TERMS OF REFERENCE FOR PROVISION OF HEALTH INSURANCE SERVICES - GHANA

1.0 Important TOR Information and Dates

TOR Name: Terms of Reference (TOR) for the Provision of Health Insurance Services for Fairtrade Africa – Ghana Country Office	**User Department:** Finance and Admin
Location of Contracting Entity: Accra - Ghana	Correspondence Language(s): English

TOR Package Available from: 11th August 2026	**Tender Package Pickup Location:** Fairtrade Africa Website
Deadline for Offer Submission: 31st August 2026	**Submit Offers to:** procurementwestafrica@fairtradeafrica.net

Fairtrade Africa reserves the right to accept or reject any late offers

Questions and Answers (Q&A)	
If any, Submit Questions in writing to: procurementwestafrica@fairtradeafrica.net	
Last Day for Questions: 20th August 2026	Questions will be answered by: 21st August 2026
Questions will be answered through: procurementwestafrica@fairtradeafrica.net	

2.0 Background

Established in 2005, Commerce Equitable Afrique trading as Fairtrade Africa (FTA) is the independent non-profit umbrella organization representing all Fairtrade certified producers in Africa. Currently, the organization represents over 1,400,000 producers across 29 countries in Africa.

Fairtrade Africa is owned by its members, who are African producer organizations certified against international Fairtrade Standards producing traditional export commodities such as coffee, cocoa, tea, cut flowers, cane sugar, wine, cotton, bananas, mango, pineapples and non-traditional commodities including shea butter, rooibos tea, vegetables and fresh and dry fruits. The Fairtrade Africa secretariat is in Nairobi, Kenya and supports producers from four regional network offices as follows:

- The Fairtrade Africa Western Africa Network (FTA-WAN) with offices in Accra and Kumasi in Ghana and Abidjan and Yamoussoukro in Cote d'Ivoire
- The Fairtrade Africa Eastern and Central Africa Network (FTA-ECAN) with an office in Nairobi and Naivasha, Kenya and Addis Abba, in Ethiopia.
- Fairtrade Africa Southern Africa Network (FTA-SAN) with an office in Cape Town, South Africa and Blantyre, Malawi.
- Fairtrade Africa Middle East and Northern Africa Network (FTA-MENA) represents producers in four (4) countries: Egypt, Morocco, Tunisia and Palestine.

3.0 Aim and Objectives

Fairtrade Africa seeks to engage a qualified and licensed health insurance provider to provide comprehensive medical insurance services for its employees and eligible dependents in Ghana Country Office.
The purpose of this assignment is to ensure that staff have access to quality, timely and reliable healthcare services through an effective medical/ health insurance scheme.

The specific objectives are to:

- Provide comprehensive medical/health insurance coverage for Fairtrade Africa- Ghana employees and eligible dependents.
- Ensure access to a reliable network of accredited healthcare facilities across Ghana.
- Provide timely support for outpatient, inpatient, emergency, specialist and diagnostic healthcare needs.
- Ensure efficient medical claims processing and resolution of member concerns.
- Promote staff wellbeing through accessible and quality healthcare services.
- Provide regular reporting on healthcare utilization, claims trends and service performance.

4.0 Scope of Work

The selected health insurance provider will be expected to:

- Provide medical insurance coverage for eligible Fairtrade Africa Ghana employees and dependents in accordance with the agreed benefits package.
- Provide access to an extensive network of hospitals, clinics, pharmacies and specialist healthcare providers.
- Provide outpatient and inpatient medical services, including consultations, laboratory services, diagnostics, medication and hospitalization support.
- Provide emergency medical support and referral services where required.
- Facilitate access to specialist consultations and treatments based on approved benefits.
- Provide medical cards or identification documents for all insured members.

- Manage and process medical claims efficiently within agreed timelines.
- Provide customer support services to address staff inquiries, complaints and requests.
- Provide periodic reports on claims, utilization rates and healthcare service performance.
- Provide guidance on preventive healthcare initiatives and staff wellness programmes where applicable.

5.0 Deliverables and how success will be measured

The assignment will be considered successfully delivered when the provider submits and/or achieves the following:

- Approved health insurance benefits package and service schedule.
- Issuance of medical insurance cards or membership identification documents to covered staff and dependents.
- Provision of updated list of accredited healthcare providers.
- Effective claims processing and timely resolution of member concerns.
- Provision of dedicated customer support contact/personnel.
- Periodic utilization and claims reports submitted to Fairtrade Africa.
- Regular communication on changes to healthcare provider networks, policies or procedures.
- Annual service performance report and recommendations for improvement.

6.0 Firm Qualifications

Interested service providers should demonstrate the following minimum qualifications:

Legal and Regulatory Compliance

- Valid Certificate of Incorporation/Registration issued by the Office of the Registrar of Companies (ORC Ghana).
- Valid license/registration issued by the National Health Insurance Authority (NHIA) to provide health insurance services in Ghana.
- Valid Tax Clearance Certificate issued by the Ghana Revenue Authority (GRA).
- Valid SSNIT Compliance Certificate (where applicable).
- Evidence of compliance with other applicable regulatory requirements, including insurance regulatory requirements, where applicable.

Experience and Technical Capacity

- Minimum of three (3) years' experience providing corporate health insurance services.
- Proven experience providing health insurance services to NGOs, international organizations, corporate institutions, or similar organizations.
- Demonstrated nationwide network of accredited healthcare providers.
- Strong claims management and customer support systems.

- Availability of qualified personnel to manage client relationships and member support.

Duration

For this assignment, the expected performance period is 1 year with a possibility of 2 consecutive renewals subject to satisfactory performance and availability of funds.

7.0 Evaluation Criteria

a.) Mandatory/Eligibility Criteria

- Certificate of Incorporation/Registration.
- Valid NHIA license/registration to provide health insurance services in Ghana.
- Valid Tax Clearance Certificate.
- Valid SSNIT Compliance Certificate (where applicable).
- Submission of Technical and Financial proposals as separate documents.
- Minimum of three (3) years' experience in provision of corporate health insurance services.
- Submission of a list of current and previous corporate clients, including contact details for reference verification.

b.) Technical Evaluation Criteria

Criteria	**Maximum Marks**
Understanding of the TOR and Health Insurance Requirements	15 Marks
Scope and Quality of Insurance Coverage Proposed	25 Marks
Relevant Experience, Client Portfolio and Track Record of the Provider	20 Marks
Claims Management, Customer Support and Service Delivery Capacity	15 Marks
Healthcare Provider Network and Accessibility	15 Marks
Reporting, Monitoring and Value-Added Services	10 Marks
Total	**100 Marks**

N/B: Bidders must score 70/100 to proceed to financial evaluations.

8.0 Submission guidelines

Interested consultants or firms should submit a proposal to procurementwestafrica@fairtradeafrica.net on or before **31st August 2026**.

The subject of the email submission should be

"PROPOSAL FOR Provision of Health Insurance Services - GHANA".

The proposal should be structured in the following six sections:

- **Section 1: Organization Profile, Regulatory Status and Relevant Experience**
  An overview of the health insurance provider, including company profile, years of operation, licensing/regulatory status, experience providing corporate health insurance services, and list of key clients.
- **Section 2: Proposed Health Insurance Coverage and Service Capacity**
  Details of the proposed medical insurance package, including benefits covered, exclusions, healthcare provider network, claims management process, customer support arrangements, and service delivery capacity.
- **Section 3: Financial Proposal / Quotation**
  Detailed quotation showing proposed premium rates, coverage costs, applicable taxes, administrative charges (if any), and payment terms.
- **Proposed Implementation Approach, Service Delivery Plan and Value Addition**
  Description of the approach for onboarding staff, issuing medical cards, managing claims, handling member queries, reporting arrangements, and any additional value-added services offered to Fairtrade Africa.
- **Section 5: References and Client Portfolio**
  Three references (name, organization and contact details) for similar corporate health insurance services provided within the last three years, including details of current and previous clients where applicable.
- **Section 6: Legal and Compliance Documentation**
  Copies of certificate of registration, NHIA license/approval, tax compliance documentation, SSNIT compliance certificate (where applicable), and any other relevant statutory documents.

N/B: Only shortlisted firms will be contacted.