



**International Foundation  
for Electoral Systems**

**INTERNATIONAL FOUNDATION FOR ELECTORAL SYSTEMS**

**(IFES)**

**Request for Proposal (RFP) for Health Insurance Provision in Bangladesh**

**Solicitation # RFP-23-018 (Re-issued)**

**June 15, 2023**

## 1 INTRODUCTION

### 1.1 Purpose

The purpose of this Request for Proposal (RFP) is to invite prospective contractors (“Bidders”) to submit a written response (“Response”) for the procurement of a health insurance provider in Bangladesh. The solicitation provides Bidders with the relevant operational and performance requirements.

### 1.2 Coverage & Participation

IFES reserves the right to reject any and all offers, to add, delete or modify any element of the solicitation at any time without prior notification and without any liability or obligation of any kind. This RFP does not obligate IFES to enter into a contract nor does it obligate IFES to pay any costs incurred in the preparation of submission of any Response.

### 1.3 Zero Tolerance for Fraud

IFES has zero tolerance for fraud. Fraud is any act or omission that intentionally misleads, or attempts to mislead, to obtain a benefit or to avoid an obligation. If you have concerns about potential fraud in any way related to IFES projects, contracts, or activities, please contact IFES’ Compliance Hotline at [compliance@ifes.org](mailto:compliance@ifes.org) or at +1 202-350-6791.

## 2 GENERAL INFORMATION

### 2.1 The Organization

IFES is an independent, non-governmental organization providing professional support to electoral democracy. IFES supports citizens’ rights to participate in free and fair elections. Our independent expertise strengthens electoral systems and builds local capacity to deliver sustainable solutions.

As the global leader in democracy promotion, we advance good governance and democratic rights by:

- Providing technical assistance to election officials
- Empowering the underrepresented to participate in the political process
- Applying field-based research to improve the electoral cycle

Since 1987, IFES has worked in over 145 countries – from developing democracies, to mature democracies.

### 2.2 Schedule of Events

The following, tentative schedule will apply to this solicitation. The dates may change in accordance with IFES’ needs or unforeseen circumstances. IFES will communicate changes to the schedule.

- |                                     |                             |
|-------------------------------------|-----------------------------|
| • <b>Re-issuance of RFP</b>         | June 15, 2023               |
| • Technical Questions/Inquiries Due | June 22, 2023               |
| • Answers/Addenda from IFES         | June 25, 2023               |
| • RFP Closes                        | July 03, 2023; 17:00 PM EST |

### 3 PROPOSAL PREPARATION INSTRUCTIONS

#### 3.1 Bidders' Understanding of the Solicitation

Bidders are responsible for understanding the solicitation in its entirety and each of its elements, and should make inquiries to IFES as necessary to ensure such understanding. IFES reserves the right to disqualify any Bidder that it determines, at its sole discretion, does not understand the solicitation or any of its elements. Such disqualification shall be at no fault, cost, or liability whatsoever to IFES.

#### 3.2 Information from IFES

All information provided by IFES in this solicitation is subject to change at any time. IFES makes no certification as to the accuracy of any item, and is not responsible or liable for any use of or reliance on the information or for any claims asserted therefrom.

#### 3.3 Communication

All communications related to the RFP must be in writing. Verbal communication shall not be effective unless formally confirmed in writing by the procurement official listed in 3.3.1. In no case shall verbal communication govern over written communication.

**3.3.1 Point of Contact:** The sole point of contact for all communication related to this solicitation is listed below.

**Sayed Ali Asghar**  
[sasghar@ifes.org](mailto:sasghar@ifes.org)

**and**

**Maryam Raufi**  
[mraufi@ifes.org](mailto:mraufi@ifes.org)

**3.3.2 Formal Communications** shall include, but are not limited to the following:

- Questions concerning this solicitation must be submitted in writing to the point of contact identified in 3.3.1.
- Errors and omissions in this solicitation, as well as enhancements. Bidders should notify IFES of any discrepancies, errors, or omissions that may exist within this solicitation. Bidders should recommend to IFES any enhancements to the work described in the solicitation which might be in IFES' best interests.
- Inquiries about technical interpretations must be submitted in writing to the point of contact identified in 3.3.1.

**3.3.3 Addenda:** IFES will make a good-faith effort to provide a written response to the questions or requests for clarifications in the form of written responses or addenda in accordance with the *Schedule of Events*.

**3.3.4 Posting Online:** Copy of this solicitation, Amendments and or Q&A will be available online at: [www.ifes.org/procurement-notice](http://www.ifes.org/procurement-notice).

### 3.4 Submission

It is mandatory for Bidders to send proposals in electronic copy via e-mail to the point of contact identified in 3.3.1 on or prior to the closing date and time shown in the *Schedule of Events*.

### 3.5 Criteria for Selection

The evaluation of each Response to this solicitation will be based on the criteria outlined below. The purpose of this solicitation is to identify responsible Bidders that have the interest, capability, and financial strength to supply IFES with the product and/or service identified in the Scope of Work.

#### Evaluation Criteria:

IFES will evaluate responsive offers based on the following criteria:

1. PRICE 25 points  
The total cost must be reasonable and show efficient use of resources, and additional costs, if any, must be clearly identified. Offers will be compared amongst responsive bidders meeting technical requirements.
2. COVERAGE 25 points  
Offers will be considered and compared based on the breadth of coverage across coverage categories.
3. PAST PERFORMANCE 25 points  
Experience and competencies working with a non-profit international organization providing health and medical insurance coverage, and capacity to meet IFES' requirements.
4. CUSTOMER SERVICES 25 points  
Demonstrated quality of customer service and response time, including communications and administrative capacity.

### 3.6 Selection and Notification

IFES will evaluate Responses to identify responsible Bidders and responsive offers. Finalists will be selected to move into the negotiation phase of this process. Written notification will be sent to finalists via email.

## 4 SCOPE OF WORK/GOODS/SERVICES

IFES-Bangladesh is seeking a vendor to provide full health/medical insurance coverage for its local staff in Dhaka, Bangladesh, including in-patient, out-patient, dental care, and vision care. IFES-Bangladesh currently has 9 local staff who require health/medical insurance coverage. Potential bidders are asked to provide the following information:

1. Cost of coverage plan.
  - a. Note the cost per employee, employee plus spouse, and employee plus dependents.
  - b. Detail the maximum coverage per coverage category.
  - c. Note whether the cost of premiums are monthly, yearly or life of policy cost?
  - d. Method of reimbursement if a staff member leaves before the conclusion of the service period

2. Coverage and definitions.
  - a. Please describe your in-network and out-of-network coverage.
  - b. Note whether insured IFES staff able to receive medical care from facilities out-of-network.
  - c. Please detail any limits of coverage per category (for example, medical and optical). Note what happens if one of the limits is reached.
  - d. Note whether policy covers medications and vaccinations?
  - e. Note whether policy covers pre-existing conditions and pregnancy begun before the start of the policy? If yes, please describe this coverage.
  - f. Please provide information on COVID-19 coverage.
  - g. Describe out-of-country medical care, if any?
  - h. Describe your plan's emergency services.
3. Explanation of how healthcare costs are paid. For example, how does the process work if an IFES employee seeks hospital care from one of your in-network hospitals? Will the hospital bill your company directly? Or will the employee need to pay up front and seek reimbursement from you?
4. Guidelines for adding new individuals to the plan and for rate increases.
5. Provide a brief explanation of your deductible process.
6. IFES prioritizes customer service and quick response times, therefore please provide a brief description of communications and administrative timelines.
  - a. After IFES requests that your company add a new beneficiary to the plan, what is the expected response time before a new beneficiary is added to the plan and can receive benefits?
  - b. What are the minimum and maximum response times that beneficiaries and IFES can expect after making an inquiry into benefits or reimbursements, etc.?

## 5 FUNCTIONAL REQUIREMENTS

### 5.1 Timeline

Bidders must submit a timeline in the Response showing the time required to produce and consolidate the products and/or deliver services.

### 5.2 Geographic Code (applicable to USAID funding only)

IFES' project in Bangladesh is funded by United States Agency for International Development (USAID) under Source and Nationality (S/N) Geographic Code 937 (please refer to [22 CFR 228.03](#) for more information). A waiver request may apply to certain offers. If IFES determines a waiver would be necessary, the estimated time required to obtain the waiver will be considered within the "Timeline" in the Evaluation Criteria. IFES encourages all Bidders to consider products that fall under S/N Geographic Code 937 whenever possible.

### 5.3 License, Clearance and Approvals

The Bidders will include in the timeline any time needed to obtain any licenses, clearances, and/or approvals required under local legal requirements to produce or deliver the products and/or services described in the Scope of Work.

## **6 QUALIFICATIONS & REFERENCES**

Bidders must provide the following information for their Response to be considered:

1. A brief outline of the company and services offered, including:
  - Full legal name and address of the company
  - Corporate and tax registration documents
  - Year business was started or established
  - Full name of the legal representative (president or managing director) of the company
  - Name of any individuals or entities that own 50% or more of the company
  - U.S. companies must indicate if they are a registered Small Business (Woman owned, veteran-owned, Minority-owned, Disabled, Service Disabled Veteran-owned)
2. Evidence of past experience providing health, vision, maternity, and dental insurance to other international organizations operating in Bangladesh.
3. References: Contact information for no less than three references from projects similar in size, application, and scope and a brief description of their implementation. IFES reserves the right to request and check additional references.
4. Bidders must be legally registered under the laws of the country in which they are organized and possess all licenses, permits and government approvals necessary for performance of the work. Scope of Work.
5. A certification signed by an officer or authorized representative that the Bidder has sufficient financial, technical and managerial resources and facilities to complete the Scope of Work.

## **7 PRICING**

Bidders must complete a cost breakdown for the implementation of their solution for IFES' project as described in this solicitation. Bidders must agree to keep these prices valid for a minimum of 90 calendar days.

Pricing may be in US Dollars (USD) or Bangladeshi Taka (BDT). Unit prices are required and in the case of discrepancies between unit prices and the total price, the unit price will be taken as reference basis in the evaluation.

## **8 ADDITIONAL TERMS & CONDITIONS**

### **8.1 Non-Disclosure Agreement**

IFES reserves the right to require the Bidder to enter into a non-disclosure agreement.

### **8.2 No Collusion**

Collusion is strictly prohibited. Collusion is defined as an agreement or compact, written or oral, between two or more parties with the goal of limiting fair and open competition by deceiving, misleading, or defrauding a third party.

### **8.3 Companies Owned or Controlled by Government**

The Bidder must disclose in writing with its Response if a government, its agents, or agencies, have an ownership or managerial interest in the company. Failure to disclose a government ownership or managerial interest in the company will result in the Bidder's offer being removed from consideration.

### **8.4 Subcontracting**

The Bidder must disclose in writing with its Response any subcontracting that will take place under an award. Failure to disclose subcontracting relationships will result in the Bidder's offer being removed from consideration. (if permitted by the solicitation).

### **8.5 Costs**

The solicitation does not obligate IFES to pay for any costs, of any kind whatsoever, which may be incurred by a Bidder or third parties, in connection with the Response.

### **8.6 Intellectual Property**

Bidders may not use any intellectual property of IFES including, but not limited to, all logos, trademarks, or trade names of IFES, at any time without the prior written approval of IFES.

### **8.7 Bidders' Responses**

All accepted Responses and supporting documentation shall become the property of IFES, subject to claims of confidentiality in respect of the Response and supporting documentation.

### **8.8 Partial Awarding**

IFES reserves the right to accept all or part of the Response when awarding a contract.

### **8.9 No Liability**

IFES reserve the right to accept or reject any Response or to stop the procurement process at any time, without assigning any reason or liability. IFES shall not be liable to any Bidder, person, or entity for any losses, expenses, costs, claims, or damages of any kind.

### **8.10 Entire Solicitation**

This solicitation, any addenda to it, and any attached schedules, constitute the entire solicitation.

**[End of Solicitation]**