

TERMS OF REFERENCE FOR

PROVISION OF MEDICAL HEALTH INSURANCE

TO

STAFF OF UGANDA CANCER INSTITUTE

March 2024

1.0 Background

Uganda Cancer Institute (UCI) is an Autonomous Institution under the Ministry of Health established by the Uganda Cancer Institute Act, 2016. The Act mandates the Institute to undertake and coordinate the management of Cancer and Cancer related diseases in Uganda. The main focus of the Institute is Cancer treatment, prevention, Research and Training in Oncology, Pediatrics, Gynecology, Radiotherapy, Surgery, Imaging and Radiology, Nuclear Medicine among others.

2.0 Introduction

Workers at any given time will experience either a work or non-work related injury or illness. Employees spend the bigger part of their days executing the organizational duties leaving less time for their personal care. Productivity of any organization is linked to the health of its employees. It is evident that healthy employees are more productive and less absent from work. There could also be circumstances where workers show up for work but are unproductive. In an event that they develop any health problems, there is need for ease of access to decent and affordable medical facilities in minimise loss of work time.

Uganda Cancer Institute **recognizes** the potential benefit of the provision of health and medical services to its officers and dependents and it has therefore identified the need and wishes to contract a reputable and competent provider with affiliates and personnel to provide 24hour Comprehensive Medical Insurance Services for preventive.

In view of the above, UCI budgeted for provision of Medical Insurance services to staff in the 2024/2025 annual work plan and budget. The Institute accordingly invites proposals from interested capable firms.

3.0 General Objective

The overall objective is to Provide and maintain consistent inpatient, outpatient, dental, maternity and optical medical service in all Districts and major towns in Uganda, taking into consideration that staff have a healthy body and healthy mind at affordable costs.

Specific Objectives of the Assignment

- To enable UCI staff members/dependents access decent and Comprehensive medical cover at minimum cost.
- To enable **UCI** staff members/dependents access and use health for the betterment of their health and mind.
- To enable staff practice a health Fitness culture through physical exercises in locations such as gyms, wellness centres and health clubs.

4.0 Scope of work

Uganda Cancer Institute **intends** to enter into a service level agreement with reputable firm providing medical insurance to its staff located in UCI Cancer Centre in Kampala and in the Regional Cancer Centres in Mbarara, Arua, Mbale, and Gulu for a period of three years.

The Number of people intended to be covered under the scheme is approximately **1,040**. The UCI will negotiate with the provider to include the dependants of UCI staff, and the premium will be agreed based on the number of dependants that the UCI will advise on.

5.0 Purpose of the ToR

The purpose of the TOR is to facilitate the procurement of service provider to provide Medical Insurance services to the Uganda Cancer Institute for a period of two years effective July 2024 to June 2026.

The successful service provider will provide medical coverage insurance scheme for both inpatient and outpatient. This should cover but not be limited to the following:

NO.	SCOPE OF SERVICES	TERMS OF REFERENCE
	SERVICES	<ul style="list-style-type: none">▪ Consultation with both General Practitioners and Specialist Doctors▪ Prescribed Laboratory tests/investigations, X-rays and Ultra▪ Sound scans▪ Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)▪ Diagnosis and Treatment of common ailments▪ ENT Services▪ Physiotherapy▪ Treatment of STDs▪ Routine medical check ups▪ At least one comprehensive medical examination for each eligible beneficiary▪ Cardiac echo, EEG, ECGs▪ Treatment, dressing or diagnostic testing▪ UNEPI Vaccination▪ Health Education▪ Intensive Care Unit

		<ul style="list-style-type: none"> ▪ Emergency Treatments ▪ All prescribed drugs ▪ All relevant Laboratory costs ▪ Referral to specialist doctors within an outside that particular scheme ▪ Family planning advice ▪ Prevention of mother to child transmission (PMTCT) ▪ Pre, post and antenatal care ▪ Semi private/private room ▪ Surgical operations and procedures ▪ Professional fees ▪ Theatre fees ▪ Anesthetics for surgery ▪ Assistant at operation ▪ Road Ambulance in case of an Emergency
	Maternity	<ul style="list-style-type: none"> ▪ Childbearing expenses in hospital ▪ Normal delivery, elective and emergency caesarean section delivery ▪ Complications arising out of pregnancy leading to hospitalization before, during and after delivery. ▪ Provision of all relevant medicines and care during hospitalization for caesarean section including: Professional fees, Consultation fees, Theatre fees, Hospitalization of the mother ▪ Antenatal Care & visits to Obstetrician during pregnancy ▪ Referral of a mother to a consultant as necessary during pregnancy for further management and treatment ▪ Ultrasound scan
	Dental treatment plan shall include;	<ul style="list-style-type: none"> ▪ Treatment for natural teeth and gum diseases as a result of physical injury to teeth. ▪ Routine density ▪ Extraction ▪ Filling ▪ Scaling ▪ Polishing
	SPECIALIST CONSULTATION AND TREATMENT	<ul style="list-style-type: none"> ▪ ENT, Obstetrics, Gynaecology, Dermatology, Urology, Oncology, Paediatric, Orthopaedic, Cardiology, Internal Medicine, Surgery etc.

	HIV/AIDS treatment services shall include	<ul style="list-style-type: none"> • Counselling and Testing • Treatment of HIV opportunistic infections • Lab tests as clinically recommended by the Medical Practitioner • CD4 Count • First Line and second line ARV drugs • Physiotherapy
	Wellness Services/Benefits	<ul style="list-style-type: none"> ▪ Routine wellness screening (Annual medical checkup): Pap smear and other cancer screening, Blood Pressure, Blood Sugar, Voluntary HIV tests, Cholesterol Checks and BMI. ▪ Dental Check ▪ Prostate tests (PSA) ▪ Vaccinations
	Funeral Expenses	<ul style="list-style-type: none"> ▪ Body treatment and mortuary charges for one day ▪ Funeral expenses of UGX. 2,000,000/=
	Accountability	<p>The service provider shall be required to;</p> <ul style="list-style-type: none"> • Generate and submit quarterly usage reports to UCI management. The report should indicate the number of beneficiaries that have accessed medical services, detected fraud and any other information that may be useful to the employer. • Advise UCI Management on issues that enhance, improve and sustain health of employees
	Optical treatment shall include	<ul style="list-style-type: none"> • Routine ophthalmology/optical consultation, First prescription of lenses and replacements. • Treatment of eye infections • Removal of deep-seated foreign bodies in the eyes • Excision of conjunctival growth • Examination under anesthesia • Provision of lenses and frames
	Geographical area	<p>a) The service provider must be willing to work unlimited hours and state official address</p> <p>b) Indicate the total premium per annum per individual member</p> <p>c) Extend medical services in major regions and towns thus;</p> <p>Northern Region: Lira, Apac, Gulu, Kitgum, Arua, Nebbi, Moyo, Packwach, Koboko, Paidha, Oyam etc.</p>

		<p>Western Region: Masaka, Mbarara, Bushenyi, Rukungiri, Mutukula, Kabale, Kasese, Fort Portal, Mityana, Hoima and Masindi.</p> <p>Eastern Region: Jinja, Iganga, Kamuli, Mbale, Busia, Tororo, Pallisa, Soroti.</p> <p>Central Region: Areas in the central region must also be covered.</p> <p>N.B; The service provider must have affiliation with major referral hospitals in the country including but not limited to; Mulago, Gulu, Lira, Mbale, Mbarara, Tororo, Jinja, Rubaga, Mengo and To be included also are these hospitals, Nakasero, Nsambya, Lacor and Kabale, Norvick Hospital, Nakasero Hospital, Kampala Hospital, Kibuli Hospital and International Hospital</p>
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The limit on each cover should include but not limited to the under listed on both out and in-patient services:

Health plan Benefit	Applicable limits scope
In-patient Services	
Hospital accommodation	
Emergency Treatments/Trauma	
Consultations on the ward	
Ambulance services	
Intensive Care Unit/HDU	
Drug prescriptions	
Physiotherapy	
Laboratory tests	
Chronic and Pre-existing conditions and HIV	
Cancer treatment	
In-patient Eye diseases	
In-patient Dental	
Last expenses/Funeral	
Psychiatry	
Kidney Dialysis	
Maternity	
Surgical Services	
Radiology (tests and ultra sounds, CT, MRI, RI, X-ray tests and Laboratory tests)	

Oncology E.G treatment materials for chemotherapy and radiotherapy	
Organ and tissue transplants	
Professional services including surgery covered Intensive Care Services	
Out-Patient Services	
General Patient consultations	
Specialist consultations	
Drug prescriptions	
Physiotherapy	
Laboratory tests	
Chronic and Pre-existing conditions	
Immunizations	
Road Ambulance	
Ophthalmology	
ENT (Ears, Nose, Throat) services	
General Surgery	
Trauma Services	
Antenatal and postnatal services	
Paediatrics	
Physiotherapy	
Radiology consultations	
Chronic Conditions	
Health Education- Stress management sessions at work place, counselling health talks, screening for lifestyle related diseases such as Diabetes, Pap smear, other cancer screening, blood pressure, asthma and cholesterol hypertension, obesity and first aid services	
Counselling and Psycho-Social Support Services	
Others	
Provision of on call-Doctors and their telephone number	
Geographical Coverage at least 70% of the districts of Uganda	

Inpatient/ Hospitalization/ Admission in a private ward/room including meals for the patients and caretaker	
Chronic Care Management; (Chronic care management including conditions like hypertension, Cancer, diabetes, peptic ulcers, sickle cells and thyroid complications.	

6.0 Guiding procedures for the provision of Medical Insurance

The service provider shall provide medical insurance to Uganda Cancer Institute **staff** according to the health plan with prorated benefits applicable to the staff for a period of two years.

7.0 List of Service providers/hospitals

The service provider is required to provide details of the range of services offered and listing of all hospitals, clinics and pharmacies under coverage and must have at least 7 years' experience of offering medical insurance.

8.0 Adding and deletion of staff members

Staff and dependents that join in the course of the policy should be added to the cover on a pro rota basis. Staff who leave the organisation during the course of the policy should be deleted and a reimbursement made for the remaining period.

9.0 Reporting

The contracted insurance firm shall report to the appointed contract manager for the day to day operations of the service, who will monitor the performance of the firm and inform management if there is a need to improve on the service delivery and resolving complaints from customers.

10.0 Payment terms and conditions.

The contracted insurance firm shall consent to the Uganda Cancer Institute **mode** of payment for provision of insurance services. The Uganda Cancer Institute **will** pay the contracted insurance firm upon invoicing after providing the required services on agreed terms and conditions in the service level agreement agreed upon by the two parties. Payment will be effected within 30 calendar days from the date of receipt of invoice.

11.0 Expected Specific Benefits of the Medical Scheme

The specific benefits of the product expected are listed below:

- Improved health awareness

- Reduced risk of dangerous diseases
- Stress management strategies
- Behaviour and habit modifications
- Improved strength, mobility, fitness and energy
- Enhanced self-esteem, motivation and quality of life

12.0 Methodology for the Assignment

- a) Hold meetings/presentations with UCI staff to seek their view of the expectations from the Medical Scheme.
- b) Hold sensitization meetings with staff to highlight key provisions in the Medical Scheme for easy appreciation.
- c) Negotiations may also be required before contract signing.

13.0 Expected Deliverables/Outputs

- a) **Draft Medical Insurance Operations guidelines.** This will constitute the operations guidelines and Comprehensive cover per category, list of Service Providers and process of acquiring the medical services among others. The Manual should be submitted with the quotation and this will form part of contract document.
- b) **Periodic Management Reports/ Utilization reports** reflecting various activities e.g. attendance, hospitalizations, outpatient utilizations referrals among others to be submitted on a monthly basis.
- c) All the reports should be fully signed by the Service Provider.
- d) Clear limits for coverage if any and state the maximum benefits to members for all services in the scheme for inpatient cover per person per year and no limit for outpatient.
- e) List of pharmacies where members can access drugs and medication not found in the specified clinics and hospitals, taking into account the geographical spread of the authority staff family members.
- f) List of reliable and reputable hospitals and clinics under the scheme in major towns in Uganda with their contacts and locations, including national referral hospitals and major hospitals and clinics in the country.
- g) Detailed plan on how you intend to roll out the scheme to all eligible staff and their dependants in case you are selected as a provider of the medical scheme.
- h) Clear system of registration and identification of members of the scheme.
- i) detailed guide/plan on how you will handle exit and replacement of members into the scheme.
- j) Detailed guide on how you will handle members' pre-existing medical conditions.