

TERMS OF REFERENCE

Private Health Insurance and Telemedicine: A Post-Covid Moonshot for Africa?

Project number & title: 124347 - Insurance & Risk Financing Facility

Expected duration: 15 July 2021 – 30 September 2021 (estimated 30 days)

A. Background

The United Nations Development Programme (UNDP) is a global organization with 17,000 staff working in approximately 170 offices globally towards supporting governments in developing strong policies, institutions, and partnerships to achieve the 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals.

UNDP is the knowledge frontier organization for sustainable development in the UN Development System and serves as the integrator for collective action to realize the Sustainable Development Goals (SDGs). UNDP's policy work carried out at HQ, Regional and Country Office levels forms a contiguous spectrum of deep local knowledge to cutting-edge global perspectives and advocacy. In this context, UNDP invests in the Global Policy Network (GPN), a network of field-based and global technical expertise across a wide range of knowledge domains and in support of the signature solutions and organizational capabilities envisioned in the Strategic Plan.

Within the GPN, the Bureau for Policy and Programme Support (BPPS) has the responsibility for developing all relevant policy and guidance to support the results of UNDP's Strategic Plan. BPPS's staff provides technical advice to Country Offices; advocates for UNDP corporate messages, represents UNDP at multi-stakeholder fora including public-private dialogues, government and civil society dialogues, and engages in UN inter-agency coordination in specific thematic areas. BPPS works closely with UNDP's Crisis Bureau (CB) to support emergency and crisis response. BPPS ensures that issues of risk are fully integrated into UNDP's development programmes. BPPS assists UNDP and partners to achieve higher quality development results through an integrated approach that links results-based management and performance monitoring with more effective and new ways of working. BPPS supports UNDP and partners to be more innovative, knowledge and data driven including in its programme support efforts.

Finance Sector Hub

In order to streamline its financial and investment engagement, UNDP launched the Finance Sector Hub, a finance and innovation platform, that draws on a critical mass of UNDP expertise, initiatives, and partnerships to support the mobilization and leveraging of resources for the SDGs and lead the implementation of the new UNDP private sector strategy and other initiatives. The Hub is an integral part of both the Bureau for Policy and Programme Support (BPPS) and the Bureau of External Relations and Advocacy (BERA), as well as part of the GPN. The Hub serves as a connector, broker and global coordinator among internal and external actors; curates and manages UNDP's catalogue of service offers on SDG financing to governments, investors and companies, via the COs, to significantly enhance the scale and

UNDP's Work on Insurance and Risk Financing

The collaboration between the insurance industry and the development sector has grown significantly over the last five years. Key initiatives, such as the Insurance Development Forum, InsuResilience Global

Partnership and the Ocean Risk and Resilience Action Alliance, have evolved into significant policy and standard setting partnerships, bringing together countries, the development sector, and the private and mutual/cooperative sectors of industry. Increasingly, these partnerships are moving beyond policy to programming, with a strong focus on not only delivering insurance and risk financing solutions to countries and communities, but also on long-term transformational change of insurance markets.

UNDP's growing work in this space has led to the creation of the Insurance and Risk Finance Facility (IRFF), a flagship initiative dedicated to supporting UNDP Country Offices and country partners worldwide, within the newly created Finance Sector Hub. This work covers a range of critical areas where insurance and risk transfer solutions and collaboration with the industry can add significantly to achieving and delivering on the Sustainable Development Goals (SDGs.)

Covering inclusive insurance, sovereign risk financing, insurance investments, natural capital, health, SME development and more, UNDP's work will look to not only develop and deliver insurance solutions together with countries and communities, it will also look to work with partners to transform insurance markets, working on legislation, regulation and institutional capacity.

B. The Purpose of this Research

The purpose of this research brief is to examine the potential for using the impact of COVID to rethink some of our seemingly most intractable vulnerabilities. In this case, the examination will focus on the 400 million plus people living in sub-Saharan Africa¹ that do not have access to adequate healthcare and, in particular, what can the private, mutual and cooperative insurance industry have to offer through a massive increase in the use of telemedicine. The brief will therefore outline some of the current health and insurance landscape across the region. It will then go on to examine the potential for a notable increase in the utilisation of both private/mutual insurance and telemedicine to build health resilience across the continent – it will do this by outlining a 'moonshot,' imagining what could be done through a scaled adoption of private/mutual insurance in sub-Saharan Africa, with a focus on scaling telemedicine. It will then examine the challenges and opportunities of an increase of private insurance and telemedicine, as well as articulate the costs of such an ambitious venture. Finally, partly through the use of examples of how the response to COVID is changing how both health and the insurance sector operate in sub-Saharan Africa, the briefing paper will articulate some clear indications of challenges, trends and opportunities that government, development and insurance sector can consider in order to scale universal health coverage through private insurance and expansion of telemedicine services.

Further development work prepared by UNDP will be shared with the successful research team. In the meantime, candidates are suggested to examine this article that outlined some of the basic ideas behind and within the moonshot: <https://www.undp.org/blogs/chance-universal-healthcare-sub-saharan-africa>²

¹ According to the WHO, 408.6 million people do not have access to universal health coverage. <https://www.who.int/data/gho/data/major-themes/universal-health-coverage-major>

² The research work must also consider a critical set of mainstreamed themes throughout: how this work relates to the Sustainable Development Goals (SDGs); how it could relate to the InsuResilience Vision 2025 targets; and finally, how it relates to issues of gender and women's empowerment.

C. Scope of Work

The overall approach will be framed through the lens of delivering a report outlining a “moonshot” where private insurance can play a pivotal role in improving health care access (particularly through a significant increase in the use of telemedicine) and outcomes for the hundreds of millions of people in Sub-Saharan Africa who are not currently covered.

The following are the component parts of this research.

- A. Devise a Research Plan and Inception Report: Provide a roadmap of the report from start to finish. Include in this inception report the following:
 - a. An Outline of the report table of contents, building out of the notes articulated in ‘the purpose of this research’ above.
 - b. An outline of the methodology, including interviewees who will be consulted.
- B. Research, develop and write the Final Report. This will include the following:
 - c. Broadly following the structure outlined in ‘The Purpose’ and as outlined in detail by the inception report, prepare a full briefing paper, following feedback from the IRFF team. This should include the research-backed draft of the report, which should be frequently supported by 8 -10 graphics and/or charts to visually convey the information in the report.
 - d. Undertake at least two full rounds of peer review of the final piece of work, which at all times will include the UNDP IRFF team. (See below in deliverables for more details.)
 - e. Note that final design and layout will be prepared by UNDP, including the finalised graphics.

1. Expected outputs and deliverables

Report details

- Type of Product: Technical Paper/Report, running to about 16 pages of printed text, approximately 20 pages inclusive of cover. (Wordcount between 5,000 and 7,500 words.)
- Target Audience: Policy Decision-makers, especially in government and the development sector, donors, healthcare financing specialists and the insurance sector.
- Desired Impact: To catalyse a conversation on how private insurance and digital-based technologies can improve health outcomes and accelerate access to healthcare in sub-Saharan Africa. This brief is designed as a framing piece for this issue.

No	Deliverables	Estimated Duration to Complete (shared across the expert team)	Target Due Date	Review and Approvals Required
1	Detailed workplan and timeline; Inception Report including proposed table of contents, detailed methodology and outline of emerging themes from literature review	5 days	Within 10 days of signing of the contract	Jan Kellett (IRFF Team lead)
2	<p>Technical Paper (maximum 7,500 words excluding annexes) following a structure similar to the one proposed above (final outline to be approved during the first deliverable phase in agreement with the UNDP Project Manager and institution)</p> <p>Please consider the following stages when proposing the work:</p> <ul style="list-style-type: none"> • The first draft of the final report will be shared with the Insurance and Risk Finance Facility team to review and provide commentary • Following revisions to the commentary, a 2nd revised version of the report will then be presented to a wider breadth of internal UNDP and external colleagues from relevant institutions for a formal review process • Following the formal review process, the research group will address the comments in a 3rd and final version of the report which will then be sent for copyediting. Please note there are 2 rounds of revisions in total. • Included with the technical paper should be a conceptualization of 8-10 graphic images that could help better illustrate key points in the text³. 	25 days	As agreed, and set forth in the inception report	Jan Kellett (IRFF Team lead)
3	Final report to be prepared in a professional presentation following the final round of revisions (layout and printing costs are not expected to be borne by this contract)			

2. Intellectual Property

³ These images will be developed by a graphic design firm but the Institution's input on the conceptualization will be critical in conveying the key messages to readers.

All information and production of report to the assignments as well as outputs produced under this contract shall remain the property of the UNDP who shall have exclusive rights over their use. The products shall not be disclosed to the public nor used in whatever format without written permission of UNDP in line with the national and International Copyright Laws applicable

3. Institutional Arrangements:

The consultants will work under the overall guidance of the Insurance and Risk Finance project, UNDP Geneva.

Fortnightly reporting will be required, and each deliverable shall be presented to Jan Kellett for review and approval.

4. Duration of Assignment, Duty Station and expected Places of travel

Duration

The assignment is estimated to commence 15 July 2021 and expected to be completed by 30 September 2021.

Duty Station

The successful research-team will be home-based and shall set-up a schedule to engage with the project team through video conference or other remote communication tools.

5. Required Skills and Expertise:

Expertise of the Firm

- Minimum 3 years of previous working experience in sustainable development, with focus on Africa.
- Experience in the area of Insurance for development.
- Documented track record of delivering high-quality research, and reports on time and on budget is required.
- Experience working with UN agencies or other development agencies is desirable.

Key Personnel

The team may comprise of **2 to 3 key expert(s)** to cover the various topics under this assignment. Each should have the following qualifications:

Academic Qualifications:

- Master's degree or higher in any fields relevant to the topics below:
 1. Financing of healthcare, including legislation, and policies, especially in Sub-Saharan Africa
 2. The political, regulatory and social landscape of healthcare in Sub-Saharan Africa
 3. The governance and distribution of private insurance in Sub-Saharan Africa, especially related to healthcare and telemedicine.

Work Experience

Lead

- At least 10 years of relevant experience in any of the areas listed above is required.
- Strong understanding of the public and private health insurance landscape in Africa and experience in drafting reports on insurance, especially in the field of healthcare, is a must.
- Experience conceptualizing key themes into visual graphics (graphic design will be outsourced to a specialist firm, this is solely for concept development) is an asset

Support

- At least 5 years of relevant experience in any of the areas listed above is required.
- Strong understanding of the public and private health insurance landscape in Africa and experience in insurance analysis, especially in the field of healthcare, is a must/asset.
- Experience conceptualizing key themes into visual graphics (graphic design will be outsourced to a specialist firm, this is solely for concept development) is an asset

Language Requirement

- Excellent writing skills in English.

Competencies

In addition to the required skills and experience above, all experts must possess the following competencies:

- Functional competencies
 1. Strong analytical skills, including ability to quickly assess a diverse range of information with a discerning sense for quality of data; and
 2. Good mastery of information technology required for organized presentation of information.
 3. Development and Operational Effectiveness
 4. Ability to work under pressure, multi-tasking skills; and
 5. Availability to conduct required analysis within the agreed timelines.

6. Criteria for Assessment of Proposal

A combined matrix evaluation of Technical 70% and Financial 30% will be undertaken. Technical evaluation will be based on the expertise of the firm and the key personnel.

Technical Evaluation –70% (max. 110 points)

- Expertise of the Firm – 20%

- Minimum 3 years of previous working experience in sustainable development with focus on Africa; (5pts)
 - Experience in the area of Insurance for development; (3pts)
 - Documented track record of delivering high-quality research, and reports on time and on budget (5pts)
 - Experience working with UN agencies or other development agencies is desirable; (2pts)
 - A brief description of recent experience in similar assignments (5pts)
- Key Personnel – Lead 35%
 - Master's degree or higher in any fields relevant to the topics stated above: (10pts)
 - At least 10 years of relevant experience in any of the areas listed above is required. (10pts)
 - Strong understanding of the public and private health insurance landscape in Africa and experience in drafting reports on insurance, especially in the field of healthcare. (15pts)
 - Experience conceptualizing key themes into visual graphics (graphic design will be outsourced to a specialist firm, this is solely for concept development) is an asset (10pts)
 - Strong analytical skills, including ability to quickly assess a diverse range of information with a discerning sense for quality of data; (5pts)
 - Key Personnel – Support 15%
 - Master's degree or higher in any fields relevant to the topics stated above: (10pts)
 - At least 5 years of relevant experience in any of the areas listed above is required. (10pts)
 - Strong understanding of the public and private health insurance landscape in Africa and experience in drafting reports on insurance, especially in the field of healthcare. (15pts)
 - Strong analytical skills, including ability to quickly assess a diverse range of information with a discerning sense for quality of data; (5pts)

Only those obtaining 70% (77 points out of a maximum of 110 points) aggregate score in the Technical Evaluation will be considered for Financial Evaluation

Financial Evaluation (30%)

Financial Evaluation will be computed as a ratio of the proposal's offer to the lower price amongst the technically responsive offers

7. Required documents for submission:

1. Profile of Company/Institute, with reference list
2. Proposed 1-page outline for carrying out the assignment;
3. CVs of key experts indicating relevant projects and relevant experience as per the table above;
4. Lump sum financial offer expressed in USD for international companies; VAT expressed separately. The company shall provide breakdown of costs in Annex 2.

8. TERMS AND CONDITIONS FOR PROVISION OF SERVICES

Products submission:

- Timeframe
 - The assignment is expected to start on 15 July 2021 after signing the contract. Assignment shall be completed by 30 September 2021, and deliverables submitted by deadlines mentioned

- Reporting
 - The Contractor shall report to the UNDP Project Manager. The detailed work plan and timescale of activities will be agreed with the selected contractor, upon finalization of the procurement process.
- Communication
 - The contractor shall ensure quality and timely delivery of the expected results and will regularly inform the UNDP Project Manager of the progress and the expected result, as well as any obstacles that might occur. The contractor shall undertake all technically justified corrective actions for finalization of the products based on the comments and suggestions provided by the UNDP.
- Logistical support
 - The contractor shall be responsible for provision of all effective and efficient logistical support for the assignment