



REQUEST FOR EXPRESSION OF INTEREST FOR THE PROVISION OF HEALTH INSURANCE SERVICES FOR LWIR STAFF (PREQUALIFICATION STAGE)

1. Introduction

Living Water International Rwanda (LWIR), an affiliate of Living Water International (LWI), is a Christian non-governmental organization that has been operating in Rwanda since 2007 to provide Water, Sanitation, and Hygiene (WASH) services. LWIR hereby invites qualified and experienced health insurance companies to submit Expressions of Interest (EOIs) for the provision of health insurance services to its personnel in Rwanda.

2. Scope of Services

The selected health insurance provider will be expected to provide comprehensive medical coverage for 18 employees and their 53 dependents. The number of beneficiaries may increase at any time during the contract period. The coverage should include, but not be limited to, the following:

- Inpatient and outpatient services.
- Laboratory tests, diagnostic, and imaging services.
- Emergency and maternity care.
- Chronic disease management.
- Specialist consultations and referrals.
- Prescription medication coverage.
- 24/7 customer service and claims processing.
- Provision of access to a network of recognized hospitals and clinics in Rwanda.
- Access to healthcare services within East Africa where applicable.

3. Eligibility Requirements

Interested insurance companies must meet the following minimum requirements:

1. Valid registration and licensing to operate as a health insurance provider in Rwanda.
2. Proven experience of at least five (5) years in providing health insurance services.
3. Demonstrated capacity to manage insurance claims efficiently and provide high-quality customer support.
4. Ability to provide comprehensive medical coverage and access to a wide network of healthcare service providers in Rwanda and East Africa.
5. Submission of relevant certifications, licenses, and references from previous clients.

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6. Compliance with all applicable tax policies and regulations in Rwanda.
7. Submission of a current list of partner hospitals, clinics, pharmacies, laboratories, and other healthcare facilities within Rwanda and, where applicable, across East Africa.
8. Evidence of financial stability and, where applicable, details of reinsurance arrangements or partnerships that support the company's ability to meet its obligations.

4. Evaluation Criteria

The submitted EOIs will be evaluated based on, but not limited to, the following criteria:

- Relevance of the company's experience and expertise in providing health insurance services.
- Experience in serving organizations of similar size and complexity.
- Scope and quality of the healthcare provider network, including hospitals, clinics, pharmacies, and laboratories.
- Technical capacity for claims management, customer support, and digital service delivery.
- Qualifications and experience of key personnel responsible for account management and customer service.
- Financial stability and adequacy of reinsurance arrangements.
- Quality and completeness of the submitted documentation.
- Coverage benefits, exclusions, and value-added services.
- Financial proposal and cost competitiveness (to be considered during the second stage when pre-qualified companies are invited to submit detailed quotations).

5. Submission Instructions

All submissions must include:

Technical Proposal

- Company profile.
- Description of health insurance services offered.
- Detailed benefit package and coverage options.
- Claims management procedures and customer support arrangements.
- List of partner hospitals, clinics, pharmacies, laboratories, and other healthcare facilities.
- Description of digital platforms and tools available for member services and claims management.
- References from current or previous clients.
- Copies of licenses, certifications, and other relevant regulatory approvals.

Financial Proposal

- Premium rates and pricing structure.
- Benefit limits and coverage details.
- Co-payment requirements, deductibles, and exclusions, if any.
- Any applicable terms and conditions.

- Proposed payment terms.

Supporting Documents

- Valid business registration certificate.
- Insurance operating license.
- Tax clearance certificate.
- Company profile.
- References and recommendation letters from previous clients.
- Evidence of financial stability and reinsurance arrangements where applicable.

Additional Requirements:

- All documents must be compiled into **ONE PDF file**.
- Submissions should be sent via email to: **LWIRProcurement@water.cc**
- The email subject line must read: **“Expression of Interest for Health Insurance Services for LWIR Staff.”**
- Deadline for submission: **June 23, 2026, at 17:00 (Rwanda Time)**.
- Late submissions will not be accepted.

6. Important Notes

- This invitation constitutes a prequalification process only and does not oblige LWIR to award any contract.
- Only prequalified companies will be contacted for further evaluation processes, including presentations and discussions of their proposed insurance packages at the Living Water International Rwanda office.
- LWIR reserves the right to accept or reject any submission without assigning any reason.
- All costs associated with the preparation and submission of the EOI shall be borne by the applicant.
- All inquiries or requests for clarification should be submitted exclusively via email to **LWIRProcurement@water.cc**

Hastings Banda
Country Director
Living Water International Rwanda

