Tender Document

"Provision of Group Health Insurance Services"

Tender # PSS/PRO/35/23



Submission Date for Sealed Bids: 10 November, 2023 (11:00 am)

30/3-E, Model Town, Lahore Pakistan.

Phone: T: +92-42-35865131-33

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1- Invitation to bids

Punjab Social Security Health Management Company (PSSHMC) is a section 42, not-for-profit Company set up under the Companies Act 2017 by the Government of the Punjab. PSSHMC invites sealed bids / proposals for the provision of group health insurance (for employees and their dependents) from tax registered and experienced insurance companies/firms. All interested and eligible bidders are requested to go through biding document and provide the required information and documents. Technical and financially qualified bidder will be offered for a contract of one year.

2- Instruction to bidders

The selection of Health Insurance Company will base on least Cost Based Selection method. PSSHMC will adopt single stage two envelopes bidding procedure as laid down in Punjab Procurement Regulatory Authority (PPRA) Rule #38(2) (a).

The bid shall be a single package consisting of two separate envelopes, containing separately the financial and the technical proposals. The envelopes shall be marked as "Financial Proposal" and "Technical Proposal". In the first instance, the "Technical Proposal" shall be opened and the envelope marked as "Financial Proposal" shall be retained un opened in the custody of the PSSHMC. The PSSHMC shall evaluate the technical proposal in the manner prescribed in the section - 7 given in the document, without reference to the price and shall reject any proposal which does not conform to the specified requirements. During the technical evaluation no amendments in the technical proposal shall be permitted. After the evaluation and approval of the technical proposals, the PSSHMC shall open the financial proposals of the technically accepted bids, publically at a time, date and venue announced and communicated to the bidders in advance, within the bid validity period. The financial bids found technically nonresponsive shall be returned un-opened to the respective bidders. The technical and financial proposal will be evaluated on the basis of PSSHMC evaluation criteria as provided in section 7 and 8 of the document.

This document has different sections carrying information of eligibility, technical and financial evaluation and terms of references to assist potential firms to develop their technical and financial proposals. Bidders those will get minimum 70% marks in technical evaluation will be short-listed for financial bid opening.

Bidder has to provide the preliminary data in technical proposal such as firm's profile with specific experience of providing health services and submit annual financial audit reports, registrations or memberships, NTN certificate, tax return etc.

3- Conditions for eligibility

The successful bidder, fulfilling the following criteria, will be considered as eligible bidder for the bidding process of providing health services;

- a) Certificate of Registration / Incorporation (Copy required)
- b) Minimum A rated by PACRA/JCR-VIS
- c) Minimum 10 years of experience of handling health insurance business
- d) Minimum 50 hospitals on panel throughout the country, preferably covering major cities of Punjab
- e) Dealing insured members more than 100,000 (individual & corporate clients, government organizations)
- f) GST, PRA and Income Tax registered company (tax exempted firms will have to provide tax exemption certificate)
- g) Affidavit on stamp paper, declaring that the company is not black listed by any Govt. agency / authority (Original required)
- h) Regular tax payer/Active Tax Payer.

Kindly fill the annexure - B for above mentioned criteria and also fill the following necessary annexures required for the above qualification criteria and attach the supporting documentary evidences as mentioned in each annexure;

Annex - A: Organization Information

Annex - B: Eligibility Response Checklist

Annex - C: Relevant Experience

Annex - D: Technical Evaluation Form

Annex - E: Key Management Staff of Firm

Annex - F: Scope of Job

And also sign the declaration form at the end of document and attach with your other documents.

4- Scope of job

Complete scope of job for health insurance services is provided as



5- Terms of Reference for Insurance Company

To provide 24 hours uninterrupted health services, the insurance company will:

- a) Provide coverage up to 65 years old.
- b) Prices quoted shall remain valid for a period of 120 days from the closing date of proposal.
- c) Rates quoted should be in Pak. Rs. inclusive of all applicable taxes.
- d) Service provider will be bound to provide the health services from 01-01-2024.
- e) Health services are based on 7 working days a week and 24 hours a day during the contract period.

- f) All taxes will be deducted in accordance with the provisions of Government Rules amended time to time.
- g) In case of any dispute regarding quantity, quality and specification, the decision of the PSSHMC shall be final & binding.
- h) Successful firm will be offered a contract of one year from 01-01-2024 to 31-12-2024 and may be extendable with mutual consent of the parties.
- i) Only short-listed firms fulfilling the eligibility criteria will be considered for technical and financial proposals. The financial proposal of technically qualified bidder will be opened for further evaluation.
- j) All documents and information received by PSSHMC from applicants will be treated in strictest Confidence.
- k) Documents submitted to PSSHMC will not be returned.
- 1) All expenses related to participation in this tender document shall be borne by the applicants.
- m) Documents shall be submitted in hard copies in a sealed envelope marked as "TECHNICAL PROPOSAL" and "FINANCIAL PROPOSAL" for 'Provision of Health Services'. The envelope containing hard copies of technical proposal and financial proposal shall be received on the postal address given below.
- n) The closing date and time for receipt of technical proposal and financial proposal is 10 Nov 2023 (11:00 a.m.) and will be publically opened on same day i.e. 10 Nov, 2023 at 11:30 AM in the conference room PSSHMC Head Office Lahore, in the presence of the interested bidders or their representatives who may wish to attend.
- o) Technical and financial proposals received thereafter will not be accepted.
- p) PSSHMC reserves the right to request submission of additional information from applicants in order to clarify/further understand aspects of technical proposal, if required.
- q) PSSHMC reserves the right to verify any information provided by the applicants.
- r) Questions about this technical proposal can be made only in writing: a letter or an e-mail and must be asked by or before COB 10-Nov-2023.
- . For any other related information please contact the undersigned.

Postal Address

Accounts Department PUNJAB SOCIAL SECURITY HEALTH MANAGEMENT COMPANY 30-E/3 Model Town, Lahore E-mail:accounts.ho@psshmc.org

T: +92-42-35865131-33

6- Technical Proposal evaluation criteria

This tender document is governed by the procedure approved by PSSHMC management. The technical proposal of eligible organizations will be evaluated using the scoring guide attached as annexure - D. Score will be awarded on the base of following details;

a) Relevant experience of health services

In this section of annexure - D, bidder has to prove the experience of health services. Fill the section of form and attached the required copies of work orders or contract which prove mentioned experience.

b) Financial capability

In this chapter bidders should attached the signed financial statements of the last year.

c) Company

In this chapter, bidders should mention the following information;

- i. Number and addresses of clients in Pakistan
- ii. Number addresses of branch offices in all cities of Pakistan
- iii. Names of hospitals on panel (city wise) in Pakistan
- iv. Details of services offering along with insurance services like payment of claims in bank Accounts, online tracking of claims.

d) Health Services Staff

In this chapter bidders should provide the details including number of health services working staff.

e) Quality Management

In this chapter, please provide details of;

- i. Doctors working within the insurance company
- ii. 24 hours help line for customers

7- Financial Proposal

Submit separate sealed financial proposals for Group Health Insurance. Please refer to the scope of job for the preparation of financial proposal. Financial proposal is attached as annexure - G.

8- Financial Evaluation

The financial proposals of only those technically responsive bidders who will obtain minimum seventy percent marks will be opened. Bid will be scrutinized as per the conditions of evaluation criteria of this bidding document through least cost based selection; the successful lowest evaluated bidder shall be awarded the contract.

9- Type of Contract

The type of contract will be rate contract per employee that includes but not limited to scope of job and terms of references. Initially, PSSHMC will offer a contact of one year to the successful bidder.

10-Declaration

ndly provide the d	dly provide the declaration as per format provided below at the end of proposal.		
	hereby declare that:		
and I am duly	nation provided in the technical proposal is correct in all manners and respects authorized by the Governing body/Board/Management to submit this proposal [Click here and type the name of organization]"		
Name Designation			
Signature			
Date and Place			

11-**Submission of Bids (Technical and Financial Proposal)**

Complete bid containing technical and financial proposal along with CDR 2% of bid amount; all required information and documentary evidences may be submitted before 11:00 am on 10 Nov 2023. Technical proposals will be publically opened on the same day i.e. 10 Nov 2023 at 11:30 am in the presence of bidder's representatives who wish to attend it. CDRs of disqualified bidders will be returned after award of contract.

Estimated Cost:

Estimated cost of tender Rs. 1,800,000/-

Call Deposit Receipt (CDR)

- a) CDR of two percent (2%) of Estimated cost of the value, in the form of pay order or demand draft favoring PUNJAB SOCIAL SECURITY HEALTH MANAGEMENT COMPANY. The CDR should be valid for a period not less than 12 months and enclosed in financial bid. CDR must be enclosed in financial proposal.
- b) Lowest Successful bidder will submit CDR of 10 % of bid value as performance guarantee.

Cover Letter for the Submission of Technical Proposal and Financial Proposal

[Firm letterhead]

[Date]

To

Chief Executive Officer

PSSHMC

30-E/3, Model Town, Lahore.

Re: Technical Proposal and Financial Proposal in respect of [Insert title of assignment]

Dear Sir.

We offer to provide the Services for [Insert title of assignment] in accordance with your Tender for Proposal dated [Insert Date of Tender advertised]. We hereby submit our technical Proposal and financial proposals including the required documents in a sealed envelope.

We hereby declare that all the information and statements made in these proposals are true and accept that any misinterpretation contained therein may lead to our disqualification. Our proposal is binding upon us and subject to the modifications resulting from contract negotiations. We undertake that we will initiate the services as per the client's request if our proposal is accepted. We understand that you are not bound to accept any or all proposals you receive.

Thank you.

Yours sincerely,

Signature

Name and title of signatory:

Important Note: The competent authority may reject all bids or proposals at any time prior to the acceptance of a bid or proposal. PSSHMC shall upon request communicate to any bidder, the grounds for its rejection of all bids or proposals, but shall not be required to justify those grounds. The bids should be submitted in sealed envelope clearly mentioned "BID (TECHNICAL & FINANCIAL PROPOSALS) FOR PROVISION OF HEALTH SERVICES"

Annexures

Annex - A

	Organization Information				
S#	Required Information	Response			
1	Legal name of the organization				
2	Year of Registration / Establishment of the Organization				
3	National Tax Number				
	General / Punjab Sales Tax Number				
5	What is the legal status of your organization? Tick the relevant box (one box only). (Attach Copy/Copies of Registration Certificate/s)	Public Sector Organization Section 42 Company Public Ltd. Company Private Ltd. Company Private Partnership Firm Others (Please specify)			
6	Name and designation of 'Head of Organization'				
	Mobile:				
	Phone/s:				
7	Email:				
·	Fax:				
	Address of organization:				
	Website address:				
	Name and designation of 'Contact Person':				
	Phone/s:				
8	Mobile:				
	Email:				
	Fax:				

Annex - B

	Eligibility Respons	SE CHECKHST	
Sr. No.	Necessary Eligibility Information	Response/Elaboration	
1	Certificate of Registration /	Copies Attached	
	Incorporation (Copy required)	Copies Not Attached	
		Not applicable. Public sector organization	
2	Regular tax payer Attach FBR online tax payer status (Income tax & Sales Tax, PRA etc)	Copies Attached	
		Copies Not Attached	
		Not applicable. Public sector organization	
3	Mention National Tax Number (NTN) or	National Tax Number (NTN)	
	General / Punjab Tax Number (GST) in the name of Organization and provide a copy of Registration	General / Punjab Sales Tax Number (GST/PSTN)	
4	Certificate of PACRA/JCR-VIS (Copy Required)	Copies Attached	
		Copies Not Attached	
5	List of hospitals on panel in Pakistan	Copies Attached	
		Copies Not Attached	
6	Has your firm ever blacklisted by any Government authority or any bi-lateral/multi-lateral financial institution?	We solemnly declare that our organization or any member of consortium has never been suspended/debarred or blacklisted.	
	(MUST attach an undertaking by your firm's Authorized person with this document)	Our organization has been blacklisted once or more than once.	
	List / Affidavit for the number of insured	Copies Attached	
	members more than 100,000 (individual & corporate clients, government organizations) (Copy required)	Copies Not Attached	

Minimum 10 years' experience of Providing health services to at Least 5 major companies in at least 5 major cities of the province. Documentary proof (copies of contract or work order or contact details of clients) should be furnished.	Copies Attached
	Copies Not Attached

Annex - C

Relevant Experience			
Sr. #	Required Information	Response (Please provide exact information with organization name, location/s and duration) Provide data in sequence given below	
1	Name of Organizations with addresses (City)	i. ii. iii. iv. v.	
2	Start and end dates of providing health services (For example - Jan 2005 to September 2013)	i. ii. iii. iv. v.	
3	Number of employees to whom health Services provided	i. ii. iii. iv. v.	

Annex - D

	Technical Evaluation Criteria				
S. No.	Descriptions	Total Points	Categorized Points	Remarks (Attachment of relevant evidence in each case is mandatory. In case of non- compliance no mark will be awarded)	
1	Experience	10			
	10 years' experience of providing health services.		5	Documentary proof (copies of contract or work order or	
	Less than 10 years' experience of providing health services.		0	contact details of clients) should be furnished.	
	Providing health services to at least 5 major companies		3	should be furnished.	
	Providing health services to less than 5 major companies		0		
	Providing health services in at least 5 major cities of the Punjab province.		2		
	Providing health and services in less than 5 major cities of the province.		0		
2	Financial Capability	10		9	
	Annual turnover of health business should be greater than 100 million (Health Business Only)		10	Copy of last financial audit report done by ICAP/SBP registered auditing firm	
	If less than 100 million but greater than 50 million		8		
	If less than 50 million but greater than 25 million		7		
	If less than 25 million but greater than 10 million		5		
	If less than 10 million		1		
3	Company				
	Offices in all Provinces including Capital territory and AJ&K. If fulfils the complete description	5		Company profile showing the complete list of offices with addresses and contact detail	
	If only in Three Provinces including ICT & AJ&K		4	Or complete list of offices with addresses and contact	
	If only in Two Provinces including ICT & AJ&K		3	details, on company letter	

	If less than Tow		0	head with sign and stamp by authorities
4	Number of clients where firm provides insurance services 50 and above	5		Company profile showing the complete list of clients with addresses and contact details.
	40 and above		4	Or complete list of clients with addresses and contact
	20 and above		3	details, on company letter head with sign and stamp by
	Less than10		1	authorities
5	Hospitals on panel in Pakistan if More than 100	5		List of panel Hospitals on Company's letter head
	If more than 80		3	required.
	If more than 60		2	
	If less than 50		1	
6	Coverage of Pre-Existing Conditions 100 % Coverage	15		On Company letter head with Sign and stamp by authorities.
	80 % Coverage		10	
	Less than 80%		0	
7	Separate health Insurance Entity	5		Private or Public Ltd
8 9	Web portal to allow tracking of claims Insured individuals if more than 100,000	5 5		Provide link of web address on company letter head with sign and stamp by authorities
	If more than 85,000		4	
	If more than 75,000		3	
	If less than 50,000		2	
10	Health and life staff			
	Total number of Employees held with the company for health.	5		on company letter head with sign and stamp by authorities
	Above 50 Above 40		4	
	Above 30		3	
	Up to 25		2	
11	Quality Management			
	Doctors working with company, if	5		

five or more

	If three or more		4	Details on company letter head with sign and stamp by
	If two		2	authorities
	If one		1	
12	24 hour help line	5		Details on company letter head with sign and stamp by
	Less than 24 hours		0	Authorities.
	Financial/Credit rating of firm	20		
	AAA or Equivalent 20 AA+ or Equivalent 15			8
	AA and Below 10			
	Total Points	100		

Annex - E

	Key Management Staff of Company				
Sr #	Name of Management Staff	Designation	Area of Expertise	Number of years in Company	

May like to add more columns

Scope of Job

BENEFITS STRUCTURE

CATEGORY WISE HOSPITALIZATION	ALL CATEGORY
BENEFIT LIMIT	(In Rs.)
Maximum Annual Limit Per Insured	100,000
Room And Board Limit	8,000
Pre-Hospitalization Diagnostic Tests, Consultation	& Medicine (Within 30-Days prior to Hospitalization)
Post-Hospitalization Diagnostic Tests, Consultation	a & Medicine (Within 30-Days after Hospitalization)
 Day care surgeries, Dialysis, MRI, CT Scan, Angiography, Cataract & Endoscopy from OPD; Treatment of Fractures and Lacerated Wounds; Local Road Ambulance for emergencies only; Emergency Dental treatment due to accidental injuries (Within 48 hours of pain relief only) Emergency Room treatment for accidental emergencies. 	COVERED
COMPLIMENTARY ACCIDENTAL COVERAGE	The maximum available hospitalization limit under each category will automatically be increased by 100% in case of hospitalization due to accidental injuries.

CATEGORY WISE ANNUAL OUT PATIENT BENEFIT LIMIT	ALL CATEGORY A (In Rs.)
Per Employee Per Family	
 100% OPD limit, less than 100% will not be accepted. All medical treatment during pregnancy will be covered in OPD. Medication from "Homeopathic Doctors" and "Hakeems" will be covered without any restriction/limit. Dental treatment will be covered without any restriction/limit. 	72,000

- a) Note: All Insurance Companies/ representatives participating in bidding process are required to read carefully the OPD benefits/coverage/features and undertaking will be provided by the Insurance Company on letter head that all above mentioned OPD benefits/coverage/features will be covered in policy.
- b) Quotation should be inclusive of all taxes.

MAXIMUM AGE LIMIT COVERAGE FOR:	Employees	Spouses	Son	Daughter
Coverage under Hospitalization Benefit	63 Years	63 Years	25 Years	till Marriage
Out Patient Benefit	Covered			

Annex - G

Financial Proposal Group Health Insurance

Hospitalization Premium	Out Patient Premium	Inpatient Premium	Any Other Charges	Total Premium	PST 16%	Total Premium including all taxes

	CONTRACT FO	<u>KIVI</u>	
		•	20, between PSSHMC (hereinafter
			a firm registered under the laws of
			(hereinafter
called the "Supplier") of the Second Part (hereinafter referred to individ	ually as "Party" and	d collectively as the "Parties").
	•		suance where of M/s
-	· · · · · · · · · · · · · · · · · · ·		Pakistan and ancillary services offered to
supply the required item (s); and wherea with cost per unit list enclosed.	is the Procuring Agency has a	cepted the bid by	the Supplier for the supply of <i>item, along</i>
NOW THIS CONTRACT WITNESSE	TH AS FOLLOWS:		
1. In this Contract words and expressions	shall have the same meanings	s as are respectivel	y assigned to them in the General/ Special
Conditions of this Contract hereinafter ref	erred to as "Contract":		
2. The following documents shall be deem	ned to form and be read and co	onstrued as integra	l part of this Contract, viz:-
a. Price Schedule	submitted by the bidder,		
b. Technical Spe	cifications;		
c. General Cond	-		
· ·	tions of Contract; and		
	ency's Award of contract; and		
f. Purchase Orde	=1		
3. In consideration of the payments to b	e made by the Procuring Age	ency to the Supplic	er as hereinafter mentioned, the Supplier
			emedy defects therein in conformity in all
respects with the provisions of this Contra			
4. The Procuring Agency hereby covenant	ts to pay the Supplier in consi	deration of the pro	ovision of the Goods and Services and the
remedying of defects therein, the Contrac	ct Price or such other sum as r	nay become payab	le under the provisions of this Contract at
the time and in the manner prescribed by	this Contract.		
<i>5. M/s.</i> hereby	declares that it has not ob	tained or induced	the procurement of any Contract, right,
interest, privilege or other obligation or be	enefit from PSSHMC or any ad	ministrative subdiv	rision or agency thereof or any other entity
owned or controlled by it PSSHMC throug	h any corrupt business practice	Э.	
6. Without limiting the generality of the	foregoing, [the Seller/ Supp	lier] represents an	d warrants that it has fully declared the
brokerage, commission, fees etc, paid or	payable to anyone and not g	iven or agreed to $\mathfrak g$	give and shall not give or agree to give to
anyone within or outside Pakistan either	directly or indirectly through	any natural or juri	idical person, including its affiliate, agent,
•		• • •	commission, gratification, bribe, finder's
		•	otaining or including the procurement of a
Contract, right interest, privilege or othe expressly declared pursuant hereto.	er obligation or benefit in wh	natsoever form fro	om PSSHMC, except that which has been
·			
			Il agreements and arrangements with all
persons in respect of or related to the concumvent the above declaration, represe		u nas not taken af	ny action or shall not take any action to
8. M/s	·	y and strict liabili	ty for making any false declaration, not
U. 181/ J	accepts tull responsibilit	y and strict habili	cy for making any laise declaration, hot

making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any Contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall,

9. Notwithstanding any rights and remedies exer	rcised by Procuring Agency in this regard, M/s. curing Agency for any loss or damage incurred by it on account of its
corrupt business practices and further pay compensation to commission, gratification, bribe, finder's fee or kickback give	o Procuring Agency in an amount equivalent to ten time the sum of any ven by M/sas aforesaid for the purpose of obtaining rest, privilege or other obligation or benefit in whatsoever form from
	l/or application of this Contract shall be settled through arbitration. CEO, cisions taken and/or award made by the sole arbitrator shall be final and
11. This Contract shall be governed by the laws of Pakistan a	and the courts of Pakistan shall have exclusive jurisdiction.
12. If the firms provide substandard item and fail to provide by the Firm	e the item the payment of risk purchase, the price difference shall be paid
13. Incase of supply of substandard product the destruction	cost will be borne by the firm i.e burning, Dumping, Incineration
	more than the prices charged from any other private/government ear and in case of any discrepancy then the firm shall be bound to refund nclosed with the contract by the firm.
IN WITNESS Whereof the Parties hereto have cause into force on the day, month and year first above mentioned	ed this Contract to be executed at PSSHMC, Head Office and shall enter d.
Signed/Sealed by the Manufacturer / Distributor / authorized Person	Signed/ Sealed by Procuring Agency
1	DY. Manager Procurement & Purchase PSSHMC, HEAD OFFICE

without prejudice to any other right and remedies available to Procuring Agency under any law, Contract or other instrument, be

void able at the option of Procuring Agency.

BID FORM				
			Date:	
			No	
То:				
The Chief Executive C	Officer,			
PSSHMC, Head Office	2			
30-E/III, Model Town,	,			
Lahore.				
supply and deliver the	ined the Bidding Documents, t e goods specified in and in cor], [Bid Amount in wor	nformity with the said Bidding	g Documents for the s	
	ance with the Schedule of Price			
of Requirements. If or We agree to a and it shall remain bin prepared and execute binding Contract betw	ur bid is accepted, we shall su abide by this bid for a period on anding upon us and may be accept, this bid, together with you	obmit 10% as performance sector of 120 days from the date fixed tepted at any time before the sur written acceptance thereof	curity (in shape of banded for bid opening und expiration of that per and your notification	der instruction to the bidders, riod. Until a formal Contract is of award shall constitute a
Name and address of	bidder			
Dated this	day of	20		
Signature (in the capa	acity of)			
Duly authorized to sig	gn bid for and on behalf of.			
