

PROCUREMENT OF GROUP MEDICAL INSURANCE SERVICES

Project/Activity Name:	PROCUREMENT OF GROUP MEDICAL INSURANCE SERVICES
Agresso Work Order:	KE000HIKE20
Country:	KENYA

RFP Release Date:	Friday 9 th October 2026
RFP Submission Deadline:	Thursday 29 th October 2026
Question/ Inquiry Submission Deadline:	Friday 23 rd October 2026
Electronic submission to the attention of:	Procurement Kenya
Electronic submission:	procurement-ke@heifer.org
Contact information for inquiries about this RFP:	procurement-ke@heifer.org
Performance Period:	1st January 2027 to December 31st 2027

1. Background

Since 1944, Heifer International has worked with more than 43 million people around the world to end hunger and poverty while caring for the Earth. Working with rural communities in 19 countries in Africa, Asia, and the Americas, including the United States, Heifer International supports farmers and local food producers to strengthen local economies and build secure livelihoods that provide a living income.

Heifer started work in Kenya in 1981. Since then, Heifer Kenya has supported more than 682,000 families working in the dairy, meat, poultry, and horticulture value chains. Heifer Kenya is working with farmers to increase production and productivity by strengthening extension services and farmers' cooperatives where they gain vital skills that enable them to scale and sustain their businesses. Heifer Kenya implements its projects through community development and enterprise development approaches. Each of the projects focuses on three priority directions, namely, strengthening, and diversifying the resource base, strengthening country program efficiency, and increasing outreach and impacts through the utilization of innovative value chain systems.

2. Rationale

The current medical insurer term that has run for the last period is coming to an end. Heifer Kenya is seeking to engage a reputable and licensed medical insurance provider to offer comprehensive medical insurance services to its employees and eligible dependents. The objective is to provide quality, accessible, and cost-effective healthcare services that support employee wellbeing, productivity, and retention.

The insurance cover will be expected to run for a period of one year from 1st January 2027 with an option for renewal subject to satisfactory performance, budget availability and mutual agreement.

Objectives:

The objective of this procurement is to identify and contract a medical insurance provider capable of delivering comprehensive inpatient, outpatient, dental, optical, maternity, wellness, and related healthcare benefits to employees and their eligible dependents.

Scope of Services:

The successful insurer shall provide and administer a comprehensive medical insurance scheme including, but not limited to, the following services:

a) Inpatient Cover

- Hospitalization expenses.
- Surgical procedures.
- Specialist consultations.
- Intensive Care Unit (ICU) and High Dependency Unit (HDU) services.
- Pre-existing and chronic condition management where applicable.

b) Outpatient Cover

- General practitioner consultations.
- Specialist consultations.



- Laboratory and diagnostic services.
- Prescription medication.
- Physiotherapy and rehabilitation services.

c) Maternity Cover

- Normal deliveries and Caesarean sections.
- Antenatal and postnatal care.
- Pregnancy-related complications.

d) Dental Cover

- Routine consultations and examinations.
- Extractions, fillings, scaling, and polishing.
- Other approved dental procedures.

e) Optical Cover

- Eye examinations.
- Prescription lenses and frames.
- Other approved optical services.

f) Emergency Services

- Emergency treatment.
- Ambulance services.
- Medical evacuation where applicable.

g) Wellness and Preventive Care

- Annual medical check-ups.
- Vaccinations
- Health education and wellness programs.
- Mental health and counselling services.

h) Additional Benefits

- Last expense benefit.
- International emergency cover (if applicable).
- Chronic disease management.
- Telemedicine services.
- Fertility Treatment
- Major disease benefits

In addition, the successful insurer will provide access to high-quality health service providers in the major counties of operation namely: - Nairobi County, Laikipia County, Samburu County, Uasin Gichu County, Isiolo County, Kajiado County, Narok County, Nakuru County, Kiambu County and their environs.

Stakeholders:

1. People Department
2. All Staff- Beneficiaries of the service

Expected Beneficiaries

The insurer will provide coverage for:

- Organization employees.

- Eligible spouses.
- Eligible children and dependents as defined by the organization.
- A separate intern medical cover

Indicative population:

Category	Approximate Number
Employees	35
Spouses	23
Children/Dependents	70
Interns	2
Total Lives	130

3. Mandatory Requirements

NO	REQUIREMENT	EVIDENCE REQUIRED
INSURANCE COMPANY		
1	Must be registered to provide medical insurance coverage with the Insurance Regulatory Authority (IRA).	Evidence to be given is the certificate from IRA.
2	Submit a copy of the Certificate of Registration/Incorporation from the Registrar of Companies. Must have been in operation for at least 15 years.	Evidence to be availed is the registration certificate
3	Submit a Valid Tax Compliance Certificate from the Kenya Revenue Authority (KRA).	Evidence to be availed is the tax compliance certificate from KRA
4	Submit a membership certificate for the year 2026 from the Association of Kenya Insurers (AKI).	Evidence to be availed is the certificate
5	Provide a list of all the exclusions under in-patient and out-patient. If the Scheme does not have any exclusions, please confirm the same in writing. If the list or the confirmation is missing, then the bidder will be considered as having been non-responsive to this requirement and therefore disqualified.	Evidence list/Confirmation
6	Must have done gross annual premium on medical of Kshs1 billion for the last three years.	Evidence reports to be confirmed at IRA Website/bidder's financial statement.
7	Quarter share reinsurance	Approval from commissioner IRA
8	Must have done gross paid-up capital of Kshs1 billion for the last three years.	Evidence in Financial statement.
9	Tenderers must fill each item by indicating as appropriate in column A or B (complied or Not Complied to each item of the table below (Nos 1-6).	Evidence indicating compliance to all items in the table BELOW

REQUIREMENT		A	B
		COMPLIED	NOT COMPLIED
1	Medical Cover must be for both in-patient and out-patient as one package under one underwriter.		
2	Age limits must be as follows - Employees: i. Main member, spouse, and up to four child dependents. ii. The age limit for the main member and spouse is 18 to 65 years. iii. Children to be covered from birth to 25 years. Children with a disability are to be covered for as long as they continue to depend on the principal member.		
3	Conditions to be covered must include Chronic, Congenital, Pre-existing, HIV/AIDS, Ambulance and air evacuation, Maternity, Dental, and Optical in both In-patient and Outpatient and mental health and psychiatric treatment, and pandemics.		
4	Must provide Biometric Identification Systems at no additional premium.		
5	Allow direct access to the providers not through owned clinics		
6	The cancellation notice will be 60 days		

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To proceed to the technical evaluation stage, the bidder must meet all the mandatory requirements.

4. Technical Evaluation

TC	TECHNICAL REQUIREMENT	Total marks	Marks earned
TC1	Submit Certified contracts/ Recommendation letters clearly indicating the total written premium from the corresponding clients of the client's Brokers.	10	
TC2	Provide a country-wide list of approved health providers where you have credit facilities (Heifer reserves the right to confirm directly with these providers the existence of credit facilities). 1- 15 Counties-1 mark 16-30 Counties-2 Marks 30+ Counties- 4 Marks	7	

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TC3	Underwriter to Provide Audited Annual Financial Statements for the last Three Years (2023,2024 and 2025).		2	
TC4	Underwriter Gross Premiums in the last three years of not less than KES 2 Billion excluding Motor Insurance premiums		2	
TC5	Underwriter to provide a list of three current largest corporate/Government clients on medical cover during year 2024 & 2025 and each of the client must have paid a premium of KES 100 million. (Provide evidence)		2	
TC6	Facilitate Health Talks at least biannually.		2	
TC7	Annual executive medical check for members and one spouse at least once annually and Personal one-on-one consultation with an executive health physician.		5	
Total marks for this section			30	
TC	TECHNICAL REQUIREMENT		Total marks	Marks earned
	Bidder’s Requirement	How Marks Will Be Awarded (The bidder is expected to do a write-up confirming each of the items below)	Total marks	
TR8	Quality of Service provision, handling of underwriting and claims services as per our schedule of requirements	Credit facilities payment period (30 days and below 4 Marks, 45 days 2 marks, more than 45 days -0)	3	
		Dedicated key account manager for Heifer (2 marks)	1	
		Proposed schedule of Wellness education/clinics (2 marks)	2	
		Schedule for submission of reports to Heifer (once least every quarter) (2 marks)	1	
		Addition/deletion of members into the scheme-One Day (2 marks)	1	
TR9	Evidence of Value Addition Services to cover eg added benefits that are not common in other schemes, concessions, Wider Coverage, better Extensions etc.	Proposal on cover for babies for non-term babies (born 37 weeks) (3 marks)	3	
		Proposal on cover for members with Dependents beyond the Heifer approved limits (M+5) (2 marks)	2	
		Cover jurisdiction to include East African Countries and overseas when on short term visits (1 marks)	2	
		Allow treatment outside Kenya (1 marks)	2	

	Any other unique additions (4marks)	4	
TR10	Cash claims for areas not covered by provider network or where the attending doctor is not in the panel and if the patient has a long history with the doctor.	4	
Total marks for this section		25	
In the section below, bidders are advised as below - Minimum requirements are the limits and sub-limits set in options 1 and 2 and responses must be given in each of the two options - Full marks will be awarded where a bidder has provided for cover within set limits and sub-limits for the two options. Zero marks will be awarded where bid has not provided for cover within set for the two options.			
TR	REQUIREMENTS	MARKS	
TR11	Annual Sub-limit on in patient Chronic conditions	15	
TR12	Annual Sub-limit on in-patient psychiatric conditions.	3	
TC	TECHNICAL REQUIREMENT	Total marks	Marks earned
TR13	Annual sub-limit on inpatient congenital conditions/birth defects.	13	
TR14	Annual Sub-limit on in-patient Dental conditions.	3	
TR15	Annual Sub-limit on inpatient optical conditions.	3	
TR16	Annual sub-limit on outpatient dental and optical cover	3	
TR17	Maternity Cover within in-patient	3	
TR18	Any other Sub-limits please indicate	2	
Total marks for this section		45	
Grand total marks		100	

IMPORTANT NOTES TO THE BIDDER

- No changes on sub-limits that are to the disadvantage of the Heifer International Kenya can be introduced after the award.
- Heifer will make payments for the premium directly to the successful service provider.
- Negotiations may be held with the tenderer with the most competitive bidder, and upon successful negotiations the contract will be awarded. If negotiations fail with the tenderer with the most competitive bidder, the bidder with the second competitive bidder will be invited by the organization for negotiations, and upon successful negotiations, be awarded the tender.

Eligibility to financial evaluation stage

To be eligible for the Financial Evaluation, a tenderer must score Eighty Percent (80%) at the Technical Evaluation Stage.

Annual benefit limits in KES PER Person		Bidders Confirmation on to Adopt the Proposed Limits or Sub limits Yes/No	Extension Beyond the Proposed Limits or Sub limit
Area of Cover	East Africa (Kenya, Uganda, Tanzania, Rwanda, Burundi, S. Sudan)		
Benefit	Annual Limit		
Hospital benefits			
Inpatient annual Limit	8,000,000		
Inpatient Accommodation	Standard Private room up to Kshs. 30,000 net of SHIF		
Accident and non-chronic Inpatient specialists, theatre costs, ward & theatre medicines	Subject to inpatient annual limit		
Emergency ambulance services (in-country road / air ambulance)	Subject to inpatient annual limit		
High care and intensive care	2,000,000		
1 st Ever emergency CS	350,000		
Inpatient maternity Childbirth	300,000		
Inpatient maternity complications (Post check delivery)	800,000		
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	1,200,000		
Psychiatric hospitalization	2,000,000		
Prosthesis	300,000		
External medical appliances	70,000		
Specialized radiology	100,000		
Infertility treatment	300,000		
Circumcision	250,000		
Hospitalization related to chronic conditions	3,000,000		
Optical surgery	350,000		
Dental surgery	350,000		
Last expense per person	100,000		
Maternity benefits			
Inpatient Maternity-emergency caesarian delivery	300,000		
Inpatient Maternity related	300,000		

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complications - pre- and post-delivery (within the inpatient annual limit)			
Major disease benefits			
Major disease benefit limit	Within the chronic conditions benefit. Subject to clinical / treatment protocols		
Cancer treatment			
Organ transplants			
Kidney dialysis			
International emergency evacuation			
International emergency evacuation & repatriation	Available only to India or South Africa where treatment is not locally available		
Compassionate Travel for one person			
Repatriation of mortal remains			
Emergency treatment outside area of cover			
Emergency treatment whilst travelling outside area of cover (up to max 60 days per annum)	Subject to the specific benefit sublimit		
Day-to-Day (outpatient) benefits PER PERSON			
Outpatient services benefit: consultations (GP and referred specialist), pathology, basic radiology, other diagnostic tests and auxiliary services, Prescribed medication for acute conditions and Prescribed medication for chronic conditions, (Subject to registration on chronic disease program and only for registered disease), antenatal and postnatal care and passive acts of terrorism	200,000		
Dentistry (per Person)	60,000		
Optical (per person)	60,000 Frames replaceable once every year		
KEPI and KEPI baby friendly vaccines for children up to 5 years	within the outpatient limit		
Annual health checkups per person (within the outpatient limit) for staff and spouses only	50,000		
Family planning	20,000		
Soaps and creams	Within outpatient limit		
Private vaccines	Within outpatient limit		
Travel Vaccines	20,000		

5. Financial Evaluation

Financial Evaluation will be undertaken for bidders who score 80% and above in the Technical Evaluation stage. It includes.

1. Checking of arithmetic errors
2. Financial Comparison
3. Ranking of Bids
4. The most competitive bidder to be Recommended.

financial proposals. Applications will be accepted in soft copy through email and mentioning the subject line, “**PROCUREMENT OF GROUP MEDICAL INSURANCE COVER**” procurement-ke@heifer.org on or before **Thursday 29th October 2026**.

6. Late Submissions and Modifications

Proposals received after the submission deadline will not be considered. Applicants are responsible for ensuring their proposals are submitted according to the instructions stated herein. Heifer retains the right to terminate this request for proposal or modify the requirements upon notification to the applicants.

7. Validity of Proposals

Proposals submitted shall remain open for acceptance for sixty (60) days from the last date specified for receipt of the proposal. This includes, but is not limited to, pricing, terms and conditions, service levels, and all other information. If your organization is selected, all information in this document and the negotiation process is contractually binding.

8. Limitations

This Request for Proposal does not represent a commitment to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or to contract for services or supplies. Heifer reserves the right to fund any or none of the applications submitted and reserves the right to accept or reject in its entirety and absolute discretion any proposal received because of the request for the proposal.

9. Intellectual Property

Section 1. Ownership Generally. Subject to Section 2 below, any intellectual property (including but not limited to copyrights, trademarks, service marks, and patents), intellectual property rights, deliverables, manuals, works, ideas, discoveries, inventions, products, writings, photographs, videos, drawings, lists, data, strategies, materials, processes, procedures, systems, programs, devices, operations, or information developed in whole or in part by or on behalf of Contractor or its employees or agents in connection with the Services and/or Goods (collectively, the "Work Product") shall be the exclusive property of HPI. Upon request, the

Contractor shall sign all documents and take all actions necessary to confirm or perfect HPI's exclusive ownership of the Work Product.

Section 2. Prior-Owned Intellectual Property. Any intellectual property owned by a



Party before the Effective Date ("Prior-Owned IP") shall remain that Party's sole and exclusive property. Regarding any of Contractor's Prior-Owned IP included in the Work Product, Contractor shall retain ownership, and hereby grants HPI a permanent, non-exclusive, royalty-free, worldwide, irrevocable right and license to use, copy, reproduce, publicly display, edit, revise, perform, and distribute said intellectual property, in any format or any medium, as part of the Work Product.

Section 3. Work Made for Hire. To the extent copyright laws apply to the Work Product, the Parties agree that (a) HPI specially ordered or commissioned the Work Product, (b) the Work Product is a "work made for hire" under United States copyright laws, and (c) HPI shall be deemed the author thereof and shall own all right, title, and interest therein. To the extent such rights, in whole or in part, do not vest in HPI as a "work made for hire", Contractor hereby irrevocably grants, assigns, and transfers to HPI, exclusively and in perpetuity, all of the Contractor's rights of any kind or nature, now known or hereafter devised, in, too, and in connection with the Work Product, and HPI shall solely and exclusively own any rights therein, and in the elements thereof, including but not limited to any allied, ancillary, subsidiary, incidental, and adaptation rights. The contractor hereby waives all rights known as "moral rights", and any similar rights, which Contractor may have in connection with the Work Product. The description of Services and/or Goods provided in this Agreement shall in no way limit the way HPI may use the Work Product.

10. Diversity and Inclusion

Heifer International values diversity, equity, inclusion and belonging ("DEIB"), and believe that effectively accessing and managing diverse talent leads to improved outcomes. HPI takes a broad view of diversity, and inclusive of varied backgrounds including, but not limited to, age, experience, race, ethnicity, sexual orientation, gender, gender identity, disability status, national origin, and culture. HPI expect third-party providers to respect and reflect HPI's value of DEIB. HPI's ongoing monitoring of third-party service providers incorporates an assessment of vendors' commitment to, adherence with, and track record of accessing and retaining diverse and inclusive workforces.