

LAGOS STATE GOVERNMENT MINISTRY OF HEALTH
INVITATION FOR EXPRESSION OF INTEREST TO BE A HEALTH INSURANCE AGENT FOR
THE LAGOS STATE HEALTH SCHEME

BACKGROUND

The Lagos State Government (LASG) of the Federal Republic of Nigeria recently enacted the Lagos State Health Management Law, which makes health insurance compulsory for all residents of the state.

The objectives of the Lagos State Health Scheme (LSHS) Law include fostering the development of equitable, efficient and sustainable healthcare financing which ultimately translates into improved State healthcare indices, the elimination of financial impoverishment when citizens access healthcare services as well as the entrenchment of a positive perception and confidence in the Lagos State healthcare delivery system.

The law also establishes the Lagos State Health Management Agency (LASHMA) which is responsible for managing the day to day operations of the scheme in partnership with relevant stakeholders.

The Lagos State Ministry of Health (LSMOH) now seeks Expressions of Interest from reputable and experienced Health Insurance Agents (including Health Management Organizations (HMOs), Mutual Health Associations (MHAs) either as individual firms or as consortia to carry out key health insurance tasks in the roll out of the LSHS.

1.0 PROJECT SCOPE

- Health Insurance Agents will serve as intermediaries appointed by LASHMA and
- Delegated with critical health insurance tasks. They will be tasked with modulating the
- Relationship between the demand-side (enrolees/ employers/communities) and the
- Supply-side (Health Care Providers). Their functions include, but are not limited to, the Following: Market approved health plans to employers/enrolees
- Mobilization and enrolment of individuals and families
- Ensure effective processing of claims (Secondary tier Services)
- Carry out continuous quality assurance of health care services
- Ensure timely approval of referrals and undertake necessary follow-up to complete
- Referrals
- Effect necessary returns to LSHS in line with the Operational Guidelines
- Comply with other responsibilities to ensure the viability of the program as spelt out in the Operational Guidelines and as may be determined by LASHMA from time to time

2.0 REQUIREMENTS FROM INTERESTED PARTIES

Prospective firms/consortia must possess relevant experience and will be required to submit comprehensive technical and financial information as follows:

2.1 LEGAL STATUS AND PROFILE

- Shareholding (if a subsidiary of a company, the shareholding of the parent company is required)
- Profile of Directors/Board of Trustees
- Evidence of corporate governance processes in place e.g. composition of board committees and corporate governance charters/mandates
- Profile of management team based in Lagos
- Evidence of registration with Lagos State Public Procurement Agency
- Form CAC 2 – Statement of Share Capital and Return of Allotment, or Form CAC 2A –
- Return of Allotment (Post Incorporation) (Limited liability company only)
- Past experience over the last three years (2014,2015,2016) showing major clients serviced
- List of current accounts with banks

2.2 OPERATIONAL CAPABILITY

- A corporate entity with personnel having a minimum of three (3) years proven expertise and cognate experience in health insurance provision
- Evidence of a minimum number of people administered by HIA at any given point in time
- Evidence of marketing/community mobilization experience Evidence of Quality Management Plan
- Utilization of strong and robust ICT platform compatible with Windows, Linux, and their databases
- Evidence of efficient complaints/claims/payment processing system
- Evidence of 24/7 customer contact centre – details of capabilities and levels of response times achieved with detailed categorization of calls received

2.3 SAFETY, HEALTH AND ENVIRONMENT (SHE) STATEMENT

Provide HER Policy and evidence of Management's commitment to the policy.

2.4 QUALITY ASSURANCE AND QUALITY CONTROL (QA/QC)

Provide Quality Assurance and Quality Control Policy and Plan along with ISO Certification (if available).

2.5 FINANCIAL CAPABILITY

- Audited financial statements for the last 3 years (2014, 2015, 2016) evidencing shareholders' funds unimpaired by losses
- Quarterly Management Accounts (Year 2017)
- Evidence of company tax clearance for the last 3 years (2014, 2015, 2016)
- Evidence of remittance of staff pension contribution to appropriate Pension Funds Administrator
- Evidence of Group Life Policy in place for the staff

3.0 SUBMISSION OF EXPRESSION OF INTEREST

The EOI document should include an original copy and five (5) other copies of Expression of Interest shall be delivered in a sealed envelope clearly marked "**EOI – HEALTH INSURANCE AGENCY SERVICES FOR THE LAGOS STATE HEALTH SCHEME**" and delivered to the address below not later than 5.00 pm, **NOT LATER THAN 28TH JULY, 2017:**

Attention:

Office of the **Honourable Commissioner, Lagos State Ministry of Health Room 505, Block 4
the Secretariat Alausa, Ikeja Lagos, Nigeria**

It should be noted that this invitation does not constitute a commitment on the part of LASG or LSMOH. Furthermore, the submission of documents shall not entitle any of the interested parties to any claims against LASG and/or LSMOH by virtue of such consortia having responded to the EOI invitation. All costs incurred by respondents as a result of this EOI invitation and any subsequent requests for information shall be for the respondent's account only.