Clinton Health Access Initiative, Inc.
Request for Proposals

Request for Proposals (RFP) for the provision of Group Health Insurance for CHAI Mozambique Staff

Funded by: CHAI Mozambique operating funds, allocated across eligible awards in accordance with CHAI cost allocation rules and donor requirements

Date Issued: 9 November 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, or the CHAI Whistleblower Hotline at chai@integritycounts.ca (+1 866-921-6714 [Toll-Free U.S.] or +1 604-922-5953 [International]).

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 to provide a group health insurance program for eligible employees of CHAI Mozambique and their eligible dependents, as listed in Annex B and described in Section G, Scope of Work and Deliverables. 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	10 November 2026
Deadline for Written Questions	13 November 2026, 17:00 CAT
Answers for Questions Released	18 November 2026
Proposals due	20 November 2026, 17:00 CAT (Central Africa Time)
Estimated award	On or about 01 December 2026 (policy start date: 1 Jan 2027)

1. Questions and Answers

All questions regarding this RFP must be submitted by the date above and in writing to mzlocalprocure@clintonhealthaccess.org . Questions and CHAI responses will be circulated among all offerors that have received this RFP, without identifying the source of the 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 of 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 for Preparation of Proposal and Submission to CHAI. Offers must be submitted electronically only to mzlocalprocure@clintonhealthaccess.org , with the subject line “RFP – Group Health Insurance – CHAI”. Offers received after the deadline are invalid. 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 Mozambique. 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, offerors must: (a) hold a valid license from the Instituto de Supervisão de Seguros de Moçambique (ISSM) to underwrite health insurance in Mozambique (offers submitted through an insurance broker must include the broker's ISSM registration and a written authorization from the insurer); (b) provide a valid NUIT and evidence of tax compliance; and (c) have an established network of healthcare providers in Maputo City and in the other provinces where CHAI Mozambique staff are based.

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 contain the following sections:

- Technical approach and coverage: description of the proposed plan, including the benefit schedule (limits, co-payments, waiting periods and exclusions) against each benefit in Section G.1, the treatment of pre-existing and chronic conditions, and the sample policy wording.
- Provider network and access: list of contracted hospitals, clinics, pharmacies and laboratories in Maputo City and in the other provinces where CHAI staff are based; cashless (direct billing) arrangements; and emergency and medical evacuation arrangements.
- Claims management and service levels: claims submission and approval process, turnaround times, pre-authorization procedures, 24/7 helpline, online or mobile access, and reporting to CHAI (Section G.2).
- Key staff: dedicated account manager and claims team, including copies of CVs.
- Capabilities statement: description of the offeror's experience, ISSM license, financial strength (audited financial statements for the last two years) and capacity to service the program.
- Performance: relevant past performance in providing group health insurance to organizations of similar size, including NGOs or international organizations, and the references requested in Annex A.
- Page limit: the technical proposal must not exceed 20 pages, excluding annexes, CVs and licenses.

2. References

Offerors must complete the table in Annex A with past performance references.

3. Budget

The resultant award will be a fixed-price agreement based on an annual premium per insured person, with premiums payable in monthly installments upon receipt of a valid invoice. Offerors must provide a budget that shows, for each category of insured person in Annex B (employee, spouse/partner and child), the annual premium per person and the total annual premium, using the premium table in Annex A, and that separately identifies any administration fees, broker commissions, levies and taxes. Once the award is signed, no additional fees, taxes, or costs may be added post award; additions or removals of insured persons during the policy year will be charged or refunded pro rata at the quoted rates. All budgets must be made in United States Dollars (MZN). Budgets must be accompanied by a brief cost narrative that describes each line item and the assumptions made in the total cost, including underwriting assumptions, proposed co-payments or deductibles, and the claims experience assumed.

Offerors must state clearly whether each premium is quoted inclusive or exclusive of IVA (VAT), insurance stamp duty and any other applicable taxes or levies, and indicate the legal basis for any such charge. CHAI will compare offers on the total cost, including all taxes and levies that CHAI cannot recover.

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
Technical Approach and Coverage	Extent to which the proposed plan meets or exceeds the minimum coverage in Section G.1 and Annex B: benefit limits, exclusions, waiting periods, treatment of pre-existing and chronic conditions, maternity, serious illnesses, mental health, and continuity of cover for current members.	25
Provider Network and Access	Breadth and quality of the provider network in Maputo City and other provinces; cashless (direct billing) arrangements; access to specialists; emergency and medical evacuation arrangements.	15
Claims Management and Service Levels	Claims processing and pre-authorization turnaround times; 24/7 helpline and digital access; quality of reporting to CHAI.	10
Key Staff and Capabilities	Experience of the dedicated account management and claims team; ISSM license; financial strength and capacity to service the program.	10
Performance	Relevant past performance and references for group health insurance for organizations of similar size and profile.	10
Budget	Total annual premium, all-inclusive. The lowest compliant price receives the maximum points; other offers are scored pro rata (lowest price ÷ offer price × 30).	30
Total		**100**

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.

II. Data Protection: The insurer shall treat all personal and health data of CHAI staff and their dependents as strictly confidential, use it solely to administer the insurance and process claims, and comply with applicable Mozambican law on the protection of personal data.

III. Donor Requirements: Where premiums are charged to donor-funded awards, CHAI may require the inclusion of applicable donor flow-down clauses in the resultant agreement. These will be communicated to shortlisted offerors.

G. Scope of Work and Deliverables

1. Scope of Work

CHAI Mozambique seeks a group health insurance program covering all eligible CHAI Mozambique employees and their eligible dependents, as listed in Annex B (Eligible Population). The selected insurer will be responsible for underwriting the risk, managing the provider network, and administering and paying claims for the full period of performance. At a minimum, the program must include the following coverage:

- Inpatient care: hospitalization, surgery, intensive care, specialist fees, and diagnostics and medication during admission.
- Outpatient care: general practitioner and specialist consultations, laboratory tests, imaging, and prescribed medication.
- Maternity: prenatal care, delivery (normal and caesarean), post-natal care and newborn care.
- Chronic and pre-existing conditions: offerors must clearly state coverage, limits and any waiting periods.
- Serious illnesses: coverage of treatment for serious illnesses, including oncological treatment, chemotherapy and radiotherapy, among others. Offerors must clearly state the list of conditions and treatments covered, annual and lifetime limits, any waiting periods, and pre-authorization requirements.
- Mental health: consultations and treatment in psychology and psychiatry, including outpatient sessions and prescribed medication. Offerors must clearly state the annual limit, number of sessions covered, co-payments and any waiting periods.
- Dental and optical care.
- Emergency care and medical evacuation: 24/7 emergency assistance, ambulance, and medical evacuation within Mozambique and to regional referral centers (for example, South Africa).
- Preventive care: routine check-ups and vaccinations.

Offerors must state, for each benefit, the annual limit per person and per family, applicable co-payments or deductibles, waiting periods and exclusions. Offerors may propose alternative or additional benefit options, which must be priced separately and will be evaluated only as a supplement to a compliant base offer.

2. Deliverables and Deliverables Schedule

The insurer must provide the following deliverables:

Deliverable	Due date	Verification of completion
Policy contract, certificate of insurance and policy schedule	Within 10 working days of signature, and no later than the start date	Signed policy documents received by CHAI
Member cards (physical or electronic) and provider network directory	No later than the start date	Confirmation of issuance for all enrolled members
Onboarding session for staff on benefits and claims procedures	Within 15 working days after the start date	Session materials and attendance record
Enrollment changes (additions, removals and endorsements)	Within 5 working days of notification by CHAI	Updated endorsement and member list
Quarterly utilization and claims report (by claim type, provider, amounts paid and outstanding, loss ratio)	Within 15 days after the end of each quarter	Report received and accepted by CHAI
Annual renewal proposal and end-of-term report	At least 90 days before policy expiry	Report received by CHAI

3. Warranty and Insurance Requirements (if applicable)

The offeror must meet the following requirements:

- Hold, and maintain throughout the period of performance, a valid ISSM license to underwrite health insurance in Mozambique.
- Guarantee the quoted premium rates and benefits for the full 12-month period of performance, with no mid-term increases.
- Ensure continuity of cover, with no gap in cover at the start date, and state whether waiting periods will be waived for members covered under CHAI's current policy.
- Pay valid claims directly to contracted providers (cashless) and reimburse valid member claims within the turnaround times stated in the proposal.

4. Period of Performance

The period of performance is 12 months, from 1 January 2027 to 31 December 2027. CHAI may, at its sole discretion and subject to satisfactory performance and availability of funding, renew the agreement for up to two additional 12-month periods on terms to be agreed.

Annex A: Proposal Application Form

All offerors submitting a bid in response to this RFP must fill out and complete this form. 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, your ISSM license, and any other documents requested in the solicitation.

To: CHAI Mozambique
Reference: RFPCHMZ1192026
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 • Company, Entity, or Individual Name • Contact Information • Brief description of work	
Reference 2 • Company, Entity, or Individual Name • Contact Information • Brief description of work	
Reference 3 • Company, Entity, or Individual Name	

• Contact Information • Brief description of work	

Technical Proposal
Offerors must respond to each section listed in Section D.1 (technical approach and coverage; provider network and access; claims management and service levels; key staff; capabilities statement; and performance), in no more than 20 pages excluding annexes, CVs and licenses. Offerors must attach the sample policy wording, the benefit schedule (limits, co-payments, waiting periods and exclusions) and the list of contracted providers.

Budget
Offerors must present a fixed-price budget for the 12-month period of performance using the premium table below, based on the categories and numbers of insured persons in Annex B. Premiums must be stated per insured person per year and be all-inclusive; administration fees, commissions, levies and taxes must be shown separately where applicable. Attach a budget narrative that describes each line item and the assumptions made (including underwriting assumptions, co-payments or deductibles, and claims experience).

Category of insured person	**Number of persons**	**Annual premium per person (USD)**	**Total annual premium (USD)**
Employee	Per Annex B		
Spouse/partner	Per Annex B		
Child	Per Annex B		
Total annual premium (all-inclusive)			

Key officer signatures:
Name (Printed):
Title
Signature
Date

Name (Printed):
Title
Signature
Date

Name (Printed):
Title
Signature
Date

Annex B: Eligible Population (Staff List)

The table below summarizes the population to be covered under the program. The figures are indicative as of the date of this RFP and may change before the start date and during the policy year; premiums will be adjusted pro rata only for actual changes, at the quoted rates. A detailed anonymized list (age band, sex, location and dependents of each insured person) will be provided to offerors on request, subject to a signed NDA.

Date of birth	Age	Gender	Role
3/3/1995	30	M	PP
2/20/1997	28	F	SP
4/1/1984	41	M	PP
5/27/1984	41	F	SP
2/23/2013	12	M	CH
2/26/2017	8	M	CH
5/10/2019	6	F	CH
1/15/1971	54	M	PP
7/16/1966	59	F	SP
10/6/2009	16	M	CH
4/25/2001	24	F	AD
12/31/1980	45	F	PP
4/4/1981	44	M	PP
6/7/1981	44	F	SP
7/4/1979	46	F	PP
7/7/1979	46	M	SP
9/17/2011	14	F	CH
1/31/2014	11	M	CH
11/16/1984	41	F	PP
6/20/2010	15	M	CH
5/23/2018	7	F	CH
12/28/1979	46	M	SP
1/25/1970	55	M	PP
7/29/2012	13	F	CH
9/14/1985	40	M	PP
4/22/1986	39	F	SP
7/11/2014	11	F	CH
2/14/2018	7	M	CH
3/30/1990	35	M	SP
10/19/1994	31	F	PP
10/9/1990	35	M	PP
9/3/1993	32	F	SP
1/10/2023	2	M	CH
2/7/1976	49	M	PP
1/16/1980	45	F	SP
10/30/2009	16	F	CH
3/19/2015	10	M	CH

Date of birth	Age	Gender	Role
6/19/1982	43	M	PP
2/14/1985	40	F	SP
3/18/2010	15	M	CH
4/22/2018	7	F	CH
1/6/2021	4	M	CH
7/23/1991	34	F	PP
9/28/2016	9	F	CH
5/11/2022	3	F	CH
5/31/1977	48	F	PP
8/14/1983	42	M	SP
4/28/2014	11	M	CH
1/20/2019	6	F	CH
6/18/1982	43	M	PP
9/20/2011	14	F	CH
7/4/2011	14	F	CH
9/3/1984	41	F	SP
2/7/2017	8	M	CH
5/10/1991	34	M	PP
11/27/2018	7	F	CH
7/4/1994	31	F	SP
6/10/2022	3	M	CH
2/5/2025	0	M	CH
5/19/2025	0	F	CH
3/3/2026	0	F	CH