IQ-26-006

Request for Proposals for

Provision of Medical Insurance Services for iMMAP Inc. Staff in Iraq

January 14th, 2026

Dear Sir/Madam,

You are invited to submit a proposal for iMMAP Inc. with the requirements mentioned herein. The purpose of this request for proposal (RFP) is to identify suitable provider to provide Medical Insurance Services for iMMAP Inc. Iraq staff.

iMMAP Inc. is an international non-governmental organization (INGO) that provides targeted Information Management (IM) support to partners responding to complex humanitarian and development challenges. For more than 17 years, iMMAP Inc. has promoted measurable change in people's lives through the core philosophy that better data leads to better decisions, which ultimately lead to better outcomes.

We anticipate that the bidder whose proposal suggests the best solution in response to the requirements set forth in this RFP will be selected by **March 5, 2026**.

We thank you in advance for your efforts and interest in iMMAP Inc.

1.0 INTRODUCTION

1.1 Background

iMMAP Inc. supports humanitarian actors to solve operational and strategic challenges. Our pioneering approach facilitates informed and effective emergency preparedness, humanitarian response, and development aid activities by enabling evidence-based decision-making for UN agencies, humanitarian cluster/sector leads, NGOs, and government operations.

1.2 Scope of Services

iMMAP Inc. invites bidders to provide Medical Insurance Services for its staff in Iraq.

2.0 ADMINISTRATIVE INFORMATION

2.1 Expected Time Period for Framework Agreement

March 9th, 2026 – March 8th, 2027

2.2 RFP Coordinator

Written questions must be directed, via email, to **amahdi@immap.org.**

2.3 Proposer Inquiries

iMMAP Inc. will consider written proposer inquiries regarding RFP requirements or Scope of Services before the date specified in the Calendar of Events. iMMAP Inc. reserves the right to modify the RFP should a change be identified that is in the best interest of iMMAP Inc.

To be considered, written inquiries and requests for clarification of the content of this RFP must be received via e-mail at **amahdi@immap.org** on or before **January 22, 2026**, as specified in the Calendar of Events. Any and all questions directed to the RFP Coordinator will be deemed to require an official response. Official responses to each of the questions presented by the proposers will be sent via email to all proposers by the date specified in the calendar of events.

Only **the RFP Coordinator** has the authority to officially respond to a proposer's questions on behalf of iMMAP Inc. Any communications from any other individuals are not binding to iMMAP Inc.

2.4 Calendar of Events

Event	**Date**
Release RFP	**January 18, 2026**
Deadline for receiving proposer inquiries	**January 22, 2026**
Responses to proposer inquiries due	**January 25, 2026**
Proposal submission deadline	**February 10, 2026**
Announce award of "Successful Proposer"	**March 5, 2026**
Execute Contract	**March 9, 2026**

NOTE: iMMAP Inc. reserves the right to amend and/or change this calendar of events/schedule of RFP activities as it deems necessary.

3.0 PROPOSAL INFORMATION

3.1 Proposal Response Location

Iraq

3.2 Desirable Qualifications of Proposer

- The bidder must be an Iraq-based company registered with the Insurance Regulatory Authority for the current year.
- The bidder must have the necessary Workmen, tools, & equipment for the provision of insurance service.
- The bidder must have high customer service support, flexibility, and responsiveness to clients' requests.

3.3 RFP Addenda

iMMAP Inc. reserves the right to change the calendar of events or revise any part of the RFP by issuing an addendum to the RFP at any time.

3.4 Proposal Rejection

Issuance of this RFP in no way constitutes a commitment by iMMAP Inc. to award a Contract. iMMAP Inc. reserves the right to accept or reject, in whole or part, all proposals submitted and/or cancel this announcement.

3.5 Withdrawal and Re-submission of Proposal

A proposer may withdraw a proposal that has been submitted at any time up to the date and time the proposal is due. To accomplish this, a written request signed by the authorized representative of the proposer must be submitted to the RFP Coordinator.

3.6 Cost of Preparing Proposals

iMMAP Inc. is not liable for any costs incurred by prospective proposers prior to issuance of or entering into a Contract. Costs associated with developing the proposal and any other expenses incurred by the proposer in responding to this RFP are entirely the responsibility of the proposer and shall not be reimbursed in any manner by iMMAP Inc.

3.7 Errors and Omissions in Proposal

iMMAP Inc. will not be liable for any errors in proposals and reserves the right to make corrections or amendments due to minor errors identified in proposals. iMMAP Inc, at its option, has the right to request clarification or additional information from the proposer.

3.8 Contract Award and Execution

iMMAP Inc. reserves the right to enter into a Contract without further discussion of the proposal submitted based on the initial offer received. iMMAP Inc. reserves the right to Contract for all or a partial list of services offered in the proposal.

The RFP and proposal of the selected proposer will become part of any Contract between the selected proposer and iMMAP Inc.

If the Contract negotiation period exceeds 14 calendar days or if the selected proposer fails to sign the final Contract within 5 business days of delivery of it, iMMAP Inc. may elect to cancel the Contract and award the Contract to the next-highest-ranked proposer.

4.0 RESPONSE INSTRUCTIONS

4.1 Proposal Submission

Proposal submission must be received via emails directed to the following email(s):

1. **amahdi@immap.org**
2. **iali2@immap.org**

The proposals must be received in **two separate files, requiring suppliers to submit the technical details and financial proposals separately.**

The proposals shall be received on or before **February 10, 2026**, the date specified in the aforementioned Calendar of Events.

It is solely the responsibility of each proposer to assure that their proposal is received prior to the deadline for submission. Proposals received after the submission deadline will not be considered.

4.2 Certification Statement

The proposer must sign and stamp and submit the RFP and its annexes.

4.3 Proposal Format

The proposer should submit a proposal as specified in ANNEX I which shall include enough information to satisfy evaluators that the proposer has the appropriate experience and qualifications to provide Medical Insurance services as described herein.

5.0 EVALUATION AND SELECTION

5.1 Evaluation Team

The evaluation of proposals will be accomplished by an evaluation team, to be designated by iMMAP Inc, which will determine the proposal most advantageous to iMMAP Inc.

5.2 Administrative and Mandatory Screening

All proposals will be reviewed to determine compliance with administrative and mandatory requirements as specified in the RFP. Proposals found not to be in compliance will be rejected from further consideration. Risk mitigation procedures should also be provided. iMMAP Inc. takes very seriously duty-of-care obligations and compliance with the principles of 'do no harm'.

5.3 Evaluation and Review

The purpose of the RFP process is to secure the contractor most capable of providing the services specified in this document. Selection of the contractor will be made solely on the basis of the most responsive proposal submitted by a qualified proposer that satisfies all services and products described in this RFP. iMMAP Inc. reserves the right to award a Contract based upon initial offers received. Proposals submitted should follow the format in ANNEX II.

The criteria for the evaluation process will be weighted as follows:

70____% Technical 30______% Financial

100% total

5.3.1 Technical Proposal:

The technical proposal shall be prepared with the following included.

#	Description	Status
1	Annex I (Signed and Stamped)	Compulsory
2	Annex II (Signed and Stamped)	Compulsory
3	Annex III - Vendor Bank Account Information (Signed and Stamped)	Compulsory
4	Annex IV – Financial Proposal (Signed and Stamped)	Compulsory
5	Most recent copy of valid company registration in the Federal Iraq/Kurdistan Region	Compulsory
6	Most recent copy of valid company tax clearance in the Federal Iraq/Kurdistan Region	Compulsory
7	Copies of Company Director(s) & Owner Passport or ID	Compulsory
8	Network coverage list	Compulsory
9	List of medical benefits	Compulsory
10	List of medical exclusions	Compulsory
11	Organizational Portfolio/Company profile	Compulsory

5.3.2 Technical Proposal Evaluation

<table>
<tr><th>#</th><th>Criteria</th><th>Weight</th></tr>
<tr><td>1</td><td>Adherence to the RFP requirements
Access to Work in the Designated Location
• The bidder must have access to operate in the specified areas within the Republic of Iraq including KRI.
Network Coverage Strength
• The network must cover all designated locations within the Republic of Iraq, including but not limited to Basra, Baghdad, Anbar, Kirkuk, Mosul, Erbil, Sulaymaniyah, and Duhok.
• Ensure full network coverage in each location, particularly in hospitals, laboratories, and pharmacies.
• A minimum of one network must be available for each location.
Dedicated Focal Point with Medical Background
• The bidder should be capable of providing a dedicated focal point preferably with a medical background to manage the iMMAP Inc. account.
Medical Coverage Service
• The bidder must commit to providing the compulsory medical coverage service.
Complaint Management System
• The bidder should have a complaint management system in place, including:
o A dedicated focal point for handling complaints.
o Phone and email hotlines.
o A response time within 24 hours.
Annual Limit Amount
• Specify the annual limit amount per person per year.</td><td>Pass or Fail</td></tr>
<tr><td></td><td>Does your company confirm that no copayment, co-insurance, or contribution of any kind shall be required from iMMAP Inc. employees or their eligible dependents for services covered under this medical insurance policy (i.e., 100% of covered medical costs shall be borne by the insurer and/or iMMAP Inc., with employee contribution = 0%)?</td><td>Pass or Fail</td></tr>
</table>

2	Former experience with UN Agencies, INGOs, and/or International Companies in the last 5 years, at least 3 references *Marking modality:* *Bidder meeting criteria requirement will be awarded 20 marks; bidder not meeting criteria requirement will be awarded 0.*	20 marks
3	Claim reimbursement timeline (In working days) *Marking modality:* *(Shortest claim reimbursement timeline/Claim reimbursement timeline being assessed) X 30*	30 marks
4	Annual limit PPPY *Marking modality:* *(Highest annual limit PPPY/Annual limit PPPY being assessed) X 20*	20 marks

5.3.3 Financial Proposal

To be submitted as a separate file. Bidders are required to fill in Annex V.
Marking modality of the Technically Acceptable Lowest Price:
(Cheapest total package price/total package price being assessed) X 30

5.4 Announcement of Contractor

The RFP Coordinator will notify the successful proposer and proceed to negotiate terms for final Contract.

6. Specific Requirements

Staff Medical Insurance Services should cover below at minimum:

- **Inpatient medical treatment**
    1. In-patient Accommodation Charges (private standard room)
    2. Doctor's (Physician, Surgeon & Anesthetist) fees
    3. ICU/HD
    4. U and theatre charges
    5. Drugs / Medicine, Dressings and Internal Surgical Appliances
    6. Pathology, X-Ray, Ultrasound, ECG and Computerized Tomography, MRI scans
    7. Radiography and Chemotherapy
    8. In-patient physiotherapy
    9. Day Care Surgery
    10. Hospital accommodation of accompanying parent guardian for hospitalized minors (state age limit)
    11. Post hospitalizations benefit (state limit)
    12. Chronic, pre-existing and HIV/AIDS conditions cover (state limit)
    13. Maternity (childbirth)
    14. Maternity complications (post-delivery)
    15. Neonatal care (incubator, phototherapy, Congenital conditions, Prematurity)
    16. Accident
    17. Organ transplants
    18. External Medical appliances
    19. Prosthesis
    20. Cancer and Multiple-Sclerosis Treatments
    21. Exgratia for uncovered cases

- **Outpatient medical treatment**
    1. Health Check-ups (insured, dependents) insurance company to provide a list of service providers (no prior approval from insurance company)
    2. Routine outpatient consultation
    3. Diagnostic Laboratory and Radiology services
    4. Prescribed physiotherapy, prescribed medicine and dressings
    5. Congenital conditions
    6. Vaccines/ Immunization (state limits)
    7. Ambulance Emergency Services
    8. Antenatal and post-natal care
    9. Chronic, Pre-existing conditions, cancer, diabetes & HIV/AIDS etc.
    10. The Wellness Clinic medical check-up (state limits)

- Dental (state limits).
- Optical (state limits).
- Vitamins and supplements, and tests (state limits).
- COVID-19 and all related treatments and PCR test, if available.
- Preferred to have an agreement with hospitals and clinics in Kurdistan Region and Iraq for direct billing settlement.
- Provide staff with a medical card for direct billing.
- An overview of how the services are covered.
- Indicate various limits and premiums on the offer.
- Provide details on Claim and Reimbursement Procedures by describing the way the claims administration and the refund system will be handled and describe the refund time expected per client. As a minimum, please describe the refund system and maximum refund time expected per client.
- Provide details on Complaint management: how the company (Not the TPA) will manage complaints (i.e. establishing a hotline, focal point etc.)
- Demonstrated maximum annual limit per person per year
- Present your full network per each location (lot) by listing at least:
    - All the contracted Hospitals/ Diagnostic Centers per location (lot)
    - All the contracted Laboratories, Medical Care or Service Centers per location (lot)
    - All the contracted doctors per location (lot)
    - All the contracted pharmacies per location (lot)