



Clinton Health Access Initiative, Inc. Request for Proposals

Request for Proposals (RFP) for the provision of Health Insurance Service

Date Issued: April 17, 2026

Ethical Conduct and Conflicts of Interest

In accordance with CHAI's [Global Code of Conduct](#) and [Conflict of Interest policy](#), CHAI is committed to conducting procurements with integrity and objectively selecting suppliers and vendors. CHAI maintains a zero-tolerance policy for acts including but not limited to collusion among vendors, submitting falsified bids, bribery, and/or other forms of fraud. Vendors engaging in such conduct will be disqualified from current and future opportunities. CHAI employees and others acting on CHAI's behalf are prohibited from accepting or asking for bribes, gifts, fees, or any other object of value or compensation related to doing business. Please contact ethics@clintonhealthaccess.org with any questions or concerns or to report any violations.

Summary of terms

A. Background

The Clinton Health Access Initiative, Inc. (CHAI) is a global health organization committed to saving lives and improving health outcomes in low- and middle-income countries by enabling the government and private sector to strengthen and sustain quality health systems. For more information, please visit www.clintonhealthaccess.org

The Clinton Health Access Initiative, Inc (CHAI) invites interested and capable organizations to submit proposals for the provision of a comprehensive Health Insurance Policy for CHAI Cameroon staff and their dependents. Offerors are invited to submit proposals in response to this RFP in accordance with Section D, Instructions for Preparation of Proposal and Submission to CHAI.

This RFP does not obligate CHAI to make an award or fund an applicant, nor does it commit CHAI to reimburse for the costs incurred for proposal preparation. All costs related to proposal preparation must be borne by the offeror. CHAI will accept no fee for the submission of these applications. CHAI makes no representations or warranties and will not incur any liability under any law as to the accuracy, reliability, or completeness of the information contained in the RFP.

B. Proposal Dates and Requirements

The below table summarizes key dates in the RFP process. Offerors are expected to comply with these dates and deadlines. CHAI reserves the right to modify the dates at its discretion.

Milestone	Date and time
RFP Released	
Deadline for Written Questions	7 days after publication of RFP
Answers for Questions Released	No later than Five (05) workdays after reception of questions
Proposals due	No later than fourteen (14) workdays after reception of this RFP, at 3:00 PM (Yaoundé time)
Estimated award	

1. Questions and Answers

All questions regarding this RFP must be submitted by the date above and in writing to: chaicameroonprocurement@clintonhealthaccess.org. Questions and CHAI responses will be circulated among those who have submitted questions. CHAI will only consider written requests for clarification. Only written answers from CHAI will be considered official and carry weight in the RFP process and subsequent evaluation. Answers or guidance received outside of the official channel from employees or representatives of CHAI will not be considered official information regarding this RFP.

2. Proposal Submission and Validity

All responses to this RFP must be submitted by the date and time above and must comply with the instructions below in Section D. Instructions and Preparation of Proposal and Submission to CHAI. Offers must be chaicameroonprocurement@clintonhealthaccess.org. Submissions should be labeled: "RFP for Provision of Health Insurance to CHAI Cameroon Staff."

CHAI reserves the right to evaluate late offers at its discretion. By submitting this proposal, the offeror confirms that the proposal is valid for a period of 60 days.

3. Award

CHAI will examine the offers to determine if they are complete, comply with all the conditions of the RFP, and have been duly signed and are in general order. CHAI will select the offer that represents the best overall value. CHAI anticipates making one award to one entity; but reserves the right to make no award, or to make multiple awards.

C. Eligibility Requirements

Offerors, regardless of entity status (for profit, not-for-profit, etc) must be legally registered to conduct business in the domain of Health Insurance. A valid copy of a business license and/or registration must be provided in the offer submission. All offers must be submitted using Annex A below and must be signed by cognizant officers of the organization.

In addition to business registration, offerors must provide the following administrative and tax documents: taxpayer ID, attestation of non-indebtedness, location plan, and bank attestation.

D. Instructions for Preparation of Proposal

Offerors are required to use the form in Annex A, below, to reply to this RFP. Failure to provide all the information required by the RFP or submitting an offer that does not respond to the RFP in all respects may result in the rejection or disqualification of the offer. The information that the respondent considers proprietary must be clearly marked as such. All such information will be treated confidentially and used by CHAI for evaluation purposes only.

1. Technical Proposal

Offerors are required to write a technical response to the scope of work in Section G, Scope of Work and Deliverables. The technical proposal must include:

- A clear and detailed description of the type of coverage offered, addressing each item in the Coverage List (Annex 1 of the Scope of Work)
- A description of the direct care system, including the list of medical facilities available to insured staff in Cameroon (particularly in Yaoundé, Douala, and other major cities)
- A description of the geographic scope of coverage, including any international coverage or emergency evacuation provisions
- Information on waiting periods, exclusions, and any applicable limitations

Company profile, including registered address, functional email address, telephone number, and point of contact

2. References

Offerors must complete the table in Annex A with past performance references from organizations of similar size for which health insurance services have been provided.

3. Budget

Offerors must provide a detailed financial proposal showing premiums per category of insured person (staff, spouse, children) and any applicable taxes. The financial proposal must be signed by the authorized representative of the bidding company. All budgets must be made in Central African CFA Franc (XAF). Once the award is signed, no additional fees, taxes, or costs may be added post award. Budgets must be accompanied by a brief cost narrative that describes each line item and the assumptions made in the total cost.

E. Evaluation Criteria and Negotiation

CHAI will make an award based on which proposal represents best value to CHAI. CHAI may award to a higher priced offeror if a higher technical evaluation justifies the additional cost. CHAI will use the following criteria to evaluate proposals:

Category	Criteria	Points
Coverage Scope	Degree of national coverage; types of coverage provided as expressed on the coverage list (Annex 1)	30
Direct Care System	Reliability of direct care system without going through reimbursement; comprehensive provider network	25
Price and Payment Terms	Competitiveness of premiums; payment flexibility; value for money	25
Geographic Scope	Worldwide or regional coverage; international emergency evacuation capabilities	10
Past Performance	Demonstrated experience providing health insurance to organizations of similar size and scope	10

Offerors are expected to submit their best offer. CHAI reserves the right to hold further discussions, conduct negotiations, ask for additional information, or request clarifications before making an award. CHAI reserves the right to hold a best and final offer or competitive range stage prior to award. CHAI may, at its sole discretion, ask for offerors to conduct oral presentations.

F. Terms and Conditions of Resultant Agreement

Any agreement that results from this solicitation will be subject to CHAI's standard agreement terms and conditions. A copy is available upon request. For the purpose of this solicitation, please note that the following terms apply:

I. Confidentiality: Information which the offeror considers to be confidential or proprietary must be clearly marked as such. All such information is treated as confidential by CHAI for assessment purposes only. Should the offeror anticipate submitting confidential or propriety information to CHAI, please contact the POC for this procurement to request a copy of CHAI's standard NDA.

G. Scope of Work and Deliverables

1. Scope of Work

CHAI is seeking a comprehensive Health Insurance Policy for its Cameroon-based staff and their dependents. The main interest is in a Health Insurance Policy which includes a direct care system whereby the patient (CHAI staff member) can be attended to in a selected number of medical facilities in the country by presenting his/her insurance card, as opposed to a reimbursement-based system where staff spend out of pocket and must justify expenses to be reimbursed.

The estimated number of persons to be covered is as follows:

Category	Number of Staff
Insured (Staff)	26
Spouse	11
Children	33
TOTAL	70

2. Deliverables and Deliverables Schedule

The selected insurance provider shall deliver the following:

- Issuance of insurance cards to all covered staff and dependents within 15 days of contract signature
- A complete list of approved medical facilities (provider network) accessible via direct care
- Monthly or quarterly utilization reports as agreed upon
- Dedicated account manager for CHAI Cameroon

3. Warranty and Insurance Requirements (if applicable)

The selected offeror must be a licensed insurance company in Cameroon, in good standing with relevant regulatory authorities.

4. Period of Performance

The period of performance for this contract is twelve (12) months from the date of contract signature, with the possibility of renewal subject to satisfactory performance and mutual agreement.

Annex A: Proposal Application Form

[Instructions: All offerors submitting a bid in response to this RFP must fill out and complete this template letter. The letter must be signed by an authorized representative of your organization and must be dated appropriately. This letter must be submitted with a copy of your business license and any other documents as requested in the solicitation]

To: [Insert name of Procurement Lead]
 Reference: [Insert CHAI RFP number]
 Company Name: [Insert your company name]

General

We, the undersigned, hereby provide this offer to perform the work described in the referenced RFP. We acknowledge and agree to all terms and conditions. We certify that our organization, as well as our principal officers and key individuals, are eligible to participate in this procurement and are not debarred, nor on any watchlist or sanctions list. We further certify that, to the best of our knowledge, we have no close, familial, or financial relationships with CHAI staff or individuals representing CHAI; and that we have no close, familial, or financial relationships with any other bidders on this RFP. If we become aware of a potential conflict we will immediately notify ethics@clintonhealthaccess.org. We also certify that our business license, attached, is accurate and up to date with the relevant authorities.

Our offer remains valid for 60 days from the date of submission.

General Information	
Company Address	
Company Telephone	
Company Website (if applicable)	
Company Registration or Tax ID	
Does the company have a bank account?	
Name of Bank, if applicable	
Brief company description	

Past Performance

We hereby provide three references for similar work that we acknowledge may be contacted at any time by CHAI.

Past Performance	
Reference 1	
<ul style="list-style-type: none"> Company, Entity, or Individual Name Contact Information Brief description of work 	
Reference 2	
<ul style="list-style-type: none"> Company, Entity, or Individual Name Contact Information Brief description of work 	
Reference 3	
<ul style="list-style-type: none"> Company, Entity, or Individual Name 	

<ul style="list-style-type: none">• Contact Information• Brief description of work	
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Technical Proposal

Instructions to CHAI teams: Tailor this section for offerors to match the information you have requested above in Section D1, with a reminder on page limits.

Budget

Instructions to CHAI teams: Provide basic inputs for what information you need to see in a budget in order to evaluate. For example, if the budget will be deliverables-based, you may include language such as: *Determine the basic costs associated with each deliverable, considering labor, non-labor costs, materials, travel, and/or other direct costs. Create a budget using the period of performance as outlined in the RFP showing major line items. Write a budget narrative that explains each line item and the assumptions in developing the cost.*

Key officer signatures:

Name (Printed):
Title
Signature
Date

Name (Printed):
Title
Signature
Date

Name (Printed):
Title
Signature
Date