



**Embassy of Sweden**

**Memorandum**

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UM2024/01698MAPU

**Maputo**  
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## **Embassy of Sweden in Maputo**

**Tender document – Invitation to tender for health insurance services  
2024**

**Last day for submission is 26 February 2024**

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# Invitation to tender for health insurances services

## 1. General

### 1.1 Overall description of the procurement

The Embassy of Sweden in Maputo, Mozambique (hereinafter called the Embassy) has decided to procure the services of a Health Insurance Company or Health Provider (hereinafter called the Contractor) with the capacity to administrate all In-patient and Out- Patient cover needs, in the most efficient manner in terms of responsive customer care, and timely response to medical needs to the Embassy local employees and family members on a framework basis.

The Embassy has currently 15 staff on a local contract basis. The employment contract offers health insurance to the employees, spouse and children under 19 years old. The number of staff and family members can change during the contract period. This procurement is to contract one health service provider offering the best service in a quality price ratio criterion.

### 1.2 The Embassy of Sweden in Maputo

The role of the Embassy is to promote Swedish-Mozambican relations through political dialogue, development cooperation, trade and investment, cultural exchange and through service to Swedish and foreign citizens with issues related to Swedish authorities. The Embassy also represents Sweden in Madagascar and Eswatini.

The Embassy of Sweden in Maputo, Mozambique.

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### 1.3 Procurement strategy

The procurement will be carried out through a simplified bidding procedure, in accordance with the Swedish Public Procurement Act (2016:1145) also known as the LOU. The procedure allows the Embassy to initiate

negotiations with one or more of the tenderers. However, tenderers may be accepted without prior negotiation.

It is not permitted to submit a conditional tender.

The object of the contract award procedure is to enter a contract with only one service provider.

#### **1.4 Tender documents**

The tender documents consist of this document and the below annexes:

Appendix 1 – Terms of Reference for framework for Health Insurance Services (ToR)

Appendix 2 – Draft framework agreement for Health Insurance Services

Appendix 3 – General conditions (Draft)

Appendix 4 – Cost per services

Appendix 5- Contact Information

Appendix 6 - Solemn Declaration

Appendix 7 - Solemn Declaration, Sanctions

Appendix 8 – References of performed assignments to other parties

## **2. Requirement for tenderers**

Tenderers will be assessed to see whether any grounds for exclusion apply to them (e.g., bankruptcy, submission of false statements, and irregularities involving tax and social insurance payments) and whether they are suitable to perform the contract. To assess suitability, several criteria have been formulated relating to financial capacity and technical competence.

A tender submitted by a tenderer to which a ground for exclusion applies will be set aside and will not be eligible for further assessment.

All suitability requirements are minimum requirements. This means that, for each one, all tenderers must comply with the minimum standard set for this tender. A tender that fails to meet one or more of these requirements will be set aside and will not be eligible for further assessment.

It should be noted that the contracting authority reserves the right to set aside any incomplete tenders in which not all questions have been answered.

## **2.1 Grounds for exclusion**

Vague or incomplete submissions will not be considered. Candidates or tenders shall be excluded from participation in the procurement procedure if:

- a) they are bankrupt or being wound up, are having their affairs administered by the courts, have entered into an arrangement with creditors, have suspended business activities or are subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations.
- b) they have been convicted of a criminal offence by a Court of competent jurisdiction, which makes them unsuitable to provide security company services to the Embassy.
- c) they have not fulfilled obligations relating to the payment of national social security contributions or the payment of taxes in accordance with the legal provisions of the country in which they are established or with those of the country of the contracting authority or those of the country where the contract is to be performed.
- d) they have been convicted of theft or fraud related offences, bribery, corruption, money laundering, involvement in a criminal organization or any other illegal activity detrimental to the community or the Embassy's financial interests by a Court of competent jurisdiction.
- e) they are currently subject to an administrative penalty for having been found guilty of misrepresentation in supplying the information required by the contracting authority as a condition of participation

in a procurement procedure or for failing to supply this information or having been declared to be in serious breach of their obligations under contracts covered by the budget of the contracting authority.

**An affidavit or written declaration sworn before a commissioner for oaths or a notary public affirming that none of the above exclusion criteria applies to the tenderer must be provided, see appendix 6.**

## **2.2 Sanctions against Russia and Belarus**

The EU has decided on a number of sanctions against Russia and Belarus (Regulation (EU) No. 833/2014, Regulation (EU) No. 269/2014, Regulation (EC) No. 765/2006 and Decision 2012/642/CFSP). The sanctions are a direct consequence of Russia's invasion of Ukraine and part of making Russia's warfare more difficult. The sanctions mean, among other things, that the Embassy is prohibited from awarding contracts to a supplier who belongs to one of the following categories:

- a) Russian citizens, including persons with dual citizenship.
- b) Natural persons residing in Russia, including persons with citizenship other than Russian.
- c) Legal persons, entities or bodies (regardless of any corporate form) that are established in Russia.
- d) Legal persons, entities or bodies that are more than 50% directly or indirectly owned by someone referred to in 1) - 3) above.
- e) Natural or legal persons, entities or bodies acting for, or on behalf of, any person or organization referred to in 1) – 4) above.

The ban also covers subcontractors and entities whose capacity is used or invoked in the procurement, if such an actor accounts for more than 10% of the contract's value and belongs to one of the categories 1) – 5) above. The ban applies to the entire subcontractor chain, not just the supplier's own subcontractors.

If a supplier covered by the sanctions were to submit the most economically advantageous tender in the procurement, and otherwise meet all

requirements, the Embassy will thus be prohibited from making calls from the supplier under the framework agreement.

**The supplier must submit a signed declaration of truth to prove that the supplier is not covered by any of the above-mentioned categories, see appendix 7, Template for declaration of truth.**

Upon request, the supplier must submit the documentation and/or answer the questions that the Embassy requests or asks with the aim of investigating whether the supplier, or a subcontractor, collaboration partner or a company whose capacity has been invoked by the supplier, is covered by the sanctions against Russia.

The Embassy can also request that the supplier report all subcontractors who will participate in the performance of the assignment.

### **2.3 Qualification requirements**

Tenderers who wish to participate in the procurement procedure must provide documents for the evaluation of the minimum legal, professional, and financial standards required of them. Candidates or tenders shall be excluded from participation in the procurement procedure if the requirements are not met.

This information shall cover:

- a. Certificates proving legal constitution and registration of the company as well as certificates of registration with the relevant tax authorities in Mozambique.
- b. The recently filed Annual Return Form to show the company's recent structure.
- c. Certificates proving consistency and timeliness in making payments for taxes
- d. Certificates proving consistency in the timely remittance of INSS dues
- e. A trade license to operate issued by the Inspector General of Police or other authority accordingly to national regulations



- f. Tenderers must have a stable financial basis. This can be demonstrated through a financial bank guarantee certificate or a or other official document accordingly to national regulations.
- g. Copies of the most recent years adopted annual audited accounts, including a signed auditor's report and the response to the audit report
- h. Balance sheets - extracted from the company's audited accounts and indicating a positive net assets position for each of the last three years;
- i. Certificates proving insurance cover for the company's activities, specifically risk cover notes for either public liability insurance or professional liability insurance and workman's compensation.

**The tenderer shall submit all documentation in accordance with the section "Qualification requirements" with their tender document. Such documentation must support the claim that the above-mentioned requirements are fulfilled.**

#### **2.4 Basic general technical service requirements**

Companies who wish to participate in the procurement procedure must also provide information for the evaluation of the minimum technical standards required of them. Candidates or tenders shall be excluded from participation in the procurement procedure if the documents are not submitted properly.

This information shall cover:

- a) The company details such as full name, physical address, postal address, telephone and fax numbers; the name and designation of the person authorized to represent the company. (appendix 5)
- b) Cost per services (appendix 4)
- c) Reference for performed assignment to other parties on similar services in Maputo rendered to at least 3 named clients in the last three years, especially those services provided to international or foreign companies, diplomatic missions or representations of international organizations (appendix 8)

## **2.5 Other requirements**

- a) A description of the environmental work in operational activities.
- b) A description of the tenderers internal efforts related to incorporation of gender equality and anti-discrimination aspects
- c) A description of health care policy
- d) The contractor must submit the company's steering document, code of conduct and quality assurance system in place for its operations including routines for the handling of deviations and complaints.

## **3. Requirement on procured services**

Companies who wish to participate in the procurement procedure must also provide information for the evaluation of the minimum technical standards required of them.

This information should cover:

- a. The facilities and resources available to the company to ensure the quality of the services. These include:
  - i. Tools, equipment;
  - ii. Electronic and physical facilities; and if applicable subcontractors facilities
  - iii. information on staff numbers over the last three years
  - iv. the number of permanent administrative (managerial) staff
- b. The quality standards to which the company's services comply.
- c. The quality assurance system in place for its operations. This system shall, at minimum, include and describe the following:
  - i. routines for the handling deviations and complaints.
  - ii. routines for audits of the quality assurance system

The tenderer shall submit all documentation in accordance with the section **“Service requirements”** with their tender document. Such documentation must support the claim that the above-mentioned requirements are fulfilled.

#### 4. The procurement procedure

##### 4.1 Prerequisites for the tender submission

##### 4.2 Contract duration

The framework agreement is valid for three years from the date it is signed by both parties. The Embassy is entitled (though not obligated) to extend the framework agreement twice, each with 12 calendar months, with unaltered terms and conditions. The framework agreement can only be extended twice. Including extension, the contract period can maximum be five year.

The number of staff and family members can change during the contract period.

##### 4.3 Estimated date for signing the contract and start of services

The Embassy estimates that the signing of the agreement will be done earliest on the 1 April 2024. Delivery of services are estimated to start earliest on the 1 of April 2024

##### 4.4 Timetable

Scheduled item	Deadline
Announce tender – CONTACTING AUTHORITY	Monday 29 January 2024
Submit questions and report discrepancies in invitation for tender TENDERER	Monday, 5 February 2024

Submit tender, in paper TENDERER	Monday 26 February 2024
Open submitted tender documents – CONTRACTING AUTHORITY	Tuesday February 2024
Announce result of award – CONTRACTING AUTHORITY	15 March 2024
Award – CONTRACTING AUTHORITY	Mon, 1 April 2024

#### **4.5 Submission of the tender**

The tender must be written in English.

The tender must be submitted latest the Friday 2 March 2024. It is not possible to submit a tender after this date.

The tender must be valid until 1 April 2023.

If an agreement has not been able to be signed before this date the validity date of the submitted tender will be extended automatically for an additional three months.

There cannot be any reservation in the bid in relation to the demands in the tender.

The information will be available on the Embassy website:

<http://www.swedenabroad.com/Maputo>

The tender and all associated attachments shall be submitted to the Embassy of Sweden in Maputo, Julius Nyerere 1128. One physical bound copy and one electronic digital copy sent to [procurement.maputo@gov.se](mailto:procurement.maputo@gov.se) . It should be clearly stated that the subject is “Tender for health insurance services 2024, UM2024/01698”.

If the tender versions on these media differ, the paper copy shall be the governing document.

The tenderer is not entitled to claim compensation for work or other costs associated with participating in the procurement.

#### **4.6 Reservations**

The contracting authority reserves the right to halt the contract award procedure in full or in part, either temporarily or permanently. In such a case, tenderers cannot claim compensation for any costs incurred for the purpose of this procedure.

The contracting authority will not incur any costs for the drafting and issuing of a tender, including the provision of any additional information. Any damage and/or costs which result or could result from non-award of the contract to a tenderer are at that tenderer's own risk.

By submitting a tender, the tenderer agrees to the above reservations.

#### **4.7 The form of the tender**

All documents and attachments in the electronic version of the tender shall be saved in a commonly used format, such as .doc, .docx, .xls, .xlsx, .ppt, .pptx, .pdf, .txt, .jpg and .tif.

References to information in the form of links to web pages and unsolicited attachments will not be considered to constitute part of the tender and will not be considered in the review and evaluation of the tender.

To facilitate examination of the tender, it is the Embassy's strong desire that the tender is formatted in accordance with the procurement document's headings/disposition, that any templates belonging to the procurement document be used and filled in, and that references to any attachments be presented in a clear manner.

#### **4.8 Confidentiality**

The Government Office is covered by the provisions on the publication of public documents. This means that the Government Office may have to release tenders and other documents submitted in this procurement to others than the supplier itself, when the award decision has been announced or the procurement has otherwise been terminated.

The Government Office can only refuse to hand over public documents if the information in them is covered by confidentiality. If the supplier considers that parts of the tender are of such a sensitive nature that they may not be disclosed to third parties, the supplier should provide a detailed specification of which information in the tender may not be disclosed and what damage the supplier would suffer if the information was disclosed out.

#### **4.9 Terms of reference**

The Terms of Reference can be found in Appendix 1. It sets out the requirements that the services must meet.

### **5. Other requirements**

#### **5.1 Environmental requirements**

The Embassy tries to carry out its daily operations in an environmentally conscious manner whereby eco-friendly decision making and behaviors are integrated into operational activities. The Embassy therefore requires that future cooperation partners also contribute to a better environment through systematic and well considered environmental work in their own operational activities. Such environmental work may for example be related to the proper disposal of waste material related to their business, smoking/nonsmoking rules, recycling etc.

To prove that this requirement is met, a description of the tenderer's internal environmental work related to the services they provide must be annexed to the tender. This can be in the form of a work environment policy or environmental policy.

#### **5.2 Gender Equality and Anti-discrimination**

Sweden's government aims to ensure that women and men have the same power to shape society and their own lives. Sweden wants discrimination to end and is a leading advocate for gender equality and human rights. Sweden is also the first country in the world to pursue a feminist foreign policy. The Embassy therefore requires that future cooperation partners work towards improving gender equality and to have a well-considered equality aspect in

their own operational activities. To prove that this requirement is met, a description of the tenderer's internal efforts related to incorporation of gender equality and anti-discrimination aspects during service provision must be annexed to the tender. This can be in the form of a gender equality policy, a non-discrimination policy and or a percentage female employee in reference with the total amount of staff.

## 6. Evaluation

The evaluation of tenders will be carried out on the following basis:

Best price-quality ratio

The evaluation will be conducted based on the below award criteria (project organisation, method for implementing the assignment and qualifications and competence) and price

Award criteria	Maximum score
Project organisation	20
Method for implementing the assignment	20
Qualifications and competence	20
<b>Total points</b>	<b>60</b>

The assessment and scoring of the award criteria will be carried out according to the following scoring scale:

The score for each criterion generates a weighted score. For example, a criterion score of 20 points that is deemed to be "Good" is assigned $0.8 \times 20 = 16$ points.	Rejected	0 %
	Inadequate	40 %
	Acceptable	60 %
	Good	80 %
	Very good	100 %

Definition of the scoring scale:

Rejected = The description or equivalent element is missing or has major shortcomings.

Inadequate = The description or equivalent element is included but has certain shortcomings.

Acceptable = The description or equivalent element is sufficiently good but lacks substantial benefits or is of uneven quality.

Good = The description or equivalent element is adequate and well suited for the purpose.

Very good = The description or equivalent element provides added value and is of high quality overall.

## **6.1 Project organisation**

The tenderer shall, based on this document and the terms of reference (appendix 1), provide a description of the project organisation that will apply to the implementation of the assignment. The description must include:

a) Size

- Liquidity Ratio-Short term payment ability.
- Solvency Ratio-Long term payment ability.

b) Provision of a country wide List of reputable Service providers (hospitals) and reputable specialised/Doctors. Provide contact details and references.

In addition, the following will be assessed:

- The organisational structure for implementing the assignment, i.e., the persons who will be assigned the tasks necessary to carry out the assignment.
- The contact person for the tenderer that is responsible for the contract (first and last name, phone number and email address).
- The various team members possess complementary skill sets and experience



## 6.2 Method for implementing the assignment

The tenderer shall, based on this document and the terms of reference (appendix 5), provide a description of method for implementation of the assignment. The description must include the following:

- How well the tenderer plans to provide or ensure optimum service for the Embassy local contracted staff and dependents.
- The tenderer's role and duties while carrying out the assignment.
- Distribution of work between different persons and/or offices.

## 6.3 Qualification and competence

The tenderer shall, based on this document and the terms of reference (appendix 5), provide a description of the qualifications and competence for implementation of the assignment. The description must include the following:

- Which other clients receive health insurance services from the tenderer, preferably Diplomatic Missions (Check references)
- Number of years providing medical Insurance health scheme
- Quality assurance measures: the measures the tenderer has and will put in place to ensure that the best possible services are provided and how any potential defects in the services rendered will be remedied

## 6.4 Price

**Award criteria:**

Award criteria	Maximum score
Price according to appendix 4	40
<b>Total points</b>	<b>40</b>

Price will be evaluated according to the following model:

The bid that offered the lowest price (offer costs in this case) will receive the maximum price score (in points). The other tendered bids receive a score (in points) related to the percentage difference between that individual bid and the bid that offered the lowest price.

Price score = (Minimum tender price / Individual tender price) \* Max price criterion

The tenderer who obtains the highest number of total points (i.e., across all of the award criteria) qualifies for the negotiations.

## **7. Decision**

The Embassies will accept the tender that is most advantageous, considering the criteria of quality and price.

During the vetting process the tenderers will be examined regarding their performed assignments, organizational structure, financial stability as well as social and labor conditions. The tenderer will be asked to provide information in regard to each point, please refer to the attached appendixes.

When the Embassies have decided on the contractor, a notification will be sent to all tenderers via email.

The reception of a notification regarding the award decision does not mean that a binding contract has been entered between the Embassy and the winning tender. Binding contract require written contract signed by both parties.

**Appendix 1 Terms of Reference**

**Appendix 2 Draft Framework agreement**

**Appendix 3 General conditions**

**Appendix 4 Cost per services**

**Appendix 5 Contact information**

**Appendix 6 Solemn declaration**

**Appendix 7 Solemn declaration**

**Appendix 8 Reference for performed services**