



**CHRISTIAN HEALTH ASSOCIATION OF KENYA**

**P.O Box 30690 – 00100, Nairobi**

**Request for Proposal (RFP) for Staff Insurance Medical Cover  
05/08/2025**

**Deadline :19/08/2025**

**RFP Reference Number: RFP/CHAK/SMC/02-2025**

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## 1. Introduction

CHAK is a leading national Faith Based Organization (FBO) of Protestant churches' health facilities and programs from all over Kenya. Established in 1946, CHAK has the goal of promoting access to quality health care. The organization's structure includes member health facilities and member programs, governance organs which include a regional structure, and the Secretariat based in Nairobi.

CHAK is seeking proposals from qualified health insurance providers to offer medical cover for its staff. We aim to provide comprehensive medical coverage that supports the well-being of our employees, ensuring that they have access to quality healthcare when needed.

## 2. Objective

The purpose of this RFP is to solicit competitive bids from health insurance providers to offer medical coverage for our employees. This coverage should be comprehensive, affordable, and accessible, and should support the overall health and wellness of our team.

## 3. Scope of Services

We are looking for a health insurance plan that includes, but is not limited to, the following benefits:

MEDICAL BENEFITS COMPARISON		
1	Eligible age for adults	18 to 70 years
2	Eligible age for children from birth	From 36 weeks to 25 years (student proof)

No	BENEFIT DESCRIPTION	BENEFIT LIMIT
1	Inpatient cover per staff/family (dependants)	5,000,000
2	Outpatients cover limit	250,000
3	Maternity	300,000 (Standalone)
4	Dental	75,000 (Standalone)
5	Optical	75,000 (Standalone)
6	Accommodation/Bed capacity	35,000
7	Last Expense (Employee)	400,000
8	Last Expense (Dependant)	300,000

OUTPATIENT BENEFIT STRUCTURE		
1	Overall outpatient benefit limit	250,000
2	Outpatient consultation	Within applicable limit
3	Outpatient dental-family shared	75,000 Stand alone
4	Outpatient optical family shared	75000 Stand alone
5	Emergency local road ambulance services	Within outpatient limit
6	Prescribed nursing procedures	Within outpatient limit
7	Occupational therapy, speech therapy & delayed milestones	Full OP limit
8	Prescribed minor surgical procedures and surgical dressings	within outpatient limit
9	Prescribed medication	Within outpatient limit
10	Prescribed laboratory tests	Within outpatient limit
11	Prescribed radiological examination	Included
12	Chiropractors	Covered on referral
13	Antenatal and postnatal care	Within outpatient limit
14	Terrorism, political war and violence	Also covered in OP
15	Outpatient chronic, congenital & HIV/AIDS related conditions	Within outpatient limit
16	Outpatient prescribed routine laboratory tests & X-Rays	Within outpatient limit
17	Sexually transmitted ailments	Within outpatient limit
18	Health check up benefit for principle and spouse	Within outpatient limit
19	Vaccines-KEPI, Baby friendly for children up to 5 years	Within outpatient limit
20	Private vaccines	Within outpatient limit
21	Family planning	Within outpatient limit
22	Circumcision for male babies and male employees	Within outpatient limit
23	Pain management	Within outpatient limit
24	Menopause Complications	Within outpatient limit

INPATIENT BENEFIT STRUCTURE		
1	Inpatient acute illnesses and accidents	Full limit
2	Bed limit	35,000
3	Lodger fees children less than 12 years of age. No age limit for dependants with special needs.	Included (also for special needs)
4	Inpatient pre-existing, chronic conditions and HIV/AIDS related illnesses.	5M
5	Newly diagnosed illnesses	Full limit
6	Psychiatric illness/psychotherapy treatment	Sublimit within inpatient
7	Congenital and prematurity conditions	1.7M
8	Theatre charges - surgical,ICU/HDU charges	Within applicable benefit limit
9	Inpatient professional fees for specialist doctors, prescribed drugs/medicines and dressings, surgical appliances & nursing procedures	Within applicable benefit limit
10	Maternity cover	300,000 (standalone)
11	Maternity related complications	Full IP limit
12	1st ever emergency C-Section	Full IP limit
13	Accidental related dental & optical treatment	Covered
14	Inpatient non-accidental dental surgery	1,000,000
15	Inpatient non-accidental ophthalmologic surgery	1,000,000
16	Fertility treatment including IVF-3 cases per year	500,000
17	Terrorism, political war and violence	Full IP limit
18	Prescribed physiotherapy, chemotherapy & radiotherapy	Full IP limit
19	Last expense cover - per person	400,000 staff / 300,000 dependant
20	Laboratory, X-ray, radiology etc	Within applicable benefit limit
21	Organ transplant	2,000,000
22	Therapies	Within Inpatient limit
23	Emergency road and air evacuation	Covered
24	Overseas cover	Covered
25	Prescribed medical external appliances e.g clutches, wheelchair, corsets prescribed as a result of accidental bodily injury or disease	600,000
26	Daycare surgery for minor surgical treatment that may not necessarily require admission	Within applicable benefit limit
27	Alcoholism & related complications	200,000
28	Post hospitalization (30 days post discharge)	100,000
29	Quarantine	100,000

The medical cover should be available for 90-120 employees with their eligible dependents. Below are the family sizes

No	Size	Number of Families
1	M	28
2	M+1	16
3	M+2	10
4	M+3	47
5	M+4	27
6	M+5	4
7	M+6	2
8	M+8	1

You shall provide the necessary flexibility to accommodate staff with varying healthcare needs.

#### 4. Proposal Requirements

Proposals should address the following key elements:

- Brief overview of your company, including years of experience in providing medical cover and a summary of your capabilities in supporting organizations of our size.
- A detailed description of the proposed medical plan, including coverage options, network details, and any additional services provided.
- A breakdown of the costs for the medical coverage plan for each employee and dependants Include any potential additional costs such as deductibles, co-pays, and exclusions.
- A detailed description of the claim's submission, approval, and reimbursement process, including timelines and support available to employees.
- Information on the level of customer service provided, including access to a dedicated support team, hotline, and online resources.
- Information on the network of healthcare providers, hospitals, and clinics available to employees.
- Details of how the plan will be administered, including ease of enrolment, updates, and employee communication.
- Any additional wellness programs or benefits included with the plan (e.g., gym memberships, health education).
- Outline of key performance metrics (e.g., average claim processing time, network satisfaction scores).
- Provide at least three references from similar-sized organizations that have used your health insurance services.

## 5. Key Competency

**Table 1: Mandatory Requirements for Insurance Brokers and Agencies as applicable**

No	Required Item	Comply/Not Comply	Comments
1	Principal Officer Must be a fully qualified ACII/AKII with a minimum of 5 years' post qualification experience		
2	Must be registered with the Insurance Regulatory Authority for the current year 2017 and a copy of the current license be submitted		
3	Must submit a copy of Professional Indemnity Insurance Cover from a reputable insurance company with a minimum limit of Kshs.10 Million valid over the duration of the contract		
4	Must be a current member of the Association of Insurance Brokers of Kenya (AIBK) and a copy be submitted		
5	Must have a Bank guarantee or a lien from the Central Bank drawn in favour of the Insurance Regulatory Authority of Kshs.3 Million		
6	Must submit copies of the audited accounts for the last two years Financial strength of the bidder- i. Must have Annual Premium turnover of not less than Kshs.10 million in the last three (3) years		
7	Must give a list of 5 (five) corporate clients whom they have serviced for five years with a total premium of not less than Kshs.20 million per annum in total. Evidence in form of client reference letters from the clients must be provided.		
8	Conflicts of interest will lead to automatic disqualification; these events are described as follows; 1. Any event(s) influencing the capacity of a candidate, bidder or contractor to give an objective and impartial professional opinion, or preventing him, at any moment, from giving priority to the interest of CHAK and its members. 2. Receipt or granting of any consideration relating to possible contracts in the future or conflict with other commitments, past, present, of a candidate, bidder or contractor, or any conflict with their owner interests.		
<b>Recommendation</b>			

**Table 2: Mandatory Requirements for Insurance Underwriters**

<b>No</b>	<b>Required Item</b>	<b>Comply/ Not Comply</b>	<b>Comments</b>
1	Must be registered with the Insurance Regulatory Authority for the current year 2025 and a copy of the current license be submitted		
2	Must have paid up capital of at least Kshs. 300 million (General insurer) or Kshs. 150 million (Long term insurer) – Attach certificate from Registrar of Companies		
3	Must have written gross premiums in the previous year of at least 1 billion excluding motor classes.		
4	Must be member of the Association of Kenya Insurers (AKI) and a copy of current membership certificate be submitted		
5	Must submit copies of the audited accounts for the last three years financial strength of the bidder- i. Working capital for the latest financial year should be positive ii. Must be financially secure with a liquidity ratio of not less than 1:1.		
6	Indicate anticipated time taken to settle claims after complete documentation. Provide evidence of claims settled in the past five years.		
<b>Recommendation</b>			

**Mandatory Requirement for both underwriter, broker and agency**

Certificate of Incorporation/Registration
Valid Tax Compliance Certificate
Valid Insurance Regulatory Authority (IRA) License for the current year
Certificate of Registration with the Medical Insurance Providers Association (if applicable)
Audited Financial Statements for the last 2 years
Fully filled and signed tender form and confidential business questionnaire
Duly signed declaration that the company is not debarred from participating in public procurement
Valid membership certificate from the Association of Kenya Insurers (AKI)

## Proposal Evaluation Criteria

Bidders must meet all the following mandatory requirements to proceed to the technical evaluation stage. Failure to submit any of these will lead to automatic disqualification.

1	Certificate of Incorporation/Registration
2	Valid Tax Compliance Certificate
3	Valid Insurance Regulatory Authority (IRA) License for the current year
4	Certificate of Registration with the Medical Insurance Providers Association (if applicable)
5	Audited Financial Statements for the last 2 years
6	Fully filled and signed tender form and confidential business questionnaire
7	Duly signed declaration that the company is not debarred from participating in public procurement
8	Valid membership certificate from the Association of Kenya Insurers (AKI)

## Preliminary Evaluation Criteria

Criteria	Maximum Score
Company Profile and Experience (including years of operation and relevant clients)	15
Scope of Cover Offered (Inpatient, Outpatient, Maternity, Dental, Optical, Chronic/Pre-existing conditions, Last expense, etc.)	25
Network of Service Providers (Hospitals, Clinics, Pharmacies nationwide)	15
Claims Management Process (turnaround time, online access, customer support)	15
Value Add Services (wellness programs, health talks, mobile apps)	10
Key Staff Qualifications and Experience (medical/insurance professionals)	10
References and Client Testimonials	10
<b>Total</b>	<b>100</b>

Only bidders who score 70% and above will proceed to the financial evaluation stage.

## Financial Evaluation Criteria

The lowest evaluated cost among technically compliant bids will be considered, subject to the offered scope and value. Evaluation will consider premium competitiveness, cost breakdown, and cost-benefit alignment with technical offer. Failure to include all relevant pricing and costs may be reason to exclude the bidder from selection at CHAK's discretion.

### Schedule of Staff Health Policies - Rating and Premium Proposals

N o.	Rating	Premium
1.	M + 0	
2.	M + 1	



3.	M + 2	
4.	M + 3	
5.	M + 4	
6.	M + 5	
7.	Dental	
8.	Optical	
9.	Maternity	
10.	Outpatient	
<b>Total Premium</b>		

- The affordability of the plan for the organization and employees.
- The extent and scope of the services provided.
- Access to reputable healthcare providers and medical facilities.
- The ease of accessing services and submitting claims.
- Any added value in terms of wellness programs, telemedicine, or other supplementary services.
- The track record and reputation of the insurance provider.

## **7. Conflict of Interest**

In their proposal, proposers must (i) confirm that, based on their current best knowledge, there are no real or potential conflicts of interest involved in rendering services to, and set out their policy on dealing with conflicts of interest should these arise.

## **8. Confidentiality**

All information provided in the proposal will be treated as confidential and will only be used for the purpose of evaluating your proposal. By submitting a proposal, you acknowledge and agree to this confidentiality provision.

## **9. Terms and Conditions**

- All proposals shall remain valid and open for acceptance for a period of 90 calendar days after the date specified for receipt of proposals. In exceptional circumstances, CHAK may solicit the proposer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing.
- A prospective proposer requiring any clarification of the RFP documents may notify in writing via email address **hr@chak.or.ke** by the specified 15/08/2025. CHAK will respond in writing to any request for clarification of the solicitation documents that it receives by the due date published below.
- The proposals prepared by the proposer and all correspondence and documents relating to the proposal exchanged by the proposer and CHAK, shall be written in English.
- Proposers shall submit their proposal in hard copy, to CHAK Tender Box located at CHAK Secretariate offices in Musa Gitau Road off Waiyaki Way
- Proposal queries must be sent **ONLY** to the address detailed below.
- Proposal queries sent to other addresses or to individuals will put them at risk of rejection. Proposals sent via any other mode other than physical delivery of proposals **WILL NOT BE ACCEPTED**.

## **10. Duration of Service**

- The provision of the medical insurance service shall run for one-year effective 1st January 2026 to 31st December 2026.

## **10. Submission Date**

Interested applicants are invited to submit their detailed proposals clearly marked:

**RFP No. RFP/CHAK/SMC/02-2025 – Staff Medical Insurance Cover,**

in **sealed envelopes** addressed to:

**The General Secretary**

Christian Health Association of Kenya (CHAK)

P.O. Box 30690 – 00100 GPO

Nairobi, Kenya

Tel: (020) 4441920 / 0733 334419

The **Technical** and **Financial** proposals must be submitted in **separate sealed envelopes**, clearly labelled, and enclosed within one outer envelope.

Please note that **any proposals received after the deadline indicated below shall be rejected.**

The deadline for submission is **Monday, 19th August 2025 at 10:00 a.m.**, after which the bids will be opened **immediately.**