

Checklist for Tenders



Whether you are a broker or a large company, below is an example of the types of questions that should be asked of an international health insurance provider to ensure that the most suitable health insurance solution can be selected. (You may wish to issue a Confidentiality Agreement in advance of the checklist for the health insurance provider to complete and return to you).

Company profile

1. Describe the demographics of your company e.g. operational office locations, geographical scope etc.
2. Provide details of your company's business and management structure e.g. ownership and significant shareholders / investors, parent and associates, affiliates and subsidiaries, management process and structure etc.
3. State what medical insurance market sectors and disciplines your company trades in.
4. State what medical insurance market sectors and disciplines your company specialises in.
5. State what industry groups or associations your company has membership in.
6. Has your company done business with COMPANY/GROUP NAME previously? If so, please give details e.g. year(s), geography, business unit, location, contact, name of person etc.
7. Who do you think of as your main competitors in the international medical insurance business?

Key contacts

1. State who would be the primary contact in your company for us to communicate with during this RFP / RFI process.
2. State any dates that your company's key contacts are not available e.g. on vacation / planned absence etc.

Financial information

1. Provide a percentage breakdown of the revenue income from the international medical insurance activities in the context of the other activities you undertake.
2. State what processes you have and what regulatory conditions you operate under to guarantee sufficient funds are available to meet claim obligations.
3. Is your company Standard & Poor's (or alternative) rated? If so, what is the classification rate?
4. What is your preferred premium invoicing cycle e.g. quarterly / monthly / annually?

Health, safety and security

1. State your company's high level policy commitments to health and safety.
2. What disaster recovery measures do you have in place?
3. What resources and security measures do you employ to protect client data?

Existing clients

1. What is the estimated population (headcount) you provide international medical insurance cover for?
2. Where, geographically, are these insured populations located?
3. State a sample selection of your clients. Please provide details e.g. how many years they have been a client, population insured, geography covered, scope of cover etc.
4. Please provide references for up to 3 of these clients who we may ask to act as client referees for your company's service performance. **We undertake not to approach them without your prior consent.**

Products and regions of cover

1. Can you provide cover for Third Country Nationals* (TCNs) and local employees (subject to local legislation) as well as expatriates?
2. Are there any limitations on the duration of cover if an employee's length of stay is unknown?
3. Do you cover short term business trips by employees?
4. Are you able to offer a continuation of cover for group leavers? Please provide full details.
5. Are you able to offer two - tier cover within one scheme i.e. different benefits and service requirements?

**Third Country National (TCN) e.g. when a company based in Germany hires someone from the UK to work for them in China – that person would be classed as a TCN.*

Skills, services and service level indicators

1. In terms of what you offer on a day to day/weekly basis:
 - a. What services do you offer?
 - b. In what format do you provide them?
 - c. How do your clients access them?

Please list using examples.
2. What value-added services and USP's can you offer? How would they benefit COMPANY NAME?
3. Describe the grading system, categories or skill sets of your staff and their professional qualifications in relation to supporting international corporate medical insurance schemes.
4. What level and type of staff would you resource to COMPANY NAME'S business?
5. How would you organise them to service COMPANY NAME'S account?
6. Give an example of how you currently resource a similar client?
7. Provide examples of measured service level indicators that you have in operation with major customers.

Partnerships

1. What companies do you partner / subcontract / joint venture with to provide the scope of international medical insurance cover that you offer your existing clients?

Please state the company, the relationship e.g. equity partners, contractual etc., the scope of service(s) provided and where the out-sourced services are located.

Claims process

1. State your claims process for:
 - a. In-patient
 - b. Out-patient
 - c. Emergency treatment

Please provide examples of claim forms / formats / pro forma's etc.
2. What management and claims information / reports are you capable of providing:
 - a. To the company?
 - b. To the claimant?
3. Are you able to offer multi-currency claims settlement? State the exceptions.
4. How do you advise a member of a group scheme that their bills have been paid and what is the average time taken to reimburse claims?
5. What is your preferred method of paying bills?
6. How do you deal with medical invoices from providers for reimbursement to your clients? e.g. is a claim form always necessary? Is on-line submission used etc?

Implementation and support

1. What do you believe to be the 3 key strengths of your business in delivering a complete global offering for a client like COMPANY NAME?
2. State your company's implementation process and timelines if it was to win this business and give examples of how you would ensure a seamless changeover.
3. What would you need from COMPANY NAME to achieve such timelines?
4. What languages and delivery options do you support with regards to your policy documentation?
5. What is your preferred communication method with group scheme members?
6. What examples do you have of processes that enable you to ensure that a group's insured members list is current and valid?
7. How would you describe your organisation's client and problem solving approach? Please answer by examples.
8. Please submit some examples, using testimonials where available, of when you exceeded customer expectations by introducing an innovative approach.
9. Describe the support services available on an ongoing basis, post implementation.

Information technology (IT) and internet based services

1. What are your current IT systems and infrastructure?
2. What client benefits are your systems capable of giving us? e.g. administration data access, instant management information, on-line claims tracking, client internet links etc.
3. What languages do you support with regards to your internet based services?
4. Do you have internet access in place to allow us to register group scheme joiners and leavers ourselves?