

Appendix D: Performance Criteria

EVALUATION CRITERIA

THE CONTRACT SHALL BE AWARDED TO THE MOST ECONOMICALLY ADVANTAGEOUS BID. THIS IS NOT NECESSARILY THE LOWEST-PRICED BID. THE AWARD SHALL BE DETERMINED BASED ON THE FOLLOWING CRITERIA AND WEIGHTINGS:

Criteria	Weighting	Points
	100%	0-5
Customer Service and Support	15	
Scope of Services	10	
Reliability and Claims Settlement	15	
Network of providers	10	
Health Insurance Cost	50	
TOTAL	100	

A maximum of 5 points can be earned per category. These points are weighted.

Points are awarded as follows:

Customer Service and Support

Reliable customer service and support are particularly important when processing pre-authorization requests

Response to emails regarding pre-authorization within 30 minutes – 5 points

Response to emails regarding pre-authorization within 45 minutes – 4 points

Response to emails regarding pre-authorization within 1 hour – 3 points

Response to emails regarding pre-authorization within 1.5 hours – 4 points

Responding to emails regarding pre-authorization within more than 2 hours – 1 point

Scope of Coverage

A more comprehensive scope of coverage regarding coverage limits for inpatient and outpatient treatments plays a very significant role in selecting suitable insurance coverage

Inclusion of chronic conditions in inpatient insurance coverage up to 600,000 Kes/3,937 euros – 5 points



Inclusion of chronic conditions in inpatient insurance coverage up to 500,000 KES / 3,280 EUR - 4 points

Inclusion of chronic conditions in inpatient insurance coverage up to 450,000 KES / 2,952 EUR - 3 points

Inclusion of chronic conditions in inpatient insurance coverage up to 400,000 KES/2,624 EUR - 2 points

Inclusion of chronic conditions in inpatient insurance coverage of less than 400,000 KES/2,624 EUR - 1 point

Reliability and Claims Settlement

Efficient claims processing refers to the insurer's ability to receive, review, approve, and settle claims accurately, quickly, and with minimal administrative burden for both the employer and the employees. In this context, not only speed but also transparency, consistency, and user-friendliness are evaluated

Correct resolution of the issue within 1 hour → 5 points

Correct resolution of the issue within 3 hours → 4 points

Correct resolution of the issue within 8 hours → 3 points

Resolution within 24 hours → 2 points

Processing within 48 hours → 1 point

No timely processing → 0 points

Provider Network and Accessibility

This ensures that employees have easy access to high-quality medical care when needed.

At least 10 top-tier hospitals in Nairobi - 5 points

At least 9 top-tier hospitals in Nairobi - 4 points

At least 8 top-tier hospitals in Nairobi - 3 points

At least 7 top-tier hospitals in Nairobi - 2 points

At least 6 top-tier hospitals in Nairobi - 1 point

Fewer than 6 top-tier hospitals in Nairobi - 0 points



Rating scale (1-5)

Score	Grade	Description
5	Excellent	Fully meets or exceeds expectations; comprehensive, with no significant gaps
4	Good	Largely meets expectations; a few minor shortcomings, but a strong overall offering
3	Average	Meets the basic requirements; some noticeable gaps
2	Below Average	Meets the requirements only partially; several gaps or limitations
1	Poor	Does not meet expectations; significant defects or insufficient

Price

A total of 5 points can be earned for price. The bid with the lowest price receives the full 5 points. All other bids are linearly interpolated such that the ratio between the lowest price and the bid price is multiplied by the maximum possible score (5); the following formula applies:

Lowest price / Bidder's price × 5 = maximum possible score.