



## **Terms of reference for medical insurance of the GIZ-national personnel in Armenia**

Prepared by GIZ Office Yerevan

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### Background

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH operates throughout Germany and in more than 130 countries worldwide. The wide range of services offered by GIZ are based on a wealth of regional and technical expertise and on tried and tested management know-how. GIZ is a German federal enterprise and offer workable, sustainable and effective in Armenia solutions in political, economic and social change processes. Main commissioner of GIZ is the German Federal Ministry for Economic Cooperation and Development (BMZ). However, GIZ also operates on behalf of others. German ministries and public and private bodies in Germany and abroad. These include governments of other countries, European Union institutions, such as the European Commission, the United Nations and the World Bank.

GIZ is active in Armenia since the middle of 1990s. Ensuring the good health of staff is one of GIZ's highest priorities as employer. GIZ covers the insurance for both their national employees and the employees' family members.

This year GIZ Country office in Armenia calls for a tender, in order to research the current situation in the medical insurance market and to identify a company for cooperation.

### General Information:

The new insurance period will start on 01.08.2020.

An annual contract will be signed with the insurance company selected within the framework of the tender, with the possibility of renewal of the contract for two further periods: from 01.08.2021 to 31.07.2022 and from 01.08.2022 to 30.04.2023. Renewal has to be carried out at least with the same coverage and to the same financial conditions. A significant change in the conditions may lead to a new premature tender, the decision of which will be taken by GIZ.

The number of the insured persons is totally about 170-175, from which about 65 are GIZ employees. The rest are family members (spouses and children up to 24).

Maximum age for insurance is unlimited.

The basics for providing security for the national personnel in cases of sickness and emergencies, is the GIZ's standard benefits catalogue. The submitted proposals should provide complete coverage for the following cases:

Benefit Category	Explanations
<p>1. Outpatient treatment</p>	<ul style="list-style-type: none"> <li>• <b>Treatment by physicians</b> (for example consultancy, physical examinations, prescriptions, injections)</li> <li>• <b>Medically necessary diagnostic procedures</b>, for example blood tests, ultrasound examinations, X-rays, computer tomography, scintigraphy (nuclear medicine examination), electrocardiogram (ECG), ECG under stress, eyesight tests, endoscopic treatments (of stomach, intestines, bronchial tract)</li> <li>• <b>Benefits in connection with pregnancy/ delivery</b> blood tests, ultrasound examinations, physical examination, advisory services, delivery, also caesarean delivery with stay in hospital, treatment of pregnancy and delivery complications, post-natal care</li> <li>• <b>Medicines and dressings</b> (medicines including chemotherapy for cancer treatment, dressings, sutures, implants such as internal splints for fractures)</li> <li>• <b>Outpatient check-ups for children and adults</b> examinations of children with vaccinations, cancer screening if established in the country: women: cervical cancer and breast cancer, men: prostate</li> </ul>
<p>2. In-patient treatment</p>	<ul style="list-style-type: none"> <li>• Hospitalisation in the locally customary care class (if proper treatment is not ensured here, then the next higher care class)</li> <li>• Treatment by the relevant competent ward physician</li> </ul>

	<ul style="list-style-type: none"> <li>• General basic hospital benefits (bed and food, if applicable administrative costs) Assumption of comparable paid hospital rooms in case of inaccessibility of hospital rooms within the framework of the state order.</li> <li>• Treatment by physicians (essentially as under 1. above: examination, doctor's round, advisory services)</li> <li>• Diagnostic procedures incl. computer tomography (as under 1. above)</li> <li>• Medically necessary operations</li> <li>• Nursing care</li> <li>• Medicines and dressings within the framework of in-patient treatment (as under 1. above)</li> <li>• Pregnancy/delivery incl. caesarean (as under 1. above)</li> <li>• Chemotherapy, radiation treatment, medicines and medical benefits in cases of cancer</li> </ul>
<p>3. Transport costs</p>	<ul style="list-style-type: none"> <li>• To the nearest accessible physician or hospital for initial care after an accident or emergency</li> <li>• Transfer to and from the nearest accessible hospital with care by specialist physicians</li> </ul>
<p>4. Dental Treatment</p>	<ul style="list-style-type: none"> <li>• Dental treatment, i.e. treatment of pain and simple fillings</li> <li>• Simple dentures and crowns</li> </ul> <p>Additional coverage: Under this clause the insurance company may offer additional coverage, which doesn't essentially affect the insurance premium</p>

<p>5. Additional benefits</p>	<ul style="list-style-type: none"> <li>• Physiotherapy (for example if prescribed by a physician)</li> <li>• Auxiliary materials hearing and vision aids, prostheses, orthopedic auxiliary materials (for example crutches, special shoes,...)</li> <li>• Other benefits</li> </ul>
<p>6. Chronic diseases</p>	<p>Coverage of all kind of diseases under exclusion limited with at least 80% of all costs for each person. 20 % will be covered by insured persons.</p> <p>Complete insurance of chronic diseases at the time of concluding the insurance contract in accordance with this paragraph.</p>
<p>7. Exclusions (detailed, also possible to mention on a separate list)</p>	<p>Diseases conditioned by the peculiarities of the local market, which in principle are classified as exceptions, should be presented detailed under this paragraph, which will be taken into account during the assessment.</p>
<p>8. Additional terms and conditions</p>	<p>The insurance company should take into account the fact that the coverage provided by this catalog has to be applied also for existing diseases at the time of concluding the insurance contract.</p>

The Following additional documents/Information should be provided by the company:

- Appropriate license for medical insurance activity,
- Company experience in the local market of medical insurance: at least 3 years,
- Total capital registered in official reports for the years 2017, 2018, 2019,
- Insurance premiums collected under health insurance class in Armenia per year for the years 2017, 2018, 2019,
- Paid claims under health insurance per year for the years 2017, 2018, 2019,
- List of the clients under medical insurance with total number of insured persons per year for the years 2017, 2018 and 2019,
- At least 3 written references of the clients with cooperation experience over 2 years,

- Description of the case processes (including the claim procedures) with detailed necessary steps and timeline, the level of freedom of the insured person to choose any doctor or clinic (It is necessary to describe in 6-7 sentences the necessary steps, which should be taken by the insured person in case of an accident, as well as the compensation process).
- Processes and regulations quality certificates (if available)
- Personal data security ensuring certificates (if available)
- List of the partner clinics and labs

The assessment of the technical proposals will be done according to the following sheet:

<b>Assessment criteria</b>	<b>Weight (%)</b>
<b>Coverage and frames of the requested service, in particular</b>	<b>50</b>
-coverage according to the request	40
-additional services/coverage	10
-exclusions according to the catalog clause Nr. 7	<b>- 20</b>
<b>Quality, clarity, simplicity and quickness of the medical service procedures including the claim regulation procedure, in particular</b>	<b>20</b>
-check-up procedure	5
-service process including claims	10
-quality certificates	5
<b>Experience, reputation, in particular</b>	<b>30</b>
-experience in the local market,	10
- financial credibility	15
-Satisfaction of the clients	5



**Application procedure.**

All documents must be submitted signed and sealed in English and Armenian. An offer should consist of separate technical and financial parts.

Financial and technical proposals should be placed in separate envelopes, sealed and signed at the place you close it and labeled as follows:

- **"Technical proposal"** with the following label: **83353982** Technical Proposal:
- **"Financial proposal"** with the following label: **83353982** Financial Proposal:

Proposals should be submitted to the GIZ Armenia Country Office, located at the following address:

GIZ Armenia Country Office  
Hanrapetutyan str. 59, 8th floor  
0010, Armenia

**Don't forget to specify contact person and contact details on both envelopes!**

Notification: Bidder undertakes to provide also the electronic version of the documents upon request.

Application deadline: 23.06.2020, 18:00