



**GOVERNMENT OF GILGIT-BALTISTAN
DEPARTMENT OF HEALTH
SOCIAL HEALTH PROTECTION INITIATIVE
GILGIT-BALTISTAN**



ADDENDUM

**REQUEST FOR EXPRESSION OF INTEREST (EOI)
SELECTION OF INSURANCE PROVIDER FOR
OUTPATIENT HEALTH SERVICES (OPD) SCHEME**

Date of REOI Notice Publication (GTAI):	20 th February 2024		
Project Title:	Social Health Protection Phase-II		
Country:	Pakistan		
Implementing Agency:	Department of Health, Government of Gilgit-Baltistan		
Services for:	Pilot of the OPD Insurance Scheme in District Gilgit of Gilgit-Baltistan		
Project ID & Procurement No.	ID	BMZ No 2013 66 228	No. 509941

- 1** Reference Tender Notice as per PPRA Tender No. **TS532839E** and advertisement published in daily newspapers, **Daily Dawn Islamabad, Daily Ausaf Islamabad, Daily K-2 GB** and **Daily Wateen GB** on 21st February, 2024 for Request for Expression of Interest (EOI) Selection of Insurance provider for OPD Scheme.
- 2** All prospective bidders are hereby informed that the last date of bid submission is extended.

Particulars	Original Date		Revised Date	
	Date	Time (PST)	Date	Time (PST)
Date & Time for Submission of Proposals:	28 th March 2024	1300 hrs	18 th April 2024	1300 hrs
Date & Time for Opening of Proposals:	28 th March 2024	1330 hrs	18 th April 2024	1330 hrs
Last Date for Issue of EoI Documents	17 th April, 2024			

- 4** If bid closing / opening date falls on local / national holiday, the date of bid closing / opening shall be the next working day on the same time and venue

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Government of Gilgit-Baltistan
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1	The Department of Health, Government of Gilgit-Baltistan under the Social Health Protection Initiative Phase I (SHP I), piloted a health insurance scheme covering the 21% of the poorest part of the population with Inpatient Health Services (IPD) in the Gilgit District with the aim of increasing access of the poor to quality inpatient health services and financial risk protection.			
2	Experience from SHP I showed a clear demand for covering Outpatient Health Services (OPD). Therefore, the Government of Gilgit-Baltistan, committed to improving the access of its people to good quality medical services, is expanding its social health protection approach under Social Health Protection Initiative Phase II (SHP II) which has been designed to complement the existing IPD Scheme with OPD Services covering the target population below BISP/NSER PMT 26 in District Gilgit of Gilgit-Baltistan. (The estimated target Population is around 50,000 individuals in selected district). The overall objective of SHP II is to "improve access to quality outpatient services and financial risk protection for the population in the project regions that are living below the poverty threshold, determined under National Socio-Economic Registry, by enrolling the families/households into an insurance scheme that covers OPD services".			
3	All Public Healthcare (PHC) Services described in the Essential Package of Health Services (EPHS) of the Health Department and are being provided today, will be covered under the OPD Pilot Scheme. However, while under the existing public PHC system, some patients have to pay out of pocket for consultations, diagnostic tests (images, lab services, and other) and medicines, these items shall be covered under the OPD scheme. Revisions of the services covered under the OPD scheme may apply.			
4	The programme has two years transitional for which the funds have been earmarked by German Financial Cooperation being provided through KfW Development Bank and Health Department Govt. of Gilgit-Baltistan. A part of the financing proceeds has been earmarked for the procurement of services for "Pilot of the OPD Insurance Scheme" in Gilgit District . Currently, discussions have been concluded between the PEA and the funding agency to extend the period by an additional year. Once the said discussions are formalized and modified PC-I of Social Health Protection Phase: II is approved			

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	by the competent forum, the resulting Contract from this procedure shall be extended likewise.
5	For implementation of the “Pilot of the OPD Insurance Scheme” , the Health Department, Government of Gilgit-Baltistan invites “Expressions of Interest” from reputed eligible Insurance Companies/ Firms or Associations having expertise in the fields of “Health Insurance” and “Community Mobilization” for extending the “OPD Health Insurance” coverage to the population in the Gilgit District. The scheme is initially being launched in one district of Gilgit-Baltistan.
6	<p>The Insurance Companies/Firms or Associations shall be responsible for the following main activities:</p> <ul style="list-style-type: none"> • Empanelment of the HS-providers; • Registration of the beneficiaries at one HS-provider of their choice (assisted by the C&V-provider); • Calculation of reimbursement of the HS-providers; • Establish claims; • Verification of claims; • Pooling of resources from KfW and DoH; • Timely payment of the HS-providers; • Collection of relevant digital information and regular sharing with the stakeholders; • Participation in and contributing to good management and leadership of the OPD pilot and collaboration with IPD provider.
7	Applicants interested to participate in a Joint Venture should submit all the required information as per the shortlisting parameters, given in “Pre-qualification Document” in respect of each partner, which shall be assessed independently regardless of capacity/experience of the other partner, being jointly & severely liable for the delivery of services, if contract is awarded. For applicants who shall be in an arrangement of sub-contractor association, only the experience and capacity of lead firm, shall be assessed. However, such arrangement should be clearly mentioned in Expressions of Interest Response.
8	<p>The Applicants should be having:</p> <ol style="list-style-type: none"> a) Experience of providing Health Insurance services for at least two continuous years within the last 10 years, covering minimum one thousand five hundred (1,500) individuals per year, through empanelment of and collaboration with hospitals, primary healthcare providers, medical institutions/ centres for health insurance, and linkage development/ collaborative working with client governance, b) In country Offices with provincial/ regional networks, logistic, administrative & ICT support structure, and effective monitoring & evaluation mechanisms for quality assurance, c) Quality rating from: PACRA &/or VIS for National Insurance Companies, any of the following for International Insurance Companies: <ol style="list-style-type: none"> (i) Japan Credit Rating Agency (JCRA), (ii) A.M. Best Company, (iii) Demotech, (iv) Fitch Ratings, (v) Moody’s Investor Service, (vi) Standard and Poor’s Corporation

	(vii) Any reputable agency of the Company's country of incorporation
9	The interested Insurance Companies/Firms or Associations should submit their responses as per the "Pre-qualification Document" which along with this REOI Notice , shall be made available upon request via email projectdirector.shpgb@gmail.com or in hard copies from the address given below during working hours before bid submission deadline. The criteria for shortlisting of interested Insurance Companies/Firms or Association is as set out in Section II paragraph 4.2 viz. Evaluation, of the "Pre-Qualification Document". It is expected that the applicants shall demonstrate or provide explicit information/ evidence of their qualification to perform this assignment, in their profiles. Also, the applicants would have to explicitly share their regional presence in their profiles/ EOI responses.
10	The Service Provider will be selected employing "Quality & Cost Based Selection (QCBS)" method in conjunction with the procedures set out in the KfW Guidelines for the Procurement of Consulting Services, Works, Plant, Goods and Non- Consulting Services in Financial Cooperation with Partner Countries, January 2021 available at https://www.kfw-entwicklungsbank.de/International-financing/KfW-Development-Bank/Publications-Videos/ Publication-series/Guidelines-and-contracts/ as well as the G.B. Public Procurement Rules 2022. However, in case of any conflict between the provisions of KfW Guidelines and other Public Procurement Rules, the earlier will take precedence.
11	A virtual information session will be held on 13th March, 2024 at 1100 hours (PST) through video link: https:// https://us02web.zoom.us/j/9661113306?omn=86569482795 having passcode 966 111 3306 to provide a detailed walkthrough of Social Health Protection Phase II and the procurement process.
12	Expressions of Interest response, carefully prepared and marked, delivered, in a written form, both in hard as well as soft form (Pdf format on USB), to the address below (in person or by post) by or before 1300 hours on 28th March 2024 . The Opening of Applications will be conducted publicly on the same date at the following address, in the presence of the representatives of the Applicants who shall choose to be present, at 1330 hours .
<p style="text-align: center;">PROJECT DIRECTOR Social Health Protection Initiative Department of Health Government of Gilgit-Baltistan SHPI Project Management Unit (PMU) Office HRDC Complex, near LG&RD Secretariat Jutial, Gilgit Pakistan Postal Code : 15100 Phone : (05811) 940601 Email : projectdirector.shpgb@gmail.com</p>	


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