Central Bank of Lesotho

Request for Proposal

Conventional Medical Aid Scheme Provider

Request for Proposal No. *CBL/FNC/TC/13/Z/TC/03/2009*

Issue date:
April 2, 2009

Submission Location:
Central Bank of Lesotho
Cnr. Moshoeshoe & Airport Roads
Maseru, Lesotho

Closing date and time:
Two complete copies of each proposal must be received by 14:30 Local Time on **April 24, *2009***

Contact person:
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1. Executive Summary

The Central Bank of Lesotho was established as the Lesotho Monetary Authority by Act of Parliament. The Bank is a corporate body vested with the power to sue or be sued in its own name; enter into contracts; incur expenditure for the proper discharge of its functions, etc.

In order for the Bank to achieve its objective it performs the following functions among others:

- to issue and redeem notes and coins which are legal tender in Lesotho;
- to promote and maintain internal and external monetary stability, an efficient payments mechanism and the liquidity, solvency and proper functioning of a soundly based monetary and the fiscal system in Lesotho; and
- to foster monetary, credit and financial conditions conducive to the orderly, balanced and sustained economic development of Lesotho.

The Bank has a staff complement of 250 and currently provides for its medical needs through an in-house medical scheme. Experience has shown that the in-house medical scheme is inadequate to meet the ever-growing medical costs and needs of staff and their dependants.

2. Administrative Requirements Section

2.1. Request for Proposal Information

2.1.1. Terminology for this Request For Proposal

Throughout this Request for Proposal (RFP), terminology should be as follows:

a) **"Bank"** means Central Bank of Lesotho ;

b) **"Contract"** means the written agreement resulting from this Request for Proposal executed by Central Bank of Lesotho and the Contractor;

c) **"Contractor"** means the successful Proponent to this Request for Proposal who enters into a written Contract with the Central Bank of Lesotho;

d) **"Executive Management"** means the high-level management committee of the Central Bank of Lesotho composed of the Governors and the Heads of department.

e) **"Must",** or "mandatory" means a requirement that must be met in order for a proposal to receive consideration;

f) **"Proponent"** means a person or body corporate that submits, or intends to submit, a proposal in response to this "Request for Proposal";

g) **"Should" or "desirable"** means a requirement having a significant degree of importance to the objectives of the RFP.

h) **"Tender Committee"** means the Central Bank of Lesotho Tender Committee commissioned by the Governor to issue, receive, assess tenders and recommend selection of successful Proponents for the procurement of goods and/or services.

i) **"Project"** Conventional Medical Aid as proposed by the proponent and accepted by the Bank.

2.1.2. Delivery of Proposal

Two copies (one original and one copy suitable for reproduction) are required to be delivered at the main reception and should be deposited in the box marked "Tender Box"

E-mail copies are **not acceptable**. All envelopes should be sealed and marked "Proposal for Conventional Medical Aid Scheme Provider"

Ref: *CBL/FNC/TC/13/Z/TC/03/2009*

2.1.3. Proposal Time-Frames

Closing Date and Time:	All proposals must be delivered to the location specified in section 2.1.2 by: **Friday, April 24, 2009 no later than *14h30***

2.1.4. Contact Person

Enquiries related to this RFP are to be made, ***in writing***. Information obtained from any other source is not official and should not be relied upon.

a) Technical enquiries regarding this RFP should be directed to:

Mr. P. Mopeli
Senior Manager, SHE
Central Bank of Lesotho
P.O. Box 1184.

Maseru 100
Telephone: ***(+266)*** 22232164
E-Mail: tmopeli@centralbank.org.ls

b) Administrative enquiries regarding this RFP should be directed to:

Mr. N. Molapo
Secretary, Tender Committee
Central Bank of Lesotho
P.O. Box 1184.
Maseru 100
Telephone: ***(+266)*** 222***32091*** Fax: ***(+266)*** 22***310051***
E-Mail: nmolapo@centralbank.org.ls

Enquiries or questions will be filed and may be distributed to all Proponents at the Central Bank of Lesotho's option. Depending on their nature, questions may not necessarily be answered

2.2. Request for Proposal Process

2.2.1. Eligibility

Proposals will not be evaluated if the Proponent's current or past corporate or other interests may, in the Bank's opinion, give rise to a conflict of interest in connection with this project. Only proposals that comply with all the requirements of this RFP will be considered.

2.3. Proposal Preparation

2.3.1. Proposal Format

While the format of a proposal is left to the discretion of a proponent, the following aspects should be included:

Project work plan

Must provide a detailed description of activities to be performed, time frame required to undertake each part of the project as detailed in business

requirements section, projected start and completion dates and project milestones.

Risk management

i) Any assumptions included as part of the Proponent proposal must be clearly stated with a quantifiable impact;

ii) Any conditions to which the Bank must comply to ensure the success of the proposed approach must be stated.

iii) An identification of any risks which may be associated with this project, with suggestions for mitigation of the risks, should be made.

Project team & experience

The Proponent should provide a brief summary of suitability of the proposed project personnel which outlines specifically the qualifications, certifications and experience relevant to this project; example:

i) Description of relevant experience on medical aid schemes products on the part of the Proponent and the proposed project team;

ii) Activities or contracts that were performed as a subcontractor or a joint venture should be clearly indicated, stating the extent of involvement thereof;

iii) Relevant corporate references should also be provided. Corporate referees may or may not be contacted as part of the evaluation process.

Any additional information, brochures, etc., should take the form of appendices.

2.3.2. Changes to Proposal Wording

The Proponent will not change the wording of the proposal after closing date and no words or comments will be added to the proposal unless requested by the Bank for purposes of clarification.

Modifications to a submitted proposal must be deposited in the Tender Box by the closing date in a sealed and suitably marked envelope. The Bank may request clarification on the general conditions or detailed specifications.

2.3.3. Irrevocability of Proposals

After the closing date all submitted proposals become irrevocable. By submission of a proposal, the Proponent agrees that should its proposal be successful the Proponent will enter into a contract with the Bank.

2.3.4. Costs of Responding

The RFP document is obtainable free of charge. However, Proponents are solely responsible for their own expenses in preparing a proposal and for subsequent negotiations with the Bank, if any. If the Bank elects to reject a proposal, the Bank will also not be liable to any Proponent for any claims in preparing the proposal whatsoever.

2.3.5. Site Visit (Presentations)

A **mandatory** site visit and presentations by Proponents shall be held with all proponents that meet the requirements of the Bank, on a date and time to be advised.

2.3.6. Proposal Validity & Firm Pricing

Proposals will be valid for at least 90 days after the closing date and prices will be firm for at least 90 days.

2.3.7. Currency and Taxes

Prices quoted are to be:

a) In Maloti (1 Loti = 1 S.A Rand);

The successful Proponent will be subject to taxation laws applicable in the Mountain Kingdom of Lesotho.

2.4. Additional Information

2.4.1. Acceptance of Proposals

This Request for Proposal should not be construed as an agreement to purchase goods or services. The Bank is not bound to enter into a contract with the Proponent who submits the lowest priced proposal or with any Proponent. Proposals will be assessed in terms of the evaluation criteria (attached as appendix A).

2.4.2. Modification of Terms

The Bank reserves the right to modify the terms of this RFP at any time in its sole discretion. This includes the right to cancel this Request for Proposal (RFP) at any time prior to entering into a contract with the successful Proponent.

2.4.3. Ownership of Proposals

All documents, including proposals, submitted to the Bank become the property of the Bank.

2.4.4. Restriction of Use

This RFP or any portion thereof may not be used for any purpose other than the submission of proposals.

2.4.5. Confidentiality of Information

All proposals submitted by Proponents shall be held in strict confidence and will not be revealed to any other party.
All information pertaining to the Bank that is obtained by the Proponent as a result of participation in this project is confidential and ***must not be disclosed without written authorisation from the Bank.***

2.4.6. Evaluation of Proposals

The evaluation of proposals will be based on mandatory and desirable criteria. (NB Proposals not meeting mandatory requirements (or not demonstrating that they meet them) will receive no further consideration during the evaluation process.)

Proposals must include the following ***mandatory*** requirements: Refer to 3.2.1 Information obtained

2.5. Acceptance of Terms

All terms and conditions of this RFP are assumed to be accepted by the Proponents and incorporated by reference in their proposals, except such conditions and provisions that are expressly excluded. Signing of a contract between the Bank and the successful Proponent shall mark the beginning of the project.

3. Business Requirements Section

3.1. Requirements and Project Scope

3.1.1. Background

Central Bank of Lesotho is a financial institution with a staff complement of about 250 employees both on permanent and contract basis. Since its inception, the Bank has been running its in-house “Medical Aid Scheme” whereby a staff member will pay for his / her medical bills and claim from the Bank.

The Bank has in the recent past experienced unprecedented shortfalls in its coverage of staff medical needs and requirements under the in-house medical aid scheme. This is due to mainly increased costs of medical tariffs both in the country and world-wide. It has become evident that the current in-house medical scheme is by far inadequate and not at par with current medical aid trends. This has left our staff vulnerable to being rejected by medical service providers who do not recognise the in-house medical aid scheme arrangement that the Bank operates, thus exposing the staff to medical risks whereat they may not get medical assistance / attention at the time of need.

Project overview and scope

The Bank is looking for service providers who can provide healthcare solutions that fit its needs, the needs of its employees and their dependants. Proponents should offer **conventional medical aid scheme**.

The Proposed conventional Medical Aid Scheme will entail the following:

1. Hospitalization
2. Day-to-Day Benefits
3. Chronic illness

4. Maternity – Caesarean and other complications due to pregnancy
5. Oncology – Chemotherapy, radiotherapy and others.
6. Scans – Chemo grams, ECG, CAT and other scans.
7. Wellness programme – HIV/AIDS, Counselling and treatment

Proponents are expected to provide detailed benefit plans and tariffs.

3.1.2. Project Objectives

The main objectives of this project are:

1. To have a recognised Medical Aid Scheme provider both locally and in RSA.
2. To have a provider who will cover the prescribed staff medical cost.

3.1.3. Project deliverables

The following are expected deliverables:

a) A medical Aid Scheme provider who will issue staff members with their membership cards within a month of their registration.
b) A medical Aid Scheme provider who will be able to settle bills within the period of one month following receipt of member's claims.
c)A medical aid Scheme provider who will provide a designated officer accessible 24 hours to attend to complaints, queries, problems etc.
d) Provide a member's handbook/manual detailing terms and conditions, as well as rules governing the scheme.
e) A medical aid Scheme provider who will give the Bank access to a comprehensive and flexible product range.
f) A Medical aid Scheme provider who shall furnish the Bank with the latest audited financial statements and secure health plans.
g) A medical Aid Scheme provider who will have an international call centre and also an online internet-based site.

h) A Medical Aid Scheme Provider who shall provide the Bank with references of their previous past work.

3.1.4. Project management and execution

The Proponent will be expected to have a senior member of their project team who shall be responsible for project management. It is mandatory that the Proponent should assume primary responsibility for the smooth execution of the project.

The Proponent is expected to provide detailed steps to be followed from start until members are issued with medical aid cards.

3.1.5. Other Conditions

a) All project meetings and interviews with the medical aid scheme provider will be held at the Central Bank of Lesotho's office in Maseru.

b) The Proponent's project team will be fully familiar with the medical scheme products they provide.

c) The Proponent shall take the full responsibility of ensuring that all required expertise is available at the right time throughout the project execution.

d) Central Bank of Lesotho will ensure that the required information shall be made available, and organise facilities for planned interviews, location visits and meetings, and execute it's obligations to the project in a timely manner.

3.2. Evaluation Criteria

Evaluation of proposals will be based on mandatory and desirable criteria.

NB: Proposals not meeting mandatory requirements or not demonstrating that they meet them will receive no further consideration during the evaluation process.

3.2.1. Mandatory Criteria

Proposals must include the following ***mandatory*** requirements:

a) Experience of Proponent as medical aid provider to an organisation of a similar size as the Central Bank of Lesotho.
b) A medical aid provider should have considerable experience, qualifications or training in the relevant field.
c) A medical aid provider should provide proof of their valid accreditation with South African Medical aid scheme Board.
d) Provide a comprehensive list of Medical Doctors who participate with their medical aid scheme both in Lesotho and South Africa particularly in the Free State.
e) Their most recent audited financial statement.

3.2.2. Desirable Criteria

Proposals meeting the mandatory criteria above will be further evaluated based on the following desirable criteria:

a) Reputation of such a medical aid provider based on service, financial soundness, good working relations with stakeholders.

b) Clarity of project management approach in terms of premiums, handling claims and any other information considered to be necessary.

c) Competitiveness in the market.

Appendix Evaluation Criteria Model

MANDATORY CRITERIA	
Two copies of the proposal received on time and signed by authorised persons	Yes/No
Experience of proponent as medical aid provider to an organization of a similar or bigger size as the Central Bank of Lesotho.	Yes/No
A medical aid provider should provide proof of their valid accreditation with South African Medical Aid Scheme Board	Yes/No
Provide comprehensive list of medical doctors who participate in their medical aid scheme both in Lesotho and South Africa particularly in the Free State	Yes/No
Their most recent audited financial statement	Yes/No

SELECTION CRITERIA

MEDICAL REQUIREMENTS FULFILMENT	**15%**
This refers to the extent to which the proposed medical aid scheme meets the needs desired by the Bank for its staff.	
MEDICAL AID FEATURES	**70%**
1. A medical aid provider who will give the Bank access to a comprehensive medical aid with various product ranges e.g. **1.** Hospitalization, **2.** Day to day benefits, **3.** Chronic illness, **4.** Maternity – caesarean and other complications due to pregnancy, **5.** Oncology- chemotherapy, radio therapy & others, **6.** Scans- chemograms, ECG, CAT & other scans, **7.** Wellness programme – HIV/AIDS, counselling & treatment	
2. A medical aid scheme provider who will issue staff members with their membership cards within a month of their registration.	
3. A medical aid provider who will be able to settle bills within the period of one month following receipt of members' claims	
4. A medical aid provider who will provide a designated officer accessible 24 hours to attend to complaints, queries, problems, etc as well as the general after-sales support	
5. A medical aid provider who will provide a members' handbook/manual detailing terms and conditions as well as rules governing the scheme.	
6. A medical aid provider who will provide a flexible service which will easily adapt to the needs of members.	

7. A medical aid provider who is financially sound and has secured health plans	
8. A medical aid scheme provider who will have an international call centre and also on-line internet–based site	
COMMITMENT AND RELIABILTY	**5%**
9. Tax Certificates	
10. Availability of reference	
COST	**10%**
11. Product cost	
12. Licenced Medical Aid Provider	
TOTAL	**100%**