

TERMS OF REFERENCE – HEALTH/ MEDICAL INSURANCE

1. BACKGROUND

Provision of medical support in the form of insurance to staff is a mandate/requirement for Norwegian Refugee Council (NRC). The health insurance/medical service provider is required to provide comprehensive, quality and cost effective inpatient treatment, outpatient treatment, medical evacuation, group life and group personal accident insurance to NRC Afghanistan staff and their dependants. NRC employ more than 1,400 staff across 13 provinces of Afghanistan

2. OBJECTIVES

The main objectives for the health Insurance/medical are:

- Provide 24/7 health insurance/medical for national staff across Afghanistan without cash system – i.e. provider should have contract with medical services across Afghanistan
- Outpatient treatment with recognized hospital and specialist doctors for staff and dependents
- In patient treatment, accommodation and post hospitalization coverage with 100% cost coverage
- Emergency service including evacuation and treatment in most appropriate medical centres – overseas referral where necessary
- Treatment of the other medical cases including but not limited to surgical, maternity, dental, diagnosed Hepatitis cases, and etc.
- Having the helpline service for staff member
- Medical check-up for all new on boarding employees
- Where possible provide staff member covered by insurance scheme with ID card for identification and policy number
- Out-patient cases for convulsions, cerebral atrophy and any injury during the work hours or outside normal working hours
- The medical service provider should have facility to response to medical request immediately in remote areas and guide staff to get the required support.
- Treatment of chronic and existing cases
- The service provider should list all the benefit/coverage provide for agreed scheme

3. PERSONNEL TO BE COVERED

- National Contracted Staff on long term basis.
- National Contracted staff on short term basis

4. INPATIENT COVERAGE

The service should provide comprehensive and flexible hospitalization inpatient cover, which includes but is not limited to the following services:

- Hospital Accommodation Charges
- Doctor's (Physician, Surgeon & Anaesthetist) fees.
- ICU/HDU and Theatre charges.
- Drugs/Medicines, Dressings and Internal Surgical appliances.
- Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans.
- Radiotherapy and Chemotherapy.
- In-patient Physiotherapy and Psychotherapy.
- Maternity (fully covered)
- Day care surgery
- Critical illnesses.
- Hospital accommodation for accompanying parent and/or guardian for hospitalized children below ten years.
- Emergency Rescue / Evacuations subject to overall cover limit.
- Pre-existing, chronic conditions and related conditions & HIV/AIDS & congenital conditions
- Post hospitalization
- Psychological Counselling (Stress, Trauma and other)
- Funeral Expense Cover as a stand-alone benefit (i.e. not subject to the overall cover limit).
- Inpatient Ophthalmology
- Inpatient Dental
- Inpatient Optical
- Pre-Existing, Chronic & HIV/AIDS

5. OUTPATIENT COVERAGE

The service provider should provide comprehensive and flexible Outpatient cover, which includes and not limited to the following services:

- Routine outpatient consultation,
- Diagnostic Laboratory and Radiology services,
- Prescribed physiotherapy.
- Prescribed drugs and dressings.
- Ante-natal and Post-natal care (including congenital conditions & neo-natal illnesses).
- Chronic, Pre-existing HIV/AIDS conditions including cost of ARVs subject to sub-limits.
- Routine Antenatal check-ups (including U/S).
- Out Patient dental care
- Outpatient Optical Care

6. GROUP PERSONAL ACCIDENT & GROUP LIFE/ COVER

Group Life (GL)

- Group life benefit
- Death Benefit:
- Permanent total disability
- Critical illness rider, offered as an accelerating benefit.

Group Personal Accident (GPA)

- Death Benefit
- Permanent total disability
- Temporary total disability
- Medical Expenses
- Funeral Expenses

7. QUALIFICATIONS AND EXPERTISE:

The consultancy should be undertaken by a consultant or consultancy firm with the following qualifications, skills and competencies of the consultant:

- Extensive experience in the health insurance with humanitarian organizations
- Wide networks for national and international coverage
- Reliable health coverage services across in Afghanistan and neighbouring countries
- Having experience of medical insurance with international organizations in Afghanistan
- Ability to provide 24/7 hours' service
- Ability to provide fast and easy reimbursement system for claims to employer or employee (it will be elaborated further in agreement)
- Ability to respond immediately to emergency situations, whilst maintaining high quality standards of service delivery

5. GENERAL REQUIREMENTS FOR SERVICE PROVIDER:

- The Company is shall be registered as a business. Companies based in Afghanistan who are unable to provide a valid business license but can show evidence of residing and having their business based in Afghanistan will be subject to a 7% tax deduction. Companies who are able to provide a valid Afghan business license will have 2% tax deducted. Any Company based outside Afghanistan must be able to provide a valid business license for their country but will still be subject to 7% tax deduction in accordance with Afghan tax law.
- To ensure payment, the company must invoice NRC, and the invoice has to fulfil the formal requirements listed in the contract.
- **The medical insurance provider is required to provide monthly or quarterly report on the rate of consumption or any issue need to be address**
- **The medical provider must observe confidentiality in regard to the health, welfare and treatment of NRC staff members and their dependents**

6. ENQUIRIES

All enquiries regarding this agreement shall be directed to af.procurement@nrc.no