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| Project Title: | **Request for Proposal (RFP) for the appointment of an insurance broker for MOHH, subsidiaries and the public healthcare institutions in respect of each of the insurance coverage for Group Term Life (GTL), Group Personal Accident (GPA) and Work Injury Compensation (WIC) for a period of 3 years with an option to extend annually for another 3 years** |
| RFP Reference No: | **MHHHRDRFP21376** |
| RFP Roll-Out Date: | **7 April 2021** |
| RFP Closing Date: | **11 May 2021, 17:00 hrs (SG Time)** |

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| **Background of Project** |
| MOH Holdings Pte Ltd (MOHH) and its subsidiaries (including the public healthcare institutions) currently provide group insurance coverage for Group Term Life (GTL), Group Personal Accident (GPA) and Work Injury Compensation (WIC) for employees though an insurance broker. The existing insurance coverage for GTL, GPA & WIC for the group will expire on 31 Mar 2022.  In addition to MOHH, subsidiaries and the public healthcare institutions, the appointed broker may offer the same insurance on similar terms and comparable premium to Community Care organization (CCOs) managed by AIC, which includes community hospital (CH), nursing homes (NH) and in-patient hospices, subject to separate discussion to be taken up by the appointed broker with the respective CCOs directly. Currently, AIC manages about 92 CCOs. As the CCOs are not part of the entities listed under this contract, they shall not be included in the risk pooling / group-rated with the entities under the group. |
| **Objective of Project** |
| MOHH seeks to appoint an insurance broker for a period of 3 years with an option to extend annually for another 3 years to oversee the administration of Group Insurance Schemes including providing support for claim administration and advisory services to MOHH, subsidiaries and the public healthcare institutions. The appointed broker is required to engage each entity separately on the following, but is not limited to:  1. To manage the transition of existing insurance coverage and/or transfer of Agreements with the existing insurers and ensure all outstanding claims are processed timely to ensure continuity. 2. To provide prompt support, fast turnaround on enquiries and value added services such as the enhancement of current and/or sourcing of relevant insurance products to meet institutions’ new needs. 3. To keep entities abreast of legislative changes including impact and provide recommendation for a competitive and cost effective employee benefit programs towards compliance. 4. To discuss with institutions on their specific requirements (if any) to be incorporated before arranging or renewing the various insurance plans / program administration. 5. To collate all necessary and relevant underwriting information, data and updates from the respective institutions for renewal and prepare submissions to approach the insurance markets. 6. To source for proposals and quotations from the market covering the requirements. 7. To review and analyse claims experience and utilization and recommend the most cost efficient programs that meet requirements. 8. To evaluate and negotiate the market proposals ensuring that the insurer terms and conditions are reasonable and the Cluster/institutions’ interests are adequately protected. On notification in writing requirement by the insurer for continued insurance coverage of special cases such as prolonged illness leave, medical boarded out and unpaid leave of absence, the broker to negotiate with the insurer to ensure that sufficient time is provided to the institutions for the reporting of these cases to the insurer taking into consideration the medical review process and retrospective leave that may be approved by the medical review board. In addition, the broker to negotiate requirement to allow institutions to add prospectively, special cases (if any) that were omitted or institutions were late in reporting, as long as these cases are declared during the annual insurance renewal exercise and premiums are paid for that financial year. Provision of tailored advisory and recommendations specific to the requirements of each entity, including carrying out actuarial analysis. 9. To conduct on-site presentation of the proposals & recommendations to the respective entities and assist with the process of selecting the most favorable renewal options for each entity and no worse-off than the current schemes / plans. 10. To monitor and manage the performance of insurers to ensure all claims are processed in a timely manner, including timely response for all claim related queries and matters. 11. To provide survey’s benchmark data on a periodic basis that could help the respective entities in calibrating their program offerings to ensure a competitive and cost effective employee benefit programs. 12. To work closely with each entity to develop and execute benefits’ communication strategy and assist with the implementation and communication of new programs or changes to existing programs when requested. 13. To research and report any new developments in the employee benefits area on an on-going basis. 14. To monitor the expiry of policies and provide written notification including details/information required to process the renewal. 15. To ensure insurers continue to provide the respective Entities with the same or better insurance coverage terms. |
| **Participating Procedures** |
| The Request for Proposal (RFP) process shall be as follows:   1. Interested Vendor shall first read the Confidentiality Undertakings Letter (“Letter”) and Annexure 1 attached in Annex A to this Notice. If the vendor is agreeable to be bound by the terms of this Letter and Annexure 1, interested vendor may proceed to request for the RFP documents by sending an email to [procurement@mohh.com.sg](mailto:procurement@mohh.com.sg) to request for the electronic RFP documents. In the email, please state the following:  * company name; * company registration number; * business address and   the name, designation, contact number and email address of your company representative who will be the primary contact for all communications with MOHH pertaining to the RFP (“Representative”), with the Subject line as “Response to **MHHHRDRFP21376- Request for Proposal (RFP) for the appointment of an insurance broker for MOHH, subsidiaries and the public healthcare institutions in respect of each of the insurance coverage for Group Term Life (GTL), Group Personal Accident (GPA) and Work Injury Compensation (WIC) for a period of 3 years with an option to extend annually for another 3 years**   1. Interested Vendor is required to complete the Eligibility Assessment Declaration Form (attached in Annex B) and attach all necessary supporting documents in the same email to request for RFP document. MOH Holdings Pte Ltd will perform the eligibility assessment based on Company profile, background, and financial standing, implementation experience and project team resources, qualification etc as well as the overall customer service experience of your existing clients. The release of the full RFP document is subject to the result of the eligibility assessment. Only Interested Vendors who have been assessed to fulfil the eligibility requirement by MOH Holdings Pte Ltd will be released the electronic RFP documents. 2. Instructions relating to your submission of Proposal will be stipulated in the RFP documentations, which will only be released to interested Vendor who meet the eligibility criteria to participate in the RFP. Only Proposals submitted in compliance with such instructions will be considered. 3. A vendor briefing will be held on **22 April 2021.** Invitation will be sent to your Representative via email. 4. The RFP closing date is on **11 May 2021, 17:00 hrs (SG Time)**. |

**Annex A**

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**Annex B**

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