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| **RFQ Number:** | 004 |
| **Issuance Date:** | 03/11/19 |
| **Deadline for Questions:** | 03/19/19 - 15:00 pm Nigeria Local Time |
| **Deadline for Answers** | 03/20/19 - 15:00 pm Nigeria Local Time |
| **Deadline for Offers:** | 03/27/19 - 15:00 pm Nigeria Local Time |
| **Description:** | Request for quotations for CNFA Nigeria staff Medical Services |
| **For:** | Feed the Future Nigeria Agribusiness Investment Activity AND  Feed the Future Nigeria and Nestle Maize Quality Improvement Partnership (MQIP) and Feed the Future Nigeria Agribusiness Investment Activity |
| **Funded By:** | USAID |
| **Implemented By:** | CNFA |
| **Point of Contact** | [operations@ag-invest.org](mailto:operations@ag-invest.org) |

1. **Introduction**:

Feed the Future Nigeria and Nestle Maize Quality Improvement Partnership (MQIP) and Feed the Future Nigeria Agribusiness Investment Activity (AgInvest) are two USAID program implemented by CNFA in Nigeria. The goal of these programs is to enhance relationships around the various supply chains each program targets.

The M-QIP’s goal is to improve the agricultural practices of over 20,000 smallholder farmers—more than 8,000 of whom are women—in order to supply Nestlé with at least 11,000 MT of maize and 6,000 MT of soybeans that meet or exceed its grains-reception criteria. In doing so, M-QIP will enhance relationships along both the maize and soybean supply chains, increase farmers’ sales of maize and soybeans, and improve the health of rural communities by promoting the consumption of safer products.

The Agribusiness Investment is a USAID Feed the Future program implemented by CNFA in Nigeria. The USAID/Nigeria Agribusiness Investment Activity is a 5-year $15 million-dollar project implemented by CNFA as part of the United States Government’s Feed the Future Initiative.  The project’s goal is to strengthen the business enabling environment to promote private sector investment in agriculture. Activities will encompass three broad but interrelated components. (1) the Agribusiness Investment Activity will improve the ease of doing business in the agricultural sector; (2) the Activity will expand access to finance by mitigating the credit risks of agribusinesses; and (3) the Activity will promote investment opportunities for agribusinesses to strengthen their readiness to expand and scale up their operations. Taken together, these efforts will increase the volume, added value, and diversification of agribusiness investments.

As part of project activities, CNFA/Nigeria is requesting the services of a health maintenance organization (HMO) to enable staff access to good medical health care around their location. The purpose of this RFQ is to solicit quotations from medical insurance service providers in line with NHIS. The National Health Insurance Scheme (NHIS) established under Act 35 of 1999 by the Federal Government of Nigeria, is aimed at providing easy access to healthcare for all Nigerians at an affordable cost through various prepayment systems. HMOs licensed by the NHIS facilitate the interface between the governmental organizations, the delivery system, and eligible contributors.

Offerors are responsible for ensuring that their offers are received by CNFA in accordance with the instructions, terms, and conditions described in this RFQ. Failure to adhere with instructions described in this RFQ may lead to disqualification of an offer from consideration.

1. **Offer Deadline and Protocol**: Offers must be received no later than 15:00 pm, Nigerian local Time, on March 27, 2019. Offers must be submitted by email to operations@ag-invest.org. Please reference the RFQ number in any response to this RFQ. Offers received after the specified time and date will be considered late and will be considered only at the discretion of CNFA. The cover page of this solicitation summarizes the important dates of the solicitation process. Offerors must strictly follow the provided deadlines to be considered for award.
2. **Questions**: Questions regarding the medical services required & administrative requirements of this RFQ may be submitted no later than 15:00 pm Nigerian local Time on March 19, 2019 by email to [operations@ag-invest.org](mailto:operations@ag-invest.org). Questions submitted in writing; phone calls will not be accepted. Questions and requests for clarification—and the responses thereto—that CNFA believes may be of interest to other offerors will be circulated to all RFQ recipients who have indicated an interest in bidding.

Only the written answers issued by CNFA will be considered official and carry weight in the RFQ process and subsequent evaluation. Any verbal information received from employees of CNFA or any other entity should not be considered as an official response to any questions regarding this RFQ.

1. **Technical Requirements**: The NHIS’ easy access to healthcare through the HMO will be provided to approximately 40 staff members, along with their spouses and children (up to 26 years old). In total, eligible dependents and staff will be around 160 persons. The quotes should include at minimum details for the following coverage:

* Annual subscription,
* Medical coverage ceiling,
* Hospital accommodation,
* Hospital inpatient services,
* Out-patient services,
* Company Network for Labs, Radiology, Physiotherapy,
* Dental treatment,
* prescription coverage,
* Maternity,
* Optical services & care,
* Pre-existing condition,
* Chronic diseases,
* Critical cases,
* Over sixty coverage,
* Ambulance service,
* Exceptional cases pool,
* Reimbursement and refund policy,

To be considered for award, offerors must submit the following documents as part of their quotation:

* Technical Offer: Please complete the survey in Annex 3
* Financial Offer (see section 5 – Quotations)
* Three contacts for references from organizations for which the offeror has successfully performed similar services
* A copy of the offeror’s business license or registration

1. **Quotations**: Quotations in response to this RFQ must be priced on a fixed-price, all-inclusive basis, Pricing must be presented in Nigerian Naira. Offers must remain valid for not less than thirty (30) calendar days after the offer deadline. Offerors are requested to provide quotations on official letterhead in response to the Technical Requirements in Sections 1, 4, and Annex 3 and the Evaluation Criteria in Section 6.
2. **Evaluation**: The award will be made to a responsible offeror whose offer follows the RFQ instructions, meets the eligibility requirements, and is determined to via a trade-off analysis to be the best value based on the application of the below evaluation criteria. Best value determination considers both technical and financial offers, i.e. the best approach and anticipated results in combination with a reasonable cost. Proposed costs must reflect and clearly match the degree of sophistication of the technical approach. Offers will be evaluated out of a total of 100 points:

* **Technical – 60 points**: responsiveness to the technical specifications and requirements
  1. Past experience providing health insurance in Abuja, Kaduna, Kebbi, Benue, Niger, Delta, Ebonyi and Cross River States – **20 points**
  2. Number of in-network healthcare facilities in each location – **10 points**
  3. Quality of in-network healthcare facilities in each location (number of patients received and treated per year, number of doctors available per facility, number of years of experience of top 5 doctors, number of years of operation of the facility)- **20 points**
  4. Number of in-network pharmacies per location – **10 points**
* **Price – 40 points**: the overall cost presented in the offer.

Please note that if there are deficiencies regarding responsiveness to the requirements of this RFQ, an offer may be deemed “non-responsive” and thereby disqualified from consideration. CNFA reserves the right to waive immaterial deficiencies at its discretion.

1. **Payment and Award:** The award will be awarded to the offeror whose quotation represents the best value to the Project. Any award and payment resulting from this RFQ is anticipated to be in the form of a Professional Service Agreement. This award is subject to CNFA’s terms and conditions as stipulated in Annex 4.
2. **Offer Format Instructions: Format Instructions:** All proposals must be formatted in accordance with the below requirements:
3. English language only
4. The Technical Offer must be in the format provided in Section 4 and Annex 3.

A full offer will include the following documents:

1. An offer checklist (Annex 1).
2. A cover letter on company letterhead, signed by an authorized representative of the offeror (Annex 2).
3. A complete Technical Offer in response to the evaluation criteria in Section 6 and in the format provided in Section 4 and Annex 3.
4. Financial Quotation (see section 5).
5. A copy of the offeror’s business license or registration.
6. Three contacts for references from organizations for which the offeror has successfully performed similar work.

**Annex 1 – Offeror Checklist**

To assist offerors in preparation of proposals, the following checklist summarizes the documentation to include an offer in response to this RFQ:

□ Offeror Checklist (Annex 1)

□ Cover letter, signed by an authorized representative of the offeror (see Annex 2)

□ Official quotation (see Section 5), including details of offered services (see Section 4)

□ A complete Technical Offer, including the Offeror Questionnaire (Annex 3)

□ Copy of offeror’s registration or business license

□ Three contacts for references from organizations for which the offeror has successfully performed similar work.

**Annex 2 – Offeror Cover Letter**

*The following cover letter must be placed on letterhead and completed/signed/stamped by a representative authorized to sign on behalf of the offeror:*

To: Feed the Future Nigeria Agribusiness Investment Activity (AgInvest); and

Feed the Future Nigeria and Nestle Maize Quality Improvement Partnership (MQIP)

c/o Stone Bricks Hub, 10 Danube Close off Danube Street, Maitama Abuja, Nigeria

Reference: RFQ no. 004

To Whom It May Concern:

We, the undersigned, hereby provide the attached offer to perform all work required to complete the activities and requirements as described in the above-referenced RFQ. Please find our offer attached.

We hereby acknowledge and agree to all terms, conditions, special provisions, and instructions included in the above-referenced RFQ. We further certify that the below-named firm—as well as the firm’s principal officers and all commodities and services offered in response to this RFQ—are eligible to participate in this procurement under the terms of this solicitation and under USAID regulations.

Furthermore, we hereby certify that, to the best of our knowledge and belief:

* We have no close, familial, or financial relationships with any CNFA, MQIP, or AgInvest project staff members;
* We have no close, familial, or financial relationships with any other offerors submitting proposals in response to the above-referenced RFQ; and
* The prices in our offer have been arrived at independently, without any consultation, communication, or agreement with any other offeror or competitor for the purpose of restricting competition.
* All information in our proposal and all supporting documentation is authentic and accurate.
* We understand and agree to CNFA’s prohibitions against fraud, bribery, and kickbacks.
* We understand and agree to CNFA’s prohibitions against funding or associating with individuals or organizations engaged in terrorism or trafficking in persons activities.

We hereby certify that the enclosed representations, certifications, and other statements are accurate, current, and complete.

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| Authorized Signature:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Name & Title of  Signatory:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Company Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Company Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Telephone:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Website:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Company Registration or Taxpayer ID Number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Does the company have an active bank account? (Y/N):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Official name associated with the bank account (for payment): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |

**Annex 3 – Offeror Questionnaire**

What is the annual rate per adult and per child?

Is there a limit on the number of dependents an individual can claim?

Can you please provide a detailed list of the medical procedures covered by the insurance?

What is the coverage limit per person and for all covered people per insurance year?

Provide a list and contact information of all pharmacies in each of the intervention areas/regions of the insurance agency.

Provide a list and addresses of approved clinics and laboratories in each of the intervention areas/regions of the insurance agency.

Is the insurance agency able to provide insurance coverage in the following cities: Abuja, Kaduna, Kebbi, Benue, Niger, Delta, Ebonyi and Cross River State?

Provide details about the reimbursement terms:

Third party payment

Direct payment

Categories / lists of drugs and cares/services not covered by the insurance agency

Categories / lists of cares and services covered with prior agreement of the insurance agency.

Provide a summary of your firm and your insurance agency’s experience in the health insurance industry in Nigeria.

Provide a proof of registration or business license under national insurance agency of Nigeria.

Would your company be able to cover medical evacuation cost for patients that can’t be treated in Abuja, Kaduna, Kebbi, Benue, Niger, Delta, Ebonyi and Cross River States clinics?

Provide a list of similar services performed with other NGOs and/or Businesses within the past 5 years – a minimum of 3 references is required, including contact information to verify references.

**Annex 4 – CNFA Terms and Conditions**

**1. Ethical and Business Conduct Requirements.** CNFA is committed to integrity in procurement, and only selects suppliers based on objective business criteria such as price and technical merit.

CNFA does not tolerate fraud, collusion among offerors, falsified proposals/bids, bribery, or kickbacks. Any firm or individual violating these standards will be disqualified from this procurement, barred from future procurement opportunities, and may be reported to both USAID and the Office of the Inspector General.

Employees and agents of CNFA are strictly prohibited from asking for or accepting any money, fee, commission, credit, gift, gratuity, object of value or compensation from current or potential vendors or suppliers in exchange for or as a reward for business. Employees and agents engaging in this conduct are subject to termination and will be reported to USAID and the Office of the Inspector General. In addition, CNFA will inform USAID and the Office of the Inspector General of any supplier offers of money, fee, commission, credit, gift, gratuity, object of value or compensation to obtain business.

Offerors responding to this RFQ must include the following as part of the proposal submission:

* Disclose any close, familial, or financial relationships with CNFA or project staff. For example, if an offeror’s cousin is employed by the project, the offeror must state this.
* Disclose any family or financial relationship with other offerors submitting proposals. For example, if the offeror’s father owns a company that is submitting another proposal, the offeror must state this.
* Certify that the prices in the offer have been arrived at independently, without any consultation, communication, or agreement with any other offeror or competitor for the purpose of restricting competition.
* Certify that all information in the proposal and all supporting documentation are authentic and accurate.
* Certify understanding and agreement to CNFA’s prohibitions against fraud, bribery and kickbacks.

Please contact Margaret Andersonat [manderson@cnfa.org](mailto:manderson@cnfa.org) with any questions or concerns regarding the above information or to report any potential violations. Potential violations may also be reported directly to CNFA at to [FraudHotline@cnfa.org](mailto:FraudHotline@cnfa.org) or by phone at 202-296-3920.

**2. Terms and Conditions**: This solicitation is subject to CNFA’s standard terms and conditions. Any resultant award will be governed by these terms and conditions; a copy of the full terms and conditions is available upon request. Please note the following terms and conditions will apply:

1. CNFA’s standard payment terms are net 30 days after receipt and acceptance of any commodities or deliverables. Payment will only be issued to the entity submitting the offer in response to this RFQ and identified in the resulting award; payment will not be issued to a third party.
2. No commodities or services may be supplied that are manufactured or assembled in, shipped from, transported through, or otherwise involving any of the following countries: Cuba, Iran, North Korea, Syria.
3. Any international air or ocean transportation or shipping carried out under any award resulting from this RFQ must take place on U.S.-flag carriers/vessels.
4. United States law prohibits transactions with, and the provision of resources and support to, individuals and organizations associated with terrorism. The supplier under any award resulting from this RFQ must ensure compliance with these laws.
5. The title to any goods supplied under any award resulting from this RFQ shall pass to CNFA following delivery and acceptance of the goods by CNFA. Risk of loss, injury, or destruction of the goods shall be borne by the offeror until title passes to CNFA.
6. United States law prohibits engaging in any activities related to Trafficking in Persons. The supplier under any award resulting from this RFQ must ensure compliance with these laws.

**3. Disclaimers:** This is a RFQ only. Issuance of this RFQ does not in any way obligate CNFA, MQIP, AgInvest, or USAID to make an award or pay for costs incurred by potential offerors in the preparation and submission of an offer. In addition:

1. CNFA may cancel RFQ and not award;
2. CNFA may reject any or all responses received;
3. Issuance of RFQ does not constitute award commitment by CNFA;
4. CNFA reserves the right to disqualify any offer based on offeror failure to follow RFQ instructions;
5. CNFA will not compensate offerors for response to RFQ;
6. CNFA reserves the right to issue award based on initial evaluation of offers without further discussion;
7. CNFA may negotiate with short-listed offerors for their best and final offer;
8. CNFA reserves the right to order additional quantities or units with the selected offeror;
9. CNFA may reissue the solicitation or issue formal amendments revising the original RFQ specifications and evaluation criteria before or after receipt of proposals;
10. CNFA may modify the specifications without issuing a formal notice to all offerors when the revisions are immaterial to the scope of the RFQ;
11. CNFA may choose to award only part of the activities in the RFQ, or issue multiple awards based on multiple RFQ activities;
12. CNFA reserves the right to waive minor proposal deficiencies that can be corrected prior to award determination to promote competition;
13. CNFA will contact all offerors to confirm contact person, address, and that the bid was submitted for this RFQ;
14. CNFA will contact all offerors to inform them whether or not they were selected for award;
15. In submitting a response to this RFQ, offerors understand that USAID is not a party to this solicitation and the offeror agrees that any protest hereunder must be presented – in writing with full explanations – to AgInvest or MQIP for consideration. USAID will not consider protests regarding procurements carried out by implementing partners. CNFA, at its sole discretion, will make a final decision on any protest for this procurement.

**4. Eligibility**: By submitting an offer in response to this RFQ, the offeror certifies that it and its principal officers are not debarred, suspended, or otherwise considered ineligible for an award by the U.S. Government. CNFA will not award a contract to any firm that is debarred, suspended, or considered to be ineligible by the U.S. Government.

**5. Taxes and VAT**: As an organization that is implementing a project on behalf of USAID, CNFA is exempt from being charged VAT, customs duty or fee, excise tax, road tax, or any other form of tax or tariff for goods and services purchased for USAID funded activities. As such, offerors agree to exclude VAT or any similar taxes or fees from its cost proposal.