



Embassy of Sweden

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Embassy of Sweden in Maputo

Appendix 1 –Terms of reference for health insurance services

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Terms of reference for Framework Agreement for Health Insurance Services

1. Embassy of Sweden in Maputo

The Embassy has a broad mandate to promote Swedish-Mozambican relations through political dialogue, development cooperation, trade and investment, cultural exchange and through service to Swedish and foreign citizens with issues related to Swedish authorities.

The Embassy also represents Sweden in Madagascar and Eswatini.

For more information, please see <http://www.swedenabroad.com/Maputo>

2. Purpose and background

The Embassy of Sweden in Maputo wishes to enter into a contract with a medical provider or insurance company that can provide a medical cover with the capacity to administrate all our In-patient & Out-Patient needs, and self-funded maternity, in the most efficient manner in terms of responsive customer care and timely response to medical needs.

The Embassy has a category of employees working at the mission as local staff recruited locally to provide support to the Embassy. Therefore, the required medical cover will apply to the local staff employees' category and their dependants (spouse and children under 19 years old).

3. Objectives

The major objectives of the health insurance services are:

- Maintain a good level of health care of all employees and dependents.
- Access to good quality healthcare service through an effective process and to an appropriate cost.
- The provision of good quality medical checkup.

- The provision of additional services as may be requested by the Embassy (e.g. health prevention workshop, first aid training, etc).

The services required are (but not limited to):

1. Inpatient and outpatient cover.
2. Maternity cover and administration.
3. Pre-existing, Congenital, Chronic ailments.
4. HIV/Aids and the related ailments and provision of retroviral.
5. Post hospitalisation visits should be covered as part of in-patient
6. Hospital rooms must be standard private room.
7. Trans border evacuation.

The provider must be:

1. Accessible by phone and any other forms communication all times ie. weekends, holidays, after office hours and at night.
2. Able to respond immediately to emergencies, logistically or by representation or both,
3. Able to provide rescue and evacuations/transport within the borders of Mozambique and South Africa.
4. Having a good working relationship with the best hospitals in the country and specialised and reliable doctors.
5. Able to provide and dedicate personnel with relevant education and experience for this assignment.
6. Able to handle patients outside Maputo

7. Able to administer all medical documentations ie bills and or claims.
8. The provider must be able to provide particular and general statistical report of the services rendered whenever called upon.
9. Issue a half year statement to the Embassy of Sweden with details of all expenses incurred by each member and notified to provider within the period.
10. Provide a half year statement received from service providers in respect of the expenses incurred under the outpatient scheme.

3.1 Specific requirements:

The write up below is to be regarded as the minimum required cover for medical health scheme and hence services should not be considered as limited to only this listing:

i) Inpatient scope of cover

- Hospitalization (government and private hospitals, day clinics)
- Visits, treatment and medication
- General radiology and pathology
- Congenital Illness cover
- Prematurity expenses cover
- Emergency Caesarean Section cover
- Illness related Inpatient dental and optical hospitalization cover
- Post Hospitalization cover
- Road Rescue and evacuation emergency cover within Mozambique and South Africa:

-Doctors' bills, Anaesthetist's bills, Operating room fees, Pharmacy, laboratory, investigations, prescribed medicine,

- Intensive care unit (ICU)

-Inpatient expenses of eye, ear and dental testing and treatment arising out of sickness or accidents.

- Physiotherapists, occupational therapy, audio therapy, speech therapy, audiometric, nutritionist, orthoptic, chiropractic, and biokinetic service.

-Blood transfusion services, transport of blood and blood products

- Organ transplants

- Treatment of a mental health condition – hospitalization, psychiatric and related services (Benefits for services both during and not during hospitalization)

-Oncology

-Dialysis

ii) Maternity cover

-To cater for pre and post-natal, delivery and complications.

iii) Outpatient scope of cover.

- General Health Check-ups cover for staff only, minimum being:

- physical examination,

-Urinalysis,

-Hemogram,

-Blood sugar,

- Pap smear (females),
- Prostate marker (male),
- ECG
- Dental check-up and treatments
- Odontology braces – must cover the installation and maintenance of the same

iv) -*Vaccination for children, minimum being:*

- BCG – Tuberculosis
- HEP B – Hepatitis B
- HIB – Meningitis (Haemophilus influenzae type b)
- OPV – Oral Polio Vaccine
- MMR – Measles Mumps Rubella
- IPV – Injectable Polio Vaccine
- DTaP–Diphtheria Tetanus a cellular Pertussis
- DT – Diphtheria Tetanus

v) -*Consultation with a general practitioner cover*

- External appliances knee braces, lumbar corset, wrist brace, and crutches
- Consultations, including emergency unit visits. Consultation with a specialist upon referral by a general practitioner.

-Physiotherapists, occupational therapy, audio therapy, speech therapy, audiometric, nutritionist, orthoptic, chiropractic, and biokinetic services

-Expenses of the eye, ear and dental testing and treatment arising out of sickness or accidents.

-Pre-existing and chronic conditions cover

-Treatment for HIV/AIDS cover

-Congenital Conditions cover

-X-rays, Laboratory tests.

-Prescribed drugs/medicines.

-Physiotherapist's fees.

vi) Geographical Distribution

-Mozambique

-South Africa

4. Type of framework

A framework agreement will be put in place with one Company with the following structure:

-Provision of routine health care scheme at the rates regulated in the framework agreement

-Provision of additional/adhoc health care scheme at the rates/prices regulated in the Framework agreement.

It should be noted that the Framework Agreement will not include any guarantees of volume of services to be required/provided.

5. Scope of Work

Tasks and responsibilities to consider in the tender proposal include;

i. Provider Network

The provider network should be country wide.

ii. Accessibility

The provider should have consistent procedures that ensure smooth access to facilities.

iii. Reimbursement

The tenderer should outline the time taken and procedures for reimbursement.

iv. Scheme Management

The tenderer should be well established and should possess a reliable country wide provider network that is able to meet emergencies and other routine medical needs for its members. This should be achieved through integrated IT System and country wide branch network. In addition, the proposed service should have an established network of other service providers, consultants/specialists, laboratories and pharmacies, which gives a distinct advantage over others.

The proposed scheme should outline the most efficient ways of managing inpatient, emergency/ admissions, outpatient management.

v. Quality Control

The Insurance should have an updated and efficient ICT Infrastructure that ensures delivery of services in line with world recommended standards. A care manager should monitor all medical admissions and visits to ensure that members receive quality medical care. A relationship manager should co-

ordinates all administrative matters to ensure smooth running of the scheme and should have all the contacts at hand of main hospitals, admitting facility and out-patient provider outlets.

- vi) The provision of additional services as may be requested by the Embassy

6. Profile of the Contractors personnel and staffing requirements

The health insurance services provided under the agreement can take the organisational form of a health service broker, insurance company or medical scheme.

7. Labour standards

The contractor must, in the context of this contract comply with the fundamental labour standards laid down in the International Labour Organization (ILO) conventions on abolishing forced labour and slavery (Conventions 29 and 105), abolishing child labour (Conventions 138 and 182), protection from discrimination in respect of employment and occupation such as equal salary for men and women workers for work of equal value (Conventions 100 and 111), the freedom of association and right to collective bargaining (Conventions 87 and 98) and will recognise the human rights specified in the Universal Declaration of Human Rights.

In addition to the above provisions, the contractor will ensure that, in the context of this contract, it will observe the following standards: the labour standards specified in the ILO conventions on hours of work (Convention 1), on occupational safety and health and the working environment (Convention 155) and on wages (Conventions 26, 95 and 131).