



RFP Clarifications & Responses

RFP No.: RFP_KEN/HR/1133/005

Subject: Private Medical Insurance for USDA FFPr – LIFT Project (Kenya)

This document provides official responses to bidder inquiries. These clarifications form part of the RFP and should be considered when preparing proposals.

1. Benefit Limits (Inpatient, Outpatient, Dental, Optical, Maternity)

Question:

Kindly share the limits of cover for each of the following benefits: Inpatient, Outpatient, Dental, Optical, and Maternity.

Response:

Offerors are invited to propose benefit limits aligned with their respective medical insurance plans.

In line with the RFP provisions, Offerors may submit **multiple plan options or premium alternatives**, provided that each option clearly specifies:

- Benefit structure and scope
- Coverage limits for each benefit category
- Applicable sub-limits (if any)
- Corresponding premiums

This approach is intended to allow flexibility and enable comparative evaluation of different benefit structures.

Budget Guidance:

The estimated annual budget for approximately **15 staff and their dependents** is in the range of **USD 40,000 – 50,000**.

2. Current Population for Quotation

Question:

Kindly share the current population to enable accurate quotation.

Response:

The current insured population is as follows:

- **3 staff members**
- **10 dependents**
- **Total: 13 beneficiaries**

As indicated in the RFP (Section II – Scope of Work), the staff population is expected to grow to **15 staff members** within the next two months, with dependents increasing proportionately.



Offerors are therefore advised to structure pricing to accommodate a **projected total population exceeding 50 beneficiaries**.

3. Exact Benefits Required

Question:

Kindly share the exact benefits required.

Response:

Please refer to **Response to Question 1**.

Additionally, the **minimum benefit requirements and scope of services** are detailed in **Section II – Technical Specifications** of the RFP. Offerors are encouraged to propose enhanced benefits beyond the minimum requirements where feasible.

4. Standardization of Benefit Limits / Pricing Basis

Question:

To standardize submissions and evaluation, kindly advise on the benefit limits to quote for, or alternatively the budget to guide cover structure.

Response:

As outlined in **Response to Question 1**, Counterpart has adopted a **flexible approach** that allows Offerors to propose benefit limits and structures based on their product offerings.

However, Offerors should ensure that:

- Proposals are **competitive within the indicated budget range**
- Benefit structures are **clearly defined and comparable**
- All assumptions and limits are **explicitly stated in the proposal**

5. Eligibility of Brokers (AIBK vs AKI Requirement)

Question:

Please confirm whether brokers are eligible to participate, given the requirement for membership in the Association of Kenya Insurers (AKI).

Response:

Yes, **insurance brokers are eligible to participate**, provided that they:

- Submit proof of **valid membership with the Association of Insurance Brokers of Kenya (AIBK)**; and
- Meet all other mandatory eligibility requirements outlined in the RFP.



6. Clarification on Benefit Limits

Question:

Kindly clarify the benefit limits as they are not specified in the document.

Response:

Please refer to **Response to Question 1**.

Offerors are expected to propose appropriate benefit limits and clearly indicate these in their submissions, in line with the flexibility provided in the RFP.