



REQUEST FOR PROPOSAL (RFP)

Employee Health Management Organization (HMO)

Insurance Benefits for IPA Philippines

RFP No. IPA-PH-RFP-HMO-2026-01

Issue Date: April 6, 2026

Proposal Deadline: April 13, 2026, 5:00 PM (GMT+8)

Issuing Office:

Innovations for Poverty Action - Philippines
Unit 7B Belvedere Tower, San Miguel Avenue
Ortigas, Pasig City, Philippines

WARNING: Prospective Offerors who have received this document from a source other than from IPA Philippines should immediately contact PH_proposals@poverty-action.org and provide their name and mailing address in order that amendments to the RFP or other communications can be sent directly to them. Any prospective Offeror who fails to register their interest assumes complete responsibility in the event that they do not receive communications prior to the closing date. Any amendments to this solicitation will be issued **via email to all registered bidders**.

SYNOPSIS OF THE RFP

RFP No.	IPA-PH-RFP-HMO-2026-01
Issue Date	April 6, 2026
Title	Employee Health Management Organization (HMO) Insurance Benefits
Issuing Office	Innovations for Poverty Action - Philippines, Unit 7B Belvedere Tower, San Miguel Avenue, Ortigas, Pasig City
Bidders' Conference	Not applicable for this solicitation
Deadline for Receipt of Questions	April 8, 2026, 5:00 PM (GMT+8)
Point of Contact of Questions	PH_proposals@poverty-action.org
Deadline for Receipt of Proposals	April 13, 2026, 5:00 PM (GMT+8)
Proposal Submission Address	Email to: PH_proposals@poverty-action.org Subject line must include: IPA-PH-RFP-HMO-2026-01 - [Company Name]
Anticipated Award Type	Firm Fixed Price Service Agreement (3-year term)
Basis for Award	Best value to IPA using a combination of technical and cost factors
Estimated Enrollment	27 employees (dependent coverage available at additional cost)

Contents

1. Introduction and Purpose	4
1.1 Purpose	4
1.2 Issuing Office.....	4
1.3 Type of Award Anticipated.....	4
2. General Instructions to Offerors	4
2.1 General Instructions	4
2.2 Proposal Cover Letter.....	4
2.3 Questions Regarding the RFP	5
3. Instructions for the Preparation of Technical Proposals.....	5
3.1 Scope of Work / Technical Specifications	5
3.2 Mandatory Coverage Requirements (Pass/Fail)	5
3.3 Preferred Coverage (Scored).....	6
4. Instructions for the Preparation of Cost/Price Proposals	6
4.1 Cost/Price Proposals	6
5. Basis of Award	6
5.1 Evaluation Criteria	6
5.2 Proposal Submission Format.....	7
5.3 Best Value Determination	7
5.4 Responsibility Determination	7
5.5 Additional Due Diligence.....	7
5.6 Bidders' Presentations	8
6. Anticipated Post-Award Deliverables	8
7. Inspection & Acceptance.....	8
8. Compliance with Terms and Conditions	8
9. Procurement Ethics.....	8
10. Attachments	8
10.1 Scope of Work / Technical Specifications	8
10.2 Proposal Cover Letter Template	8
10.3 Price Schedule Template.....	10
10.4 Past Performance Form.....	10
10.5 Mandatory Requirements Compliance Checklist.....	10
10.6 Terms and Conditions.....	12

1. Introduction and Purpose

1.1 Purpose

Innovations for Poverty Action (IPA) Philippines invites qualified Health Management Organization (HMO) providers to submit proposals to supply and deliver comprehensive health insurance coverage for IPA Philippines employees in support of program implementation.

IPA is a research and policy nonprofit organization that works to create and share evidence about what works to reduce poverty around the world. IPA Philippines currently employs 27 local staff members based primarily in Metro Manila with occasional field deployments to regional areas.

Estimated Enrollment: 27 local staff members. Budget ceiling for new plan is PHP 30,000 per employee per year. Dependent coverage will be considered based on the premium rates quoted by offerors.

1.2 Issuing Office

The Issuing Office and Contact Person noted in the above synopsis is the sole point of contact at IPA for purposes of this RFP. Any prospective offeror who fails to register their interest with this office assumes complete responsibility in the event that they do not receive direct communications (amendments, answers to questions, etc.) prior to the closing date.

1.3 Type of Award Anticipated

IPA anticipates awarding a Firm Fixed Price Service Agreement for a term of three (3) years, with quarterly service delivery reviews. A Firm Fixed Price Service Agreement is an award for a total firm fixed annual premium for the provision of specific HMO coverage and services, and is not adjusted if the actual utilization is higher or lower than anticipated. Offerors are expected to include all costs into their total proposed annual premium per employee.

This award type is subject to change during the course of negotiations.

2. General Instructions to Offerors

2.1 General Instructions

"Offeror", "Service Provider", and/or "Bidder" means a firm proposing the work under this RFP. "Offer" and/or "Proposal" means the package of documents the firm submits to propose the work.

Offerors wishing to respond to this RFP must submit proposals, in English, in accordance with the following instructions. Offerors are required to review all instructions and specifications contained in this RFP. Failure to do so will be at the Offeror's risk. If the solicitation is amended, then all terms and conditions not modified in the amendment shall remain unchanged.

Issuance of this RFP in no way obligates IPA to award a service agreement. Offerors will not be reimbursed for any costs associated with the preparation or submission of their proposal. IPA shall in no case be responsible or liable for these costs.

Proposals are due no later than April 10, 2026, 5:00 PM (GMT+8), to be submitted via email to PH_proposals@poverty-action.org. The subject line must include the RFP number and company name (e.g., "IPA-PH-RFP-HMO-2026-01 - [Company Name]"). Technical and cost proposals may be submitted in a single email with separate attachments. Late offers will be rejected except under extraordinary circumstances at IPA's discretion.

The submission of a proposal to IPA in response to this RFP will constitute an offer and indicates the Offeror's agreement to the terms and conditions in this RFP and any attachments hereto. IPA reserves the right not to evaluate a non-responsive or incomplete proposal.

2.2 Proposal Cover Letter

A cover letter shall be included with the proposal on the Offeror's company letterhead with a duly authorized signature and company stamp/seal using the Proposal Cover Letter template (see Attachments) for the format. The cover letter shall include the following items:

- The Offeror will certify a validity period of ninety (90) calendar days for the prices provided.

- Acknowledge the solicitation amendments received (if any).
- Confirm compliance with all mandatory requirements listed in Section 3.2.

2.3 Questions Regarding the RFP

Each Offeror is responsible for reading and complying with the terms and conditions of this RFP. Requests for clarification or additional information must be submitted in writing via email to PH_proposals@poverty-action.org no later than April 10, 2026, 5:00 PM (GMT+8). No questions will be answered by phone. Any verbal information received from an IPA Philippines employee or other entity shall not be considered as an official response to any question regarding this RFP.

Copies of questions and responses will be distributed in writing to all prospective bidders who are on record as having received this RFP.

3. Instructions for the Preparation of Technical Proposals

Technical proposals shall include the following contents:

- **Technical Approach** - Description of the proposed HMO coverage which meets or exceeds the stated technical specifications. The proposal must show how the Offeror plans to deliver comprehensive health coverage and demonstrate achievement of timely and acceptable service.
- **Management Approach** - Description of the Offeror's account management team assigned to IPA Philippines. The proposal should describe how the proposed team members have the necessary experience and capabilities to deliver excellent customer service.
- **Past Performance** - Provide a list of at least three (3) recent corporate clients of similar size (20-50 employees). The information shall be supplied using the Past Performance Form template (see Attachments).

3.1 Scope of Work / Technical Specifications

For this RFP, IPA is in need of comprehensive HMO coverage as described below:

Coverage Period: June 1, 2026 to May 31, 2029 (3-year term), with the option to renew upon mutual agreement.

Enrollment: 27 employees. The selected provider must accommodate new hires and separations throughout the coverage period in accordance with standard enrollment procedures.

3.2 Mandatory Coverage Requirements (Pass/Fail)

The following are mandatory requirements. Proposals that do not meet ALL mandatory requirements will be disqualified:

#	Requirement	Minimum Specification
1	Maximum Benefit Limit (MBL)	Minimum PHP 200,000 per illness per member per year
2	Pre-Existing Condition (PEC) Coverage	Minimum PHP 50,000 per illness per member per year (full PEC elimination preferred)
3	Mental Health Coverage	Outpatient psychiatric consultations and psychotherapy sessions included in coverage
4	Enhanced APE Package	Must include: lipid panel, fasting blood sugar, liver function tests (SGPT/SGOT), kidney function (creatinine)
5	Outpatient Medicine Allowance	Minimum PHP 3,000 per member per year at accredited drugstores
6	Mobile Application	Functional mobile app with real-time benefit balance tracking and cashless authorization capability
7	NCR Hospital Network	Must include St. Luke's Medical Center BGC in accredited network

8	Emergency Reimbursement	Minimum PHP 50,000 reimbursement cap for non-accredited facilities
9	Basic Dental	Oral prophylaxis, simple extractions, and basic fillings included
10	Personal Accident Insurance	Personal accident coverage included for all employees

3.3 Preferred Coverage (Scored)

The following are preferred but not mandatory. Proposals offering these features will receive higher scores in the technical evaluation:

- MBL of PHP 300,000 or higher
- Full PEC elimination (no limit)
- Vaccine cost coverage (flu, pneumonia, HPV) availed cashless on HMO card
- Wider provincial/regional hospital network (Visayas, Mindanao, BARMM)
- Teleconsultation services
- Cancer markers in APE (PSA for males 40+, CA125 for females)
- Emergency reimbursement cap of PHP 75,000 or higher
- Dependent coverage extended to parents (available to all employees at employee cost)

4. Instructions for the Preparation of Cost/Price Proposals

4.1 Cost/Price Proposals

Provided in the Attachments section of this RFP is a Price Schedule template for HMO annual premiums. Offerors shall complete the template including as much detailed information as possible. Any required payment terms must be included in the cost proposal.

Offerors shall provide annual premium rates per employee for the following coverage tiers:

- Annual premium for employee-only coverage
- Annual premium for employee + spouse
- Annual premium for employee + child(ren)
- Annual premium for employee + family (spouse and children)
- Annual premium for employee + parent(s) for single/unmarried employees
- Optional add-on: Annual premium for dependent parent enrollment, per parent (available to all employees at employee's own cost, if offered)
- Any one-time enrollment or administrative fees

All pricing must be valid for the full 3-year contract period. Offerors may indicate renewal pricing provisions for subsequent years if desired.

The maximum budget for employee-only coverage is PHP 30,000 per head per year. Proposals exceeding this ceiling for the base employee plan will not be considered.

It is important to note that Value Added Tax (VAT) shall be indicated on a separate line, if applicable. The selected provider is responsible for all applicable taxes and fees, as prescribed under the applicable laws.

5. Basis of Award

5.1 Evaluation Criteria

Each proposal will be evaluated and scored against the evaluation criteria and sub-criteria stated in the table below:

Evaluation Criteria	Weight	Max Points
Technical Approach (Coverage Benefits)	40%	40

- MBL and PEC coverage levels		
- Mental health and APE package		
- Medicine allowance and other benefits		
Hospital/Clinic Network	20%	20
Corporate Capability and Past Performance	15%	15
Digital Experience (Mobile App)	10%	10
Cost/Price	15%	15
TOTAL	100%	100

5.2 Proposal Submission Format

To facilitate the evaluation process, Offerors are strongly encouraged to submit their proposals in the following format:

- i. Cover Letter - Include a concise cover letter using the provided template.
- ii. Introduction / Business Profile - Overview of your organization, history, and relevant experience in HMO services.
- iii. Statutory and Compliance Documents - Business registration, SEC/DTI certificate, BIR registration, DOH license, and other relevant compliance documents.
- iv. Technical Proposal - Detailed description of proposed coverage per Section 3.
- v. Cost / Price Proposal - Annual premium rates per the Price Schedule template.
- vi. Hospital/Clinic Network List - Complete list of accredited facilities, categorized by region.
- vii. Mandatory Requirements Compliance Checklist - Completed and signed.
- viii. Past Performance References - Completed Past Performance Form.

5.3 Best Value Determination

IPA will review all proposals and make an award based on the technical and cost evaluation criteria stated above and select the offeror whose proposal provides the best value to IPA. IPA may also exclude an offer from consideration if it determines that an Offeror is "not responsible", i.e., that it does not have the management and financial capabilities required to perform the work required.

IPA may award to an Offeror without discussions. Therefore, the initial offer must contain the Offeror's best price and technical terms.

5.4 Responsibility Determination

IPA will not enter into any type of agreement with an Offeror prior to ensuring the Offeror's responsibility. When assessing an Offeror's responsibility, the following factors are taken into consideration:

- Evidence of required business licenses to operate as an HMO in the Philippines (DOH license, SEC registration)
- Having adequate financial resources to provide coverage without advance funds from IPA
- Ability to comply with required coverage effective dates and service delivery schedules
- Satisfactory past performance record with similar corporate clients
- Satisfactory record of integrity and business ethics
- Necessary organization, experience, and operational controls
- Qualified and eligible to operate under applicable Philippine laws and regulations

5.5 Additional Due Diligence

Upon completing the evaluation process, IPA may choose to engage in additional due diligence processes including reference checks and verification of whether the firm has been barred by any organization or appears on any prohibited parties list.

5.6 Bidders' Presentations

At the discretion of IPA, shortlisted Offerors (top 2-3 based on initial scoring) may be invited to present their proposals and demonstrate their mobile application. If IPA determines that there is such a need, the presentation will be held at IPA Philippines office or by videoconference. Offerors will be given reasonable time to prepare.

NOTE: Presentations or other individual contact is expressly prohibited before the closing date for proposal submission.

6. Anticipated Post-Award Deliverables

Upon award of a service agreement, the following deliverables and deadlines will apply:

#	Description	Due Date
1	Executed Service Level Agreement	Within 10 days of award notification
2	Employee enrollment processing	May 25-30, 2026
3	Issuance of HMO IDs/Cards to all employees	By June 1, 2026
4	Coverage effective date	June 1, 2026
5	Quarterly utilization reports	Within 15 days after each quarter
6	Annual service review meeting	Annually in May

7. Inspection & Acceptance

The designated IPA staff (Country Office HR and Operations) will monitor the services being provided to determine whether the HMO coverage is being delivered in a satisfactory manner. The selected provider shall be responsible for any corrective action which may be required by the IPA Country Director as a result of such monitoring, including addressing member complaints, claims processing issues, or network access problems.

8. Compliance with Terms and Conditions

Offerors agree to comply with the general terms and conditions for an award resulting from this RFP. The selected Offeror shall comply with all Terms and Conditions listed in Attachment 10.6.

9. Procurement Ethics

Neither payment nor preference shall be made by either the Offeror, or by any IPA staff, in an attempt to affect the results of the award. IPA treats all reports of possible fraud/abuse very seriously. Acts of fraud or corruption will not be tolerated, and IPA employees and/or subcontractors/grantees/vendors who engage in such activities will face serious consequences.

Any such practice constitutes an unethical, illegal, and corrupt practice and either the Offeror or the IPA staff may report violations to the Toll-Free Ethics and Compliance Anonymous Hotline at +1 844 837 5445. IPA ensures anonymity and an unbiased, serious review and treatment of the information provided.

By submitting an offer, Offerors certify that they have not/will not attempt to bribe or make any payments to IPA employees in return for preference.

10. Attachments

10.1 Scope of Work / Technical Specifications

See Section 3 of this RFP for complete technical specifications and mandatory coverage requirements.

10.2 Proposal Cover Letter Template

[On Company Letterhead]

[Date]

TO: Innovations for Poverty Action - Philippines
Unit 7B Belvedere Tower, San Miguel Avenue
Ortigas, Pasig City, Philippines

We, the undersigned, provide the attached proposal in accordance with RFP No. IPA-PH-RFP-HMO-2026-01 issued on March 26, 2026. Our attached proposal is for the total annual premium of [Amount in Words and Figures] per employee for employee-only coverage.

We certify a validity period of ninety (90) calendar days for the prices provided in the attached Price Schedule.

We confirm that our proposal meets ALL mandatory requirements as specified in Section 3.2 of the RFP.

We understand that IPA is not bound to accept any proposal it receives.

Yours sincerely,

Authorized Signature: _____

Name and Title: _____

Company Name: _____

Contact Number: _____

Email: _____

[Company Seal/Stamp]

10.3 Price Schedule Template

Complete all applicable fields. All amounts in Philippine Pesos (PHP). Provide annual premium rates for each year of the 3-year contract.

#	Coverage Tier / Item	Year 1 (PHP)	Year 2 (PHP)	Year 3 (PHP)
1	Employee-Only Coverage (per employee)			
2	Employee + Spouse (per enrollment)			
3	Employee + Children (per enrollment)			
4	Employee + Family (spouse and children)			
5	Parent Dependent (per parent) - if available			
6	One-time enrollment/administrative fees (if any)		N/A	N/A
7	VAT (if applicable)			

Payment Terms:
Pricing Basis for Years 2 & 3 (check one): <input type="checkbox"/> Fixed rates for all 3 years <input type="checkbox"/> Subject to annual adjustment (explain basis below)

10.4 Past Performance Form

Include projects that best illustrate your work experience relevant to this RFP, sorted by decreasing order of completion date. Projects should have been undertaken in the past three years. Note: Premium values are optional as this information may be confidential. IPA may request client references separately during evaluation.

#	Client Name / Industry	No. of Employees Covered	Contract Period	Annual Premium Value	Contact Person / Email	Still Active? (Y/N)
1						
2						
3						

10.5 Mandatory Requirements Compliance Checklist

Offerors must complete this checklist confirming compliance with all mandatory requirements. Proposals not meeting all mandatory requirements will be disqualified.

#	Mandatory Requirement	Compliant? (Y/N)	Page Ref.
1	MBL minimum PHP 200,000 per illness per year		
2	PEC coverage minimum PHP 50,000 per illness per year		
3	Mental health coverage (psychiatric + psychotherapy)		
4	Enhanced APE (lipid panel, FBS, LFT, KFT)		

5	Outpatient medicine allowance minimum PHP 3,000/year		
6	Mobile app with real-time benefit tracking		
7	St. Luke's BGC in accredited network		
8	Emergency reimbursement minimum PHP 50,000		
9	Basic dental coverage included		
10	Personal accident insurance included		
11	Annual premium not exceeding PHP 30,000 per employee		

Certified by: _____

Name and Title: _____

Date: _____

10.6 Terms and Conditions

- a) This Request for Proposal is not and shall not be considered an offer by IPA.
- b) All responses must be received on or before the date and time indicated on the RFP.
- c) All proposals will be considered binding offers. Prices proposed must be valid for the entire validity period provided by the respondent (minimum 90 days).
- d) All awards will be subject to IPA contractual terms and conditions and contingent on the availability of funding.
- e) IPA reserves the right to accept or reject any proposal or cancel the solicitation process at any time and shall have no liability to the proposing organizations submitting proposals for such rejection or cancellation.
- f) IPA reserves the right to accept all or part of the proposal when award is provided.
- g) All information provided by IPA in this RFP is offered in good faith. Individual items are subject to change at any time, and all bidders will be provided with notification of any changes.
- h) IPA reserves the right to require any bidder to enter into a non-disclosure agreement.
- i) The bidders are solely obligated to pay for any costs, of any kind whatsoever, which may be incurred by bidder or any third parties, in connection with the Response.
- j) The contract period is three (3) years with quarterly service delivery reviews and the option to renew upon mutual agreement.
- k) The selected provider must comply with all applicable Philippine laws and regulations governing HMO operations, including maintaining valid DOH license throughout the contract period.
- l) The selected provider must notify IPA at least 90 days in advance of any material changes to the accredited hospital/clinic network.

--- END OF RFP DOCUMENT ---