaling & polishing

Surgical extraction

Root canal treatment

Dental Crowns

MEDICAL CHECK-UP

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org

Routine physicals

Annual medical examinations (with investigations: Physical examination, Urinalysis, PCV, blood pressure, ECG, blood sugar, FBC, Lipid Profile, LFT, E/U/Cr, Stool M/C/S, Chest x-ray, serum cholesterol, Mammogram (Women above 35 years), Breast Scan (Women below 35 years), cervical smears every year for all women, PSA for men above 40yrs, and HIV testing).

FOR CHILDREN (Urinalysis, PCV, FBS, HIV, HBSAG, HCV, CHEST X-RAY).

MENTAL HEALTH SERVICES

Counselling

Outpatient consultation & Treatment

FERTILITY SERVICES

Basic investigations (e.g. Semen analysis, HSG)

Simple surgical intervention

Non-hormonal drug treatment

CANCER CARE

Cancer screening

Mammogram

PSA test

Surgical treatment

HIV/AIDS MANAGEMENT

Voluntary counselling & testing

Treatment of opportunistic infections

Anti-retroviral treatment facilitation at designated centers in Nigeria

OTHERS

Gym Services (Everyday)

Spa Services – (Once a month)

BETTER NUTRITION. FOR ALL.

GAIN, 37A, Patrick.O.Bokkor Crescent, Jabi District, Abuja, Nigeria, T. +234 9 291140, www.gainhealth.org