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PLD/SC/2014/177

September 29, 2014

From : **OIC/Procurement & Logistics Department, Lebanon**

**Subject: Pre-bid Meeting Minutes - Group Medical Insurance Policy (GMIP)**

Reference: ITB # N/33G-S.Cont.-011/2014

As scheduled and stipulated in the ITB dated 11 September 2014, a pre-bid meeting held on Wednesday, 24 September 2014 @ 09:30 pm at UNRWA LFO Conference room, attended by (see attached) in addition to other interested companies who were unable to be present. However, all potential bidders will be addressed the complete information.

OIC/Procurements and Logistics Dept. welcome the audience who were briefed about the GMIP service needed for UNRWA staff, retirees and respective dependents.

A presentation (enclosed) was elaborated, thus an open session of questions and answers started. Hereon, are main queries raised during the session and others received in writing beforehand.

Please find below the list of questions concerning the "GMIP":

- Q: Do we have to complete the table of the annex G (Technical Offer Format) respecting the table format or can we respond to all the queries of the annex G in our own format following the guidelines?**
- A:** No, please submit your proposal in line of Annex "G" format to ease the technical evaluation process.
- Q: Could you please confirm that medical treatment outside of Lebanon will just be covered in case of emergency?**
- A:** Please refer to para. 15 of Annex "C" – Insurance Policy whereas per 15.1 The Contractor shall also pay directly or reimburse all eligible medical care expenses incurred in another country than Lebanon in accordance with the benefits in the Contract, on the basis of an emergency condition

arising while the insured is outside of Lebanon, for the purpose of business or vacation or for pursuing university studies or following specific referral for treatment outside his country of residence, the company shall indemnify the claimant on a scale equivalent to the customary medical charge for such disability normally applicable in Lebanon but always within the scope limits of the Contract and 15.2 In such cases, the cost shall be paid or reimbursed at 100%, on a scale equivalent to the customary medical charge for such disability normally applicable in Lebanon, but always within the scope and limits of the Contract.

**Q: The ITB mentioned that UNRWA is not interested in profit-sharing arrangements. However in the Annex D page 5/5 point 9.2.4 G. you indicate a profit sharing formula. Could you please confirm whether or not we should include a profit sharing formula in our technical offer?**

**A:** Affirmative, UNRWA is not interested in profit sharing under this tender. The para is just a definition in the tender document, what is detailed in Annex "D", Para 9.2.4 to be disregarded.

**Q: Would the organization be interested in placing prior-approval for scheduled hospitalizations?**

**A:** Yes for cold cases only, please refer to Annex "D" – SLA, Para (1) – Approval Procedures as follows:

1.1.1. If all documents required for admission to hospital have been provided, approval for admission will be granted within 15 minutes of receipt by the Contractor's representative.

1.1.2. In the exceptional event that further information/discussion is required between the Contractor's representative and the treating physician; 24 hours may be required to give the approval. In such case, the Contractor's delegate shall call the insured and inform him/her that approval has been granted. The Contractor shall send the approval to the hospital on the day of admission to avoid repeated visits of the patient.

1.1.3. The insured should present his/her insurance card along with his/her ID to get the necessary medical care in the Emergency room of any designated hospital. The presentation of the insurance card allows him/her to be immediately admitted to the hospital for treatment without paying any fees.

1.1.4. In case his/her medical condition requires admission to the hospital as a bed patient, the Insured, a family member of the Insured and/or the Hospital should notify the Contractor's delegate available at the hospital within 48 hours following the admission in order to secure the necessary approval.

2 Approval for Out-patient claims can be secured through the same channel as In-patient. The Contractor shall process Out-Patient approvals within 15 minutes provided all necessary documents have been submitted.

**Q: Would the organization be interested in receiving a proposal only for the administration of the GMIP (self-insurance engaging a TPA only)?**

**A:** UNRWA is not interested at this stage for contracting TPA directly. UNRWA needs full insurance policy. In case of TPA, administration of the Plan shall be fronted by a local insurer. Please note para a.2 under Annex H.

**Q: Could please confirm that during the first month a newborn baby will be covered under the annual ceiling of his mother? And will be enrolled in the next month? If the baby is born suffering (e.g. requirement of incubator) or suffered from a medical case a few days later, the insurer liability to cover his/ her treatment starts the following month?**

**A:** Yes until the 1<sup>st</sup> day of the next month, please refer to Annex C – Insurance Policy –Para 7.4 stating: “The UNRWA Locally Employed Staff’s newly born babies become eligible to participate in the Insurance coverage as insured in accordance with the Contract as the UNRWA Locally Employed Staff’s Recognized Dependents only on the first day of the next month following their date of birth. From the date of birth until the first day of the next month, the UNRWA Locally Employed Staff’s newly born babies are covered through the UNRWA Locally Employed Staff’s inclusion in the Insurance coverage as insured”

**Q:** Please confirm the name of the current TPA? Insurer?

**A:** According to UNRWA provisions, UNRWA is not committed to disclose the name of its contractors.

**Q:** Could please confirm the date limit to claim for the reimbursement of medical expenses incurred?

**A:** Reimbursement of medical expenses incurred shall be done within 30 days, please refer to Annex “C” – SLA, Para 20.1. stating “When any of the insured, due to an emergency situation incurs medical expenses as a result of sickness, injury or maternity by admission into a non contracted hospital or incurs medical expenses subject to reimbursement in accordance with the terms of the Contract, the above claim form should be completed and submitted to the Company through the UNRWA within a maximum of thirty (30) days from the date of incurring any medical expenses for which benefits may be claimed”.

**Q:** Could please provide the premiums for 2011 / 2012 /2013?

**A:** If this requirement is intended to build your premiums, we believe that disclosing premiums for previous years would not be beneficial for each the bidders or UNRWA. Within the attachment hereon you are provided by:

- (a) No. of beneficiaries (active and retirees)
- (b) Statistical on age categories for both active staff, retirees and their eligible dependents
- (c) Male/Female/Husband/Wife/Son/Daughter categorization
- (d) Claims over \$10,000 for year 2014 specifying diagnosis and hospitals referred to
- (e) Ten major hospitals according to number of admissions and incurred costs:
  - 1. Hammoud Hospital/Saida
  - 2. Jabal Amel/Tyre
  - 3. Labib/Saida
  - 4. Nini/Tripoli
  - 5. Al Makassed/Beirut
  - 6. Bahman/South Suburb of Beirut
  - 7. Monla/Tripoli
  - 8. Lebanese Italian/ Tyre
  - 9. Dalla’a/ Saida
  - 10. Dar Al Amal/Bekaa

As all are aware premium constitute the sum of money paid as the cost of insurance according to pre-agreed class “B”, age bands, beneficiaries categories including: G & A expenses, medical management cost, contingency ration, inflation ration and company profit margin.

**However, for your best convenience please find attached “UNRWA Claims History 2014”**

**Q:** Please advise the start date of the scheme?

**A:** The commencement date for the scheme shall be effective 1<sup>st</sup> day of January 2015

- Q: For how many years have UNWRA GMIP been insured with their current insurer?**
- A:** We have been in contract with current contractor for the last four years.
- Q: Does the UNWRA GMIP currently enjoy Full Medical Underwriting terms or Medical History Disregarded terms?**
- A:** All insured persons under the GMIP shall enjoy full medical coverage. No medical underwriting approval for current or new beneficiaries.
- Q: Does the claims figure include Evacuation and Repatriation claims.**
- A:** Both don't exist under the GMIP.
- Q: Have there been any table of benefit changes in the previous years? If yes, please confirm the details of the changes so we may review this in line with the claims data provided.**
- A:** During the last four years contracts and even before, there has been no benefit changes in the GMIP. For the purpose of this ITB no changes in benefits.
- Q: Will there be one point of invoice and UNWRA will be responsible for the premium collection of retiree and those eligible but no longer employed?**
- A:** Retirees pay their premiums directly to the insurer, UNRWA only may follow with the contractor some administrative issues only.
- Q: If the claims information is not clearly split between regular and retiree, is there an expectation that there is cross subsidization across the scheme?**
- A:** As per instructions within the commercial offer, see Annex "I" where regular staff and their dependents shall be priced separately. Retirees and their dependents premiums shall be priced apart of active staff members and their dependents.  
In case of different premiums for the same age bands of active staff and retirees dependents, full/convincing justification shall be provided.
- Q: In case a company has two similar options for the in-hospital admission, can we quote for two options, then can we waive admission to certain hospitals like AUBMC, Rizk hospital, etc.**
- A:** As per tender document, UNRWA seeks GIMP class "B" for in-patients plus the other provisions. You may refer to Annex "G1" to note the full coverage hospitals and those of restricted coverage at different geographical areas. The restricted coverage hospitals shall be specifically for chronic disease that required special medical interventions that possibly might not be available at other hospitals.  
It is very useful to know the ten major hospitals according to admission and incurred costs:
1. Hammoud Hospital/Saida
  2. Jabal Amel/Tyre
  3. Labib/Saida
  4. Nini/Tripoli
  5. Al Makassed/Beirut
  6. Bahman/South Suburb of Beirut

7. Monla/Tripoli
8. Lebanese Italian/ Tyre
9. Dalla'a/ Saida
10. Dar Al Amal/Bekaa

- Q: On the surgically required prosthetic, please define your understanding on newly introduced medical device. Does UNRWA expect the insurer to cover treatments made with new technology?**
- A:** All surgical prosthetic devices and new technologies approved by MOH shall be automatically covered under the GMIP.
- Q: The contract is to be effective as of the 1st of January 2015, please advise regarding the In-Patient cases that have been admitted prior to this date and to be continued after. Shall the previous insurer bare the cost till the discharge of the patient or till the 31<sup>st</sup> of December 2014.**
- A:** The previous insurance company shall cover the patient who has been admitted prior the contract expiry date till his/her discharge and without limitation, please refer to Annex "C" – Insurance Policy, Para 10 as follows:
- 10.1.1 Where the confinement or admission to hospital were already in progress on or before the date of discontinuation of the participation in the Insurance coverage. Such special continuation of the hospital benefits shall only be for the duration of the confinement in hospital for the specific bodily injury, sickness or maternity and its complications being the reason for the said admission to hospital and is subject to the maximum amount in accordance with Article 9.1 above.
- Q: Shall the required formal documents be translated into English or kept in Arabic?**
- A:** No need for translation. However, if requested in later stages, you will be notified to submit them within a specific period.
- Q: Shall be submitted premiums in USD currency or it is accepted in other currency like Euro?**
- A:** Premiums shall be in USD only.
- Q: Is it accepted to submit the company financial statements in Euro?**
- A:** Ok, no problem
- Q: What is the maximum age for insured retirees under age category over 62?**
- A:** Retirees' age under the GMIP is up to 70 years only. Annex "C" – Insurance Policy – para 5.5 refers
- Q: May be the no. of insurer increase from year to year?**
- A:** Figures are variable but with very slight limits reference to new enrolled insurers or due to those who leaving the UNRWA and don't opt to continue under the retiree scheme.
- Q: Can we submit an offer for dental service which excluded in your tender documents?**
- A:** Dental is excluded since it is not currently under UNRWA GMIP but you can submit as a separate proposal away from this policy under subject. This proposal entirely shall not effect or give any

special advantage to your original bid as requested per our tender. Any staff who might like to admit under the dental part would do it personally without any effect to the original GMIP.

**Q: When the bank guarantee shall be submitted?**

**A:** The bank guarantee will be requested only from awarded bidder which is equivalent to 10% of total service contract yearly value and shall be valid over the contract duration

**Q: What is the contract duration?**

**A:** It will be for one year extendable up to three years where bidders are invited to make recommendations on how to treat prices reference to possible yearly extension. Potential contractor shall grant UNRWA two months extension with same rates and conditions in case normal renewal process failed.

As per UNRWA procurement and financial regulations, it is useful knowing that the contract with awarded insurance company may continue till five years as may be mutually agreed between the parties: UNRWA and the Contractor

**Q: Shall we quote for five years contract duration?**

**A:** No, it is required to quote for one year, however if any of the companies opt to quote for more years, this proposal shall not reproduce higher premiums as a pricing strategy to hedge for future price inflations or protect against premiums increase in medical hospitalization services.

**Q: What are the emergency cases since they are not specified in the tender?**

**A:** Emergency means serious cases that need immediate medical intervention, any holder of GMIP ID is entitled for emergency treatment or further admission to a hospital. Any further interpretation of provisions under the contract shall be endorsed in terms of Contract management committee.

**Q: Are all staff will be enrolled in the medical scheme irrespective of their Health status?**

**A:** Yes, all staff will be enrolled irrespective of their health background and without being subject to medical checkup by the insurance company. Also, retirees are not subject to medical checkup by the new insurance company.

**Q: Is the insurance company liable to cover any accident during the duty hours or after duty hours (may be on holiday)?**

**A:** Any accident during duty hours is under the responsibility of UNRWA if it is work related. In case of car accidents, the insurance company shall cover the beneficiary since it is considered as an emergency case and later on UNRWA will verify if it should be covered by the insurance company or through a 3<sup>rd</sup> party. Holders of GMIP ID under this contract are entitled for emergency treatment and other sequence that might come in, later on a settlement would be approached between the parties as the case may be – in light of the contract provisions.

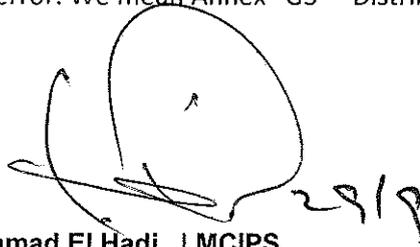
**Q: Is pricing the base for contract award?**

**A:** Yes. Those bidders who passed technically: scoring 65/100 or above, their commercial offers will open and selection will be made according to financially lowest offer.

**Q:** Annex D: Could you please confirm that point 5. 1 “contractor claims management” you meant Annex G2 instead of C2?

**A:** It is a typing error. We mean Annex “G3” - Distribution of Claims Administration Offices

Yours Sincerely,



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**Attachments:**

- Pre-bid conference attendance sheet
- UNRWA GMIP Presentation
- Major Cases
- UNRWA Claims History 2014