# REQUEST FOR INFORMATION (RFI)

Posting date: 20 April 2023

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| Title | **Digital Platform for the Staff Health Insurance (SHI)** | | |
| Reference Number | **2023/FNM/SHI/03** | | |
| Description | Digital software platform to Staff Health Insurance (SHI) and its participants for the submission, processing, adjudication, and payment of medical claims. | | |
| Published Date | 20 April 2023 | | |
| Closing Date | 25 May 2023 |  |  |
| Contact Address for RFI response | shi-governance@who.int | | |

1. Description of Requirements

**In this RFI, the World Health Organization (WHO) intends to identify potential suppliers and to gather ideas from industry for its ability to provide a digital software platform to Staff Health Insurance (SHI) and its participants for the submission, processing, adjudication and payment of medical claims. Furthermore, SHI is seeking feedback, innovative ideas, approaches and solutions from the Industry on how best to standardize, streamline, improve, and automate where possible its business processes, workflows and management.**

**This RFI will serve to conduct market research to identify firms capable of providing solutions for the above stated requirement. This market research shall be conducted at NO COST TO WHO. Suppliers may be requested, as part of this RFI, to present to WHO their product or service.**

*This announcement is a Request for Information (RFI), not a solicitation for offers, and accordingly, no contract will be awarded from this announcement. Vendors responses, as a result of this announcement, shall focus on providing recommendations for the requirements as detailed below and/or in the attached Specific Requirements Document. Information provided in the RFI may be used by WHO in solicitation documents.*

WHO appreciates your assistance with this market research and emphasizes that **this effort is for planning purposes only. Responses will not be treated as proposals but may be used to create any subsequent Request for Proposal (RFP) / Invitation to Bid (ITB).**

1. Specific Requirements / Information

**2.1. Introduction**

The World Health Organization (WHO) was established in 1948 as a specialized agency of the United Nations. The objective of WHO (www.who.int) is the attainment by all peoples of the highest possible level of health. “Health”, as defined in the WHO Constitution, is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. WHO's main function is to act as the directing and coordinating authority on international health work.

The Staff Health Insurance (SHI) is the WHO’s self-funded and self-administered worldwide health insurance scheme. It is in the Department of Finance (FNM) and is governed by the Global Oversight Committee (GOC) under the leadership of the Director-General. The SHI provides medical insurance coverage for all WHO, PAHO, UNAIDS, UNITAID, IARC and ICC active and former staff members (retirees and survivors) and their eligible dependents.

The SHI GOC sets the conditions for eligibility, coverage plans, benefit guidelines, and reimbursement rules for all participants.

The SHI is internally administered by approximately 60 staff at HQ and in the WHO 6 Regional Offices, and their work is supported by an ecosystem of custom-built applications. Claims from the USA are currently being processed by Third Party Administrators (TPA) namely Cigna and Navitus.

In 2022, the SHI processed more than 165,000 medical claims, comprised of 395,000 invoices in almost 150 different currencies from 187 countries. Around 21,000 of these claims were submitted in SHI paper envelopes, which is the submission mode still preferred by the more senior retired participants, although more and more recent retirees are also now opting to submit claims electronically.

The SHI is at a critical juncture to start implementing an innovative and comprehensive digital software platform/cloud solution. This offers a chance to review existing business rules and processes, and an opportunity to adopt more efficient and effective digital solutions.

**2.2. Definitions, Acronyms and Abbreviations**

|  |  |
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| AI | Artificial Intelligence |
| ASHI | After Service Health Insurance |
| ERP | Enterprise Resource Planning (software/system) |
| GDPR | General Data Protection Regulation |
| HCP | Health Care Provider |
| HIE | Electronic Health Information Exchange |
| HIPAA | Health Insurance Portability and Accountability Act |
| IARC | International Agency for Research on Cancer |
| OCR | Optical Character Recognition |
| OS | Operating System |
| PAHO | Pan American Health Organization |
| RPA | Robotic Process Automation |
| SHI | Staff Health Insurance |
| SQL | Standard Query Language |
| TPA | Third Party Administrator (eg., CIGNA, Aetna, CVS, etc) |
| UI | User Interface |
| UI/UX | User Interface/Experience |
| UNAIDS | Joint United Nations Programme on HIV/AIDS |
| (UN)ICC | United Nations International Computing Centre |
| UNITAID | Global health initiative that works with partners to bring about innovations to prevent, diagnose and treat major diseases in low- and middle-income countries. |
| UX | User Experience |
| WHO | World Health Organization |

**2.3. RFI Objectives**

The purpose of this RFI is to solicit information from the Industry on its ability to provide a digital software platform to SHI and its participants for the submission, processing, adjudication and payment of medical claims. Furthermore, SHI is seeking feedback, innovative ideas, approaches and solutions from the Industry on how best to standardize, streamline, improve, and automate where possible its business processes, workflows and management.

While SHI has been doing its own research on the available options in the marketplace, this RFI represents an opportunity to learn in greater detail and from a wider audience about the capabilities of different solutions available from the vendor community.

Respondents are invited to submit approaches, solutions, and ideas for achieving the requirements in a secure, scalable, and cost-effective manner from the vendor on solutions currently available. It is expected that vendors will share information about what their product(s) offers in relation to this and outline strategy for their implementation. Respondents need not limit responses to the areas outlined in the requirements and are encouraged to submit any information the respondent deems relevant to the subject matter of this RFI.

The result of the research conducted through this RFI maybe supports the development of the requirements through a potential subsequent public procurement process.

**2.4. Background (Current State)**

The management and administration of the SHI currently hinges on two legacy applications – an online portal running on SharePoint/Nintex and a back-office claims processing and adjudication software with a client-server architecture using PowerBuilder/SQL Server. There is limited integration between these two components.

While the online portal is a responsive site and could be accessed with relative ease on different mobile devices, there is no mobile app. Several data interfaces exist between the SHI systems and the ERP system (Workday) of WHO, PAHO and IARC, as well as with the Business Intelligence platform.

**2.5. High-level Description of Requirements**

**The SHI is in search of a solution**

• to improve the business processes and service delivery of the Staff Health Insurance,

• to support the end-to-end management and administration of medical claims,

• and to replace the existing SHI technical ecosystem with the latest available technologies

**The solution ideally possesses the following characteristics**

• secure but globally accessible

• location-independent and device-independent

• multi-lingual and multi-currency

• GDPR compliant

• scalable and easily integrates with allied systems and data sources

**At the minimum, the solution should**

• allow participants to submit medical claims electronically using a web portal and a mobile app

• capture claims, including direct-payment claims (claims paid directly to HCP)

• maintain insured person data such as personal details, coverage information, dependents, bank accounts and addresses

• maintain reimbursement rules (benefits)

• maintain health care provider data, including their bank accounts and addresses, and any agreements

• automatically adjudicate claims (validate and compute)

• process payment transactions to participants and health care providers

• generate reports and attestations

• provide secure workflow for medical adviser approval

• compute and process After Service Health Insurance (ASHI) contributions

• allow data exchanges with other WHO systems (Workday (HQ and all regions) and SAP (IARC)), HCPs, TPAs and other partners’ networks

**Desirable features include, but not limited to,**

**•** Built-in service ticketing system

• OCR and RPA capabilities to automatically extract data from scanned documents and invoices

• AI-supported adjudication process

• Stronger fraud detection mechanisms (AI-supported as well)

• Insured Person–centric UI/UX

• Electronic Health Information Exchange (HIE) capability with health care providers

The Applicant is requested to provide the information requested above and all additional information e.g. specifications, delivery time, cost, etc. in ppt, doc or pdf format, including:

* Solution (software and devices) technical specifications, related brochures (multiple solutions/options are permitted)
* Delivery lead time
* Cost (including the estimated configuration, implementation, and maintenance cost)
* Pre-requisite requirement of OS, network bandwidth, power/electricity, etc.
* Quality and Manufacturing Certification
* ERP system compatibility
* Warranty period and coverage (on-site/off-site)
* Network of service provider or agent for after sales service around the world
* Roadmap for the development of the new standards and functionalities.
* Frequency for system update and releases.
* Track record/ reference/ testimonial of proven integration with ERP systems (Workday, One Network, SAP, Oracle, etc.).
* Privacy and personal data protection compliance (ie. HIPAA, GDPR)
* Constraints/Limitations, if any.

**Note:** Applicants may be requested, as part of this RFI, to present to WHO their product and service. This requirement would not be mandatory, but simply optional

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1. Request for Information Instructions

Vendors interested in participating in this Request for Information are requested to submit their documents to the Contact Address (as stated above) not later than the Closing Date (as stated above).

Any information considered by interested entities as confidential must be clearly marked "confidential".

Responses submitted after the Closing Date will, in principle, be disregarded, unless WHO decides otherwise, in its sole discretion.

Companies can only participate in solicitations of WHO after completing their basic registration (free of charge) at the United Nations Global Marketplace. The United Nations Global marketplace is a database of active and potential suppliers available to all UN and World Bank procurement personnel and is the main supplier database of more than 20 UN organizations.

To register go to [www.ungm.org](http://www.ungm.org), click on “REGISTER NOW” or on Registration drop down and select “Register as Supplier”. Please make sure that your company is registered with WHO (under Dashboard > My Agency Submissions).

1. Disclaimer

This Request for Information is not a solicitation and replying to it does not guarantee that a vendor will be invited to any solicitation by WHO. No further details of the planned solicitation will be made available to vendors prior to the issuance of solicitation documents. In the event of a solicitation for the subject matter described herein, any Invitation to Bid / Request for Proposal and any subsequent purchase order or contract will be issued in accordance with WHO’s rules and procedures.

Any and all costs and expenses incurred in relation to, or ensuing from, the submission of Information will exclusively be borne by the applicant. The application and selection process set forth in this document will not be subject to claims for financial compensation of any kind whatsoever.

WHO is acting in good faith by issuing this Request for Information, however, this Request for Information does not entail any commitment on the part of WHO, either financial or otherwise. WHO reserves the right to send solicitation documents to vendors identified by WHO through means other than this Request for Information; reject any or all Informtion, without incurring any obligation to inform the affected applicant(s) of that decision or the grounds thereof; and/or change or cancel the procurement process at any time, including during the Request for Information or formal solicitation processes.

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