



YO' CARE SOUTH SUDAN

Plot No 206, Along Antipas Pharma-Upper Nile University Road, 3rd Class Residential Area
P. O. Box 433 Juba – South Sudan | info@yocare.org | +211 924801000

REQUEST FOR QUOTATIONS (RFQ) – NATIONAL BIDDING

Procurement Reference No.: **YOCASS/Medical Insurance/002/2026**

Date of Issue: **21 May 2026**

Deadline for Submission: **29 May 2026, 4:00 PM (CAT)**

Procurement Title: Provision of Group Medical Insurance Cover for National Staff (Open to both National & International Providers.

Project: MOMENTUM Integrated Health Resilience (MIHR) - Yo' Care South Sudan.

Funding Source: IMA World Health / U.S. Department of State

Project Sub-agreement Number: **MIHR-Yo'Care-001**

JUBA, SOUTH SUDAN

21 MAY 2026





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1. INTRODUCTION

Yo' Care South Sudan (YOCASS), a national non-governmental organization dedicated to advancing health equity and strengthening community resilience, invites qualified and reputable insurance providers to submit sealed quotations for the provision of Group Medical Insurance Cover for its national staff in Juba and Rumbek.

YOCASS is currently implementing the MOMENTUM Integrated Health Resilience (MIHR) Project in Rumbek County, Lakes State, through a subaward agreement from Interchurch Medical Assistance, Inc. (IMA World Health), under the U.S. Government-funded MIHR program. The subagreement supports implementation of Maternal, Newborn, and Child Health (MNCH) lifesaving interventions in Rumbek Centre, South Sudan.

The proposed medical insurance scheme seeks to ensure accessible, quality, and affordable healthcare services for YOCASS employees while maintaining full compliance with YOCASS's People & Culture Policy Manual (2022), IMA World Health subaward requirements, and applicable U.S. Government mandatory compliance provisions.

2. ORGANIZATIONAL BACKGROUND

Yo' Care South Sudan is a nationally registered non-governmental organization committed to promoting healthier communities through equitable access to health, nutrition, WASH, and emergency response services across South Sudan.

Established on 6 December 2009, YOCASS implements a broad range of humanitarian and development programs in partnership with institutions including IMA World Health, NEAR (Network of Empowered Aid Response), USAID/PEPFAR, IntraHealth International, Irish Aid, GOAL South Sudan, and other international partners.

The organization is legally registered under the laws of the Republic of South Sudan (RRC Registration No. 3006) with operational presence in Central Equatoria, Jonglei, Lakes, Western Barh El Gazal, and Unity State.





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Under Sub-agreement Number MIHR-Yo'Care-001, YOCASS was subawarded by IMA World Health to implement lifesaving Maternal, Newborn, and Child Health (MNCH) interventions under the MOMENTUM Integrated Health Resilience (MIHR) Project in Rumbek County, Lakes State, South Sudan for implementation from 21 April 2026 to 30 September 2026.

The MIHR Project is a U.S. Government-funded global initiative designed to strengthen lifesaving maternal, newborn, and child health services in fragile settings, with support to health facilities and communities across multiple states in South Sudan, including Lakes State.

3. OBJECTIVE OF THE PROCUREMENT

The objective of this procurement is to identify and contract a qualified insurance provider capable of delivering a comprehensive, efficient, and cost-effective group medical insurance scheme for YOCASS national staff.

The selected provider shall ensure high-quality healthcare access, efficient claims administration, and compliance with donor regulations and financial accountability standards required by IMA World Health and the U.S. Government.

4. SCOPE OF SERVICES

The successful bidder shall provide a closed medical insurance scheme for YOCASS staff for an initial period of four (4) months effective 01 June 2026, with the possibility of renewal subject to satisfactory performance and funding availability.

The scope of services shall include, but not be limited to, the following:

4.1 Enrollment and Policy Administration

- Registration of beneficiaries and issuance of membership cards;
- Provision of digital access to policy information and benefits;
- Efficient and transparent claims processing mechanisms;
- Customer support services for staff inquiries and claims follow-up.

4.2 Healthcare Provider Network





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The insurer shall provide access to a broad network of accredited healthcare facilities within:

- South Sudan;
- Uganda; and
- Kenya.
- Egypt

Priority coverage locations shall include:

- Juba;
- Rumbek;
- Kampala;
- Nairobi;
- Cairo.

4.3 Medical Coverage

The proposed medical plan must meet or exceed the minimum coverage standards outlined under Section 6 of this RFQ.

4.4 Reporting Requirements

The selected insurer shall submit:

- Monthly utilization and claims reports to the YOCASS Finance and HR Departments; and
- A comprehensive end-of-contract performance report.

4.5 Compliance Obligations

All services and billing procedures must comply with applicable donor requirements under Prime Award No. 7200AA20CA00005, as flowed down to Sub-agreement No: MIHR-Yo'Care-001, including provisions relating to fraud prevention, anti-corruption, and abuse mitigation.

5. ELIGIBILITY CRITERIA





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This tender is open to:

- Registered insurance companies licensed to operate in South Sudan; and/or
- International insurance providers with an established operational presence or documented service delivery arrangements within South Sudan, Uganda, Kenya, and Egypt.

6. MINIMUM SCOPE OF MEDICAL COVER

The proposed insurance package must, at a minimum, include the following benefits. Bidders must clearly indicate all applicable limits, sub-limits, exclusions, deductibles, and co-payment arrangements.

Category	Minimum Required Benefits
A. Inpatient Services	Room and board; surgeon and physician fees; ICU services; operating theatre charges; laboratory and radiology services; prescribed medication; blood transfusion; dressings and consumables.
B. Outpatient Services	General and specialist consultations; laboratory investigations; diagnostic imaging including X-ray, ultrasound, and CT scan; prescribed medicines; routine medical check-ups and screening services.
C. Additional Health Benefits	Maternity care (normal and Caesarean delivery); antenatal and postnatal care; chronic disease management including HIV/AIDS, diabetes, hypertension, and asthma; oncology treatment including chemotherapy and radiotherapy; emergency dental treatment.
D. Pre-existing Conditions	Clear policy on waiting periods and conditions for coverage of pre-existing illnesses.
E. Geographic Coverage	Coverage within South Sudan, Uganda, and Kenya, including referral services for overseas specialized treatment where medically necessary.

7. STANDARD EXCLUSIONS





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Bidders must clearly state all exclusions applicable to the proposed scheme. The following may be excluded or provided with limited coverage:

- Cosmetic and reconstructive procedures;
- Fertility treatment and IVF;
- Routine dental and optical services;
- Hearing aids and optical appliances;
- Non-prescription medication, vitamins, and supplements;
- Non-work-related psychiatric or rehabilitation services;
- Medical evacuation and repatriation services;
- Treatment outside approved geographical coverage without prior authorization;
- Injuries arising from war, terrorism, riots, or civil unrest.

8. COVERAGE CATEGORIES AND ESTIMATED STAFF NUMBERS

Bidders are requested to provide premium quotations in United States Dollars (USD) for the following staff categories for the four-month coverage period (01 June – 30 September 2026).

Coverage Category	Estimated Number of Staff	4-Month Premium (USD)
Member Only	To be provided to successful bidder	To be completed by bidder
Member + Spouse	To be provided to successful bidder	To be completed by bidder
Member + Spouse + 1 Child	To be provided to successful bidder	To be completed by bidder
Member + Spouse + 2 Children	To be provided to successful bidder	To be completed by bidder
Member + Spouse + 3 Children	To be provided to successful bidder	To be completed by bidder
Member + Spouse + 4+ Children	To be provided to successful bidder	To be completed by bidder

Note: Children are defined as dependents up to 21 years of age, or up to 25 years if enrolled in full-time education.

9. MANDATORY DOCUMENTATION REQUIREMENTS





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Failure to submit any of the following documents shall result in automatic disqualification.

9.1 Legal and Financial Documentation

- Certificate of Incorporation or Business Registration;
- Valid Tax Clearance Certificate issued within the last three (3) months;
- Valid operating license from the relevant insurance regulatory authority;
- Audited financial statements for the last two (2) years;
- Bank reference letter and the last three (3) months bank statements.

9.2 Technical Capacity Documentation

- Company profile detailing relevant experience;
- Evidence of similar contracts with NGOs, UN agencies, or private institutions within South Sudan or East Africa;
- Signed copies of YOCASS and donor compliance policies including:
 - Supplier Code of Conduct;
 - Anti-Bribery Policy;
 - Safeguarding Policy; and
 - Protection from Sexual Exploitation and Abuse (PSEA) Code of Conduct.

9.3 Donor Compliance Requirements

- Signed declaration confirming compliance with applicable U.S. Government sanctions and anti-terrorism regulations;
- Signed affidavit confirming the bidder is not suspended, debarred, or otherwise prohibited from participating in U.S. Government-funded contracts.

10. QUOTATION AND SUBMISSION INSTRUCTIONS

10.1 Pricing

- Prices must be quoted in United States Dollars (USD);
- Prices must be inclusive of all applicable taxes and charges;





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- Quotations must remain valid for at least ninety (90) days from the submission deadline.

10.2 Credit Terms

Bidders are encouraged to propose a minimum credit period of thirty (30) days due to donor-linked payment cycles.

10.3 Submission Format

Interested bidders shall submit one (1) original sealed quotation clearly marked:

“TENDER: Provision of National Staff Medical Insurance Cover – RFQ No. YOCASS/Medical Insurance/003/2026. DO NOT OPEN BEFORE 05 JUNE 2026.”

10.4 Submission Address

Tender Committee

Yo' Care South Sudan
Plot No. 206, Munuki Block C
Along Antipas Pharma – Upper Nile University Road
Near Mom Clinic/Pharmacy, 3rd Class Residential Area
P.O. Box 433
Juba, South Sudan

10.5 Submission Deadline

All quotations must be submitted no later than:

29 May 2026 at 4:00 PM (Juba Time).

Late submissions and submissions sent by email shall not be accepted.

11. REQUESTS FOR CLARIFICATION

Any request for clarification regarding this RFQ must be submitted in writing via email to:





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yocare.southsudan@gmail.com

Deadline for clarification requests: **27 May 2026**

Responses to clarifications may be shared with all prospective bidders through appropriate communication channels, including the South Sudan NGO Forum where applicable.

12. EVALUATION CRITERIA

Evaluation shall be conducted in accordance with YOCASS procurement procedures and donor requirements based on the principle of Best Value for Money.

Stage 1: Mandatory Compliance (Pass/Fail)

Assessment of all required documentation listed under Section 9.

Stage 2: Technical Evaluation (Pass/Fail)

Assessment of responsiveness to the required medical coverage standards under Section 6.

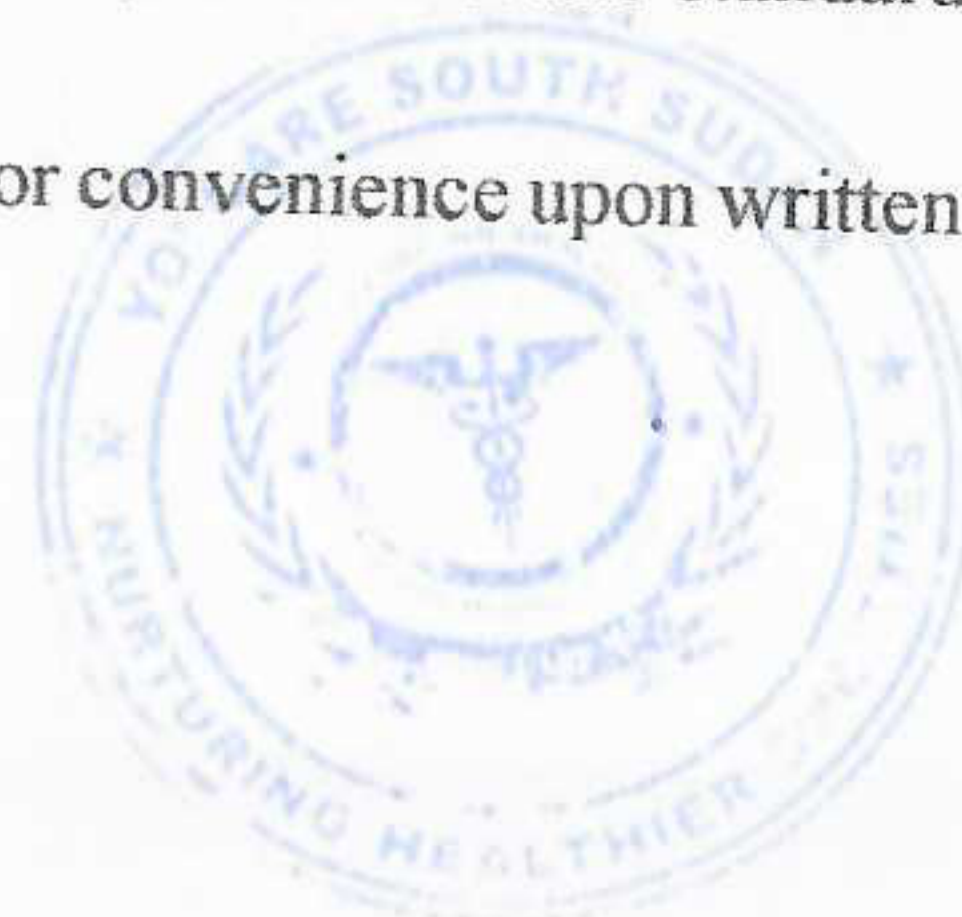
Stage 3: Financial Evaluation

Financial evaluation shall consider the lowest evaluated cost among technically compliant bidders, with emphasis on the most common staff categories:

- Member Only; and
- Member + Spouse + 2 Children.

13. CONTRACTUAL CONDITIONS

- The contract shall commence on 01 June 2026 for an initial duration of four (4) months;
- The successful bidder shall sign a Service Level Agreement (SLA) and YOCASS standard service contract within seven (7) days of award notification;
- YOCASS reserves the right to terminate the contract for cause or convenience upon written notice;





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- Payments shall be made through bank transfer upon receipt of accurate invoices and subject to availability of donor funds;
- Subcontracting of core insurance services shall not be permitted.

14. ETHICS, SAFEGUARDING, AND COMPLIANCE

YOCASS maintains a zero-tolerance policy against:

- Fraud;
- Corruption;
- Collusion;
- Sexual exploitation and abuse; and
- Any form of misconduct.

Any bidder found engaging in prohibited practices shall be disqualified and may be referred to relevant authorities, including donor agencies and regulatory institutions.

All bidders shall comply with applicable safeguarding, anti-corruption, anti-terrorism financing, and donor compliance obligations under the IMA-YOCASS subaward agreement and U.S. Government regulations.

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