

Terms of Reference (ToR)

for provision of health insurance services

1. Project Background

The Aga Khan Foundation (AKF) is a leading global development organization working to tackle the root causes of poverty. For more than 50 years, we have helped create strong community institutions that support sustainable, locally - driven initiatives to improve the lives of millions of people. By combining local knowledge with global best practices, we strive to bring about transformative and long-lasting improvements to quality of life. Working alongside the agencies of the Aga Khan Development Network and through partnerships with local communities, civil society and businesses as well as governments and international aid agencies, we are building a future where we all thrive together. AKF has operated in Tajikistan since 1993 and through its program partners, continues to work in more than 60 districts and towns across Tajikistan. Together with state institutions, AKF directly contributes to the objectives of Tajikistan's National Development Strategy and supports national efforts to achieve the UN Sustainable Development Goals.

2. Objectives

Aga Khan Foundation Tajikistan (AKF Tjk) is dedicated to fostering a supportive work environment and offers a comprehensive range of benefits, including health insurance, as part of its commitment to employee well-being. To guarantee access to suitable insurance coverage, AKF plans to conduct a thorough market assessment of insurance providers with objectives to:

- Comprehensively understand the market landscape and the insurance companies operating in Tajikistan.
- Gain insights into the range of services offered by each provider.

This initiative will enable AKF to form strategic partnerships with esteemed and dependable insurance company capable of delivering services that align with AKF's requirements.

Aga Khan Foundation (AKF) invites interested and eligible parties from specialized bidders or suppliers to prepare proposals for the provision of health insurance services. Service supplier shall be selected in accordance with competitive bidding procedures and the best overall value procurement results provided by AKF.

3. Qualifications and Requirements

- The bidder should be legally allowed to provide required services inside of the country.
- The bidder should have demonstrated experience in provision of insurance services (both locally and/or internationally).
- Financial stability indicated by the provider's capital.
- Information about stakeholders.
- Client base.
- Geographic reach of services.
- Comprehensive list of services, including inpatient, outpatient, hospitalization, emergency care.
- Availability of digital services.
- References and track record of past performance.
- Effective communication and customer service skills.

Additional requirements

- To observe the principle of ensuring environmental protection, as well as abandoning any negative impact on human life and environment.
- To be able to provide a Code of Conduct, anti-fraud, corruption/bribery policies, if required.
- To comply with donors' requirements regarding sanctions, if required.
- To be able to provide certificates from tax inspectorate on the absence of debt, if required.

- To be able to provide samples, detailed specifications/photographs, proofs of required materials/equipment and services.

4. Deliverables

- Collective health insurance (medical examination, outpatient treatment (consultation of the doctor as per medical indications, laboratory and diagnostic tests, instrumental and diagnostic methods of research, various diagnostic and therapeutic manipulations, carried out on the outpatient basis, medicines designated for outpatient treatment, examination and treatment by a dentist), inpatient treatment (hospital treatment), emergency care).
- Collective insurance from accidents.

5. Timeline

The term of the contract for insurance services will be one year with the possibility of extension based on performance and mutual agreement.

6. Bidder proposal should include:

All bidders that meet the above-mentioned requirements, should send:

1. Letter of Interest, including names and contact information of three previous clients who can be contacted regarding relevant experience.
2. Detailed financial proposal clearly demonstrating a thorough understanding of this request for proposals, including the following:
 - The bidder's profile and experience in similar projects.
 - Cost breakdown for services provided with payment terms and conditions, stating the validity period of proposal/costs.
 - Proof of business registration and nationality (company registration, licenses/permissions, tax registrations, etc.).
 - The proposal should be submitted in English and Tajik/or Russian.

7. Submission Questions and Clarification

Inquiries/questions must be received from bidders from June 20, 2024, till July 8, 2024, 17:30 (Dushanbe time) by email to serviceprocurement.tj@akdn.org. All questions and clarifications will be collected and responded to by AKF on or before July 9, 2024, 17:30 (Dushanbe time).

8. Submission Deadlines

Proposals should be submitted in **sealed envelopes** to Aga Khan Foundation Tajikistan and/or electronic **password protected** versions to: serviceprocurement.tj@akdn.org no later than **17:30 (Dushanbe time) on Monday, July 15, 2024.**

Proposals are confidential and will not be transferred or disclosed to third parties. Late submissions will not be accepted. Telephone requests will not be honored. AKF may request additional documentation after the bid deadline.

9. Submission Delivery Address

The delivery address to be used for all submissions is:

137 Rudaki Avenue, 734003, Tojikmatlubot Building, The 4th Floor, Aga Khan Foundation Tajikistan,
E-Mail: serviceprocurement.tj@akdn.org.

Note:

AKF reserves the right to accept or reject any proposal and to negotiate modifications to the scope of work, budget, or timeline as needed.

The invitation to tender does not oblige AKF to conclude contracts or pay any costs incurred by the participant in connection with the preparation or submission of proposals, or costs incurred in connection with the necessary work and activities for their preparation.