**TERMS OF REFERENCE FOR CONSULTANCY**

**Medical Insurance in NRC**

1. **Background**

The Norwegian Refugee Council (NRC) is an independent humanitarian organisation helping people forced to flee. We protect displaced people and support them as they build a new future. For further background on NRC please visit [www.nrc.no.](http://www.nrc.no)

NRC has been present in Ukraine since 2014. Since the escalation of the war in 2022, we have scaling up our response significantly across the country and collaborating with national partners as well as implementing programmes directly. We provide life-saving assistance, such as food and basic relief items to the most vulnerable people in eastern and southern Ukraine. NRC also provides assistance to hundreds of thousands of displaced people in north and west Ukraine with legal aid and information on access to services and shelter.

NRC Ukraine currently has a team of around 350 National Staff and 50 international staff in Ukraine with offices in Kyiv, Chernihiv, Dnipro, Kharkiv, Mykolaiv, Odesa, Shostka, Lviv, and Zaporizhzhia.

# 2. Introduction

Health insurance is important for NRC to ensures suitable financial protection for staff in the event of any health issues or diseases. This TOR sets out NRCs requirements for appropriate medical assistance. Given the current situation in Ukraine, NRC has chosen to separate the coverage of passive military risks under a different policy.

All NRC national staff have been provided with voluntary health insurance services from a local private insurance company since 2016.

1. **Objective**

The objective of this TOR is to obtain competitive proposals from service providers currently operating in Ukraine's insurance market and to select the most appropriate provider of medical health insurance for NRC Ukraine National employees in order to ensure proper healthcare services and coverage in the event of unexpected healthcare costs.

1. **Scope of Work (SOW)**

Within the scope of work an insurance provider is expected to cover relevant services for NRC staff insured in case of any health issues and diseases that need medical assistance.

Any health conditions of the insured person that occurred as the result of any acute disease or condition; aggravation of chronic disease: chronic diseases in remission; traumatic injuries, (poisonings, burns and other consequences of accidents) at work and at home, and so on, are considered as insurance cases under this SOW

In the event of an insurance occurrence, an insurance provider must insure medical assistance for the insured persons and assure financial coverage of the services, make an insurance payment to the medical institution, or reimburse the insured persons' treatment expenses.

Medical health insurance is required for an estimated 350 NRC national staff. Insurance services must cover all of Ukraine's territory under Ukrainian government control.

NRC offices include but are not limited to the following cities: **Kyiv, Chernihiv, Dnipro, Kharkiv, Mykolaiv, Odesa, Shostka, Lviv, and Zaporizhzhia.**

**The following services** (but not limited to) are expected to be covered by the medical insurance:

* Ambulatory patient services
* Emergency services
* Hospitalization and further treatment (such as surgery)
* Prescription drugs and specialized medicines extended insurance coverage
* Bandage and other consumables
* Medical checkup (general practitioner)
* Medical checkup (specialist)
* Vitamin therapy
* Recovery services and/or physical therapy
* Laboratory services
* Psychosocial support
* Maternity services
* Gynaecologist services
* Ophthalmology services
* VD (venereal diseases), 5 tests/year
* Dentist check-up and treatment
* Seasonal vaccination (influenza, etc.)
* Oncology and benign neoplasms
* Tuberculosis and diabetes mellitus
* COVID-19
* Passive military risks
* Online services consultations
* Medical evacuation (if the patient is seriously ill and requires medical care only available at another hospital)
* Possibility of dependents (family members) insurance
* Any other option that can be additionally proposed

**Annex 1** provides detailed technical specifications regarding the voluntary health insurance program in Ukraine for NRC’s National employees and their relatives. An insurance company applying for tender needs to indicate “yes” if the service is covered, “no” if service is not covered and provide its comments regarding the coverage if there are limits for some services from the list.

NRC is operating a two-envelope approach to this procurement. Annex 1 contains **part A “TECHNICAL PROPOSAL”** of the program, and **part B “****Financial offer”** of the program. The insurance provider to submit these two parts of Annex 1 (A and B) separately and **part A “TECHNICAL PROPOSAL”** MUST not include any financial offer information in the Technical Offer.

In a **Financial offer** an insurance provider needs to indicate the cost for the program, bonuses that can be provided free of charge, price for additional services.

**Annex 2** also mentions the terms of a new Contract between an insurance provider and NRC.

**4. Technical and Financial Evaluation Criteria**

4.1. **Technical Evaluation Criteria**

Offer from the insurance PROVIDER will be evaluated technically based on the following criteria:

* **Insurance coverage** in Main Programme (according to questionary in Annex 1 part A “Technical proposal”)  **-20%**
* **Medical facilities** (in each geographical location) by quantitative and qualitative indicators – **20 % *\*Mandatory in*** *Kyiv, Chernihiv, Dnipro, Kharkiv, Mykolaiv, Odesa, Shostka, Lviv, and Zaporizhzhia.*
* **Assistance and digitalization** indicators according to questionary in Annex 3 –**11%**
* **Conditions of** the health insurance **contract**\* according to questionary in Annex 2 – **7%**
* **Financial indicators**\* according to questionary in Annex 4– **7%**
* **Proven experience\*** according to questionary in Annex 5 **-5%**

*\*Minimum requirement - 5 years of experience providing health insurance service in Ukraine*

**Total for technical Evaluation Criteria -70%**

**4.2. Financial Evaluation Criteria**

The Financial offer from the insurance PROVIDER will be evaluated based on the following criteria:

**Financial proposal** according to Annex 1 part B “Financial proposal) -30% (Insurance fee for the main programme + Bonuses and Additional services **)**

**Total for Financial Evaluation Criteria -30%**

1. **Duration and location**

The contract is for 12 months with the option to extend it for another 12 months.

Location is Ukraine

# Documents to be submitted.

* ANNEX1 “Health Insurance Programme” (part **A “TECHNICAL PROPOSAL”**) completed by insurance provider- mandatory
* ANNEX1 “Health Insurance Programme” (part B **“FINANCIAL PROPOSAL”)** completed by insurance provider- mandatory
* ANNEX 2 “**Conditions of** the health insurance **contract**” completed by insurance provider - mandatory
* ANNEX 3 “**Assistance and digitalization** indicators” completed by insurance provider - mandatory
* ANNEX 4 **“Financial indicators”** completed by insurance provider- essential
* ANNEX 5 **“Proven experience”** completed by insurance provider- essential
* **List of insurance provider’s health care facilities**- essential
* Ethical Standards Declaration – signed   stamped – mandatory
* Copy of company registration - essential
* License for providing medical health insurance - essential
* Insurance provider’s List of exclusions for Insured persons (events and their effects or complications (if other conditions are not provided with the Contract)- essential
* Company profile - essential
* Copy of tax registration - essential
* References- essential
* Balance sheet and report form for the last 2 years– essential
* list of exceptions for insured – for review only – NRC Internal Document template part C of ANNEX1 of “Health Insurance Programme”
* GRN (goods received note) NRC template - for review only – NRC Internal Document