

## **TERMS OF REFERENCE FOR MEDICAL INSURANCE SERVICES**

### **INTRODUCTION**

Kigali Public Library is an open and public platform that inspires communities to read, discover, and learn. We provide access to educational, cultural, and inspirational materials in digital and physical formats. We also host and create programs, workshops, and events that foster literacy, creativity, and innovation. As part of our commitment to employee welfare, KPL seeks to provide comprehensive medical insurance coverage to its staff and their eligible dependents.

### **ADMINISTRATIVE INFORMATION**

#### **Purpose of the Service**

Kigali Public Library seeks a licensed and experienced medical insurance provider to offer comprehensive and reliable medical coverage to its staff and their eligible dependents. The selected insurance provider ensures stable premium rates throughout the contract period. The initial term will be one year, renewable upon satisfactory performance and mutual agreement.

KPL reserves the right to terminate the contract at any time due to non-compliance with agreed terms or poor service delivery.

#### **Scope of Work**

The service provider shall provide comprehensive medical insurance coverage, including, but not limited to:

- Inpatient care
- Outpatient services
- Emergency medical treatment
- Specialist consultations
- Prescription medication
- Maternity care
- Chronic disease management
- Dental and optical care

## **Work Details**

### **1. Coverage Design & Benefits**

- The insurer shall propose an insurance package with defined limits for inpatient, outpatient, maternity, dental, and optical services.
- A detailed list of covered services, exclusions, and benefit ceilings should be provided.

### **2. Network of Providers**

- The provider shall supply a list of hospitals, clinics, and pharmacies in their network, both within Kigali and nationally.
- Priority shall be given to wide accessibility and reputable healthcare institutions.

### **3. Claims Handling**

- The provider must have a clear, efficient claims process, with dedicated customer service for KPL staff.
- Include mechanisms for reimbursement and cashless services.

### **4. Member Enrollment & Support**

- The insurer shall facilitate the enrollment of KPL staff and their dependents.
- Provide electronic or physical health cards and conduct a sensitization session upon contract start.

### **5. Reporting**

- Monthly and annual utilization reports detailing services accessed, frequency, and any outstanding issues.

## **Time Frame**

- Services are expected to commence within 2 weeks after the contract is signed.
  - Emergency and urgent claims must be handled immediately.
  - General queries and assistance should be addressed within 3 business days.
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## **Compliance and Regulations**

The insurance provider must comply with:

- Rwanda's National Health Insurance regulations
- Data privacy and confidentiality standards
- Transparent reporting practices

### **1) Selection Criteria**

**The ideal provider must:**

- Be legally registered in Rwanda and licensed by the National Bank of Rwanda.
- Have demonstrable experience offering group medical insurance services.
- Offer a competitive and sustainable pricing model.
- Possess a robust claims management system.
- Provide references from at least three reputable institutions with similar coverage scope.

### **2) Award**

The contract will be awarded based on the most responsive, technically capable, and financially competitive proposal. KPL will meet with the selected provider to review performance monitoring procedures.

### **3) Payment**

- Payments shall be made on an annual basis as agreed in the contract.

### **4) Price Proposal**

- The provider must submit a detailed premium proposal per member category (employee, spouse, children).
- Any optional benefit packages or value-added services should be priced separately.

### **5) References**

- Provide at least three references from current or past institutional clients, including contact details and contract scope.

## 6) Term of Contract

- The contract duration will be one (1) year, renewable upon satisfactory performance and KPL management approval.

## 7) Submission Deadline

Proposals must be submitted in hard copy to the Kigali Public Library between

**9:00 AM – 5:00 PM** on working days.

The proposal should include:

- Administrative documents
- Technical proposal outlining coverage, network, and claims processes
- Financial proposal detailing premiums and terms

## 8) Rejection of Proposals

KPL reserves the right to reject any or all proposals, waive irregularities, and accept proposals deemed most beneficial. Providers with a history of poor performance or non-compliance will be disqualified.

## TECHNICAL SPECIFICATIONS

### A. Coverage Details

Benefit Category	Coverage Limit	Remarks
Inpatient Services	Specify Amount	Per person/year
Outpatient Services	Specify Amount	Per person/year
Maternity	Specify Amount	Normal & C-Section
Dental Services	Specify Amount	
Optical Services	Specify Amount	
Chronic Illness Coverage	Specify	Long-term treatment
Emergency Evacuation	Yes	Indicate coverage

## **B. Provider Network**

Attach a list of partner hospitals, clinics, and pharmacies with contact details.

## **TECHNICAL AND FINANCIAL PROPOSALS**

### **1) Administrative Documents**

- Full company address and contact information
- Proof of licensing and legal registration
- RRA tax clearance certificate
- Signed authorization to commit the bidder

### **2) Technical Proposal**

- Description of proposed insurance benefits
- List of partner health facilities
- Claims management process
- Client support services

### **3) Financial Proposal**

- Premiums per member and dependent
- Cost of optional cover (if applicable)
- Total annual premium for the proposed staff list

## **EVALUATION CRITERIA**

### **1. Administrative Evaluation**

<b>Document</b>	<b>Mandatory</b>
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RDB Certificate	Yes
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RRA Tax Clearance	Yes
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### **2. Technical Evaluation**

- Experience and client base
- Scope of coverage and benefit adequacy
- Network strength
- Claims process and service efficiency
- Client references and past performance

### **3. Financial Evaluation**

- Premium rates (cost-effectiveness)
- Additional service costs
- Flexibility in payment schedules