



Republic of Palau
SOCIAL SECURITY ADMINISTRATION

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ROP Healthcare Fund

REQUEST FOR PROPOSAL (RFP)

**A Study Analyzing the Feasibility of Including Catastrophic
and Hemodialysis Coverage under the Palau Health Insurance
(PHI) “aka” NHI**

RFP NO: ROP HCF 2022-01



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I. BACKGROUND

The Republic of Palau Public Law (RPPL) 8-14: National Health Care Financing Act of 2010 created the Republic of Palau Healthcare Fund (HCF). It is Palau's first national healthcare financing program. The mandate of HCF is "to promote the health and social welfare of the citizens of the Republic of Palau through the establishment of a healthcare financing system that provides free or subsidized healthcare for its citizens." The HCF program is modeled after the Singapore's national healthcare program.

The Palau Social Security Administrator serves as the Administrator of the HCF responsible for administering the HCF program under the direction and guidance of a five member HCF Governing Committee. The main object of the HCF GC is to ensure an effective and efficient healthcare system. It is to be a self-supporting and self-funding healthcare system under the law to provide all residents of the Republic of Palau with affordable healthcare insurance coverage and medical savings account to ensure that all residents have access to the healthcare delivery system in Palau and other healthcare facilities outside of Palau with an established agreement with HCF.

The HCF coverage consist of two separate schemes (1) the National Health Insurance (NHI) and (2) the Medical Savings Account (MSA). The NHI provides health insurance coverage to in-patient members' admitted at the Belau National Hospital in Palau and medical referral patients who are approved for medical care outside of Palau mainly in the Philippines and in Taiwan with reputable medical institutions that have a memorandum of understanding with the HCF. The MSA's are accumulated individual savings used for outpatient medical services at several private clinics in Palau and other outpatient units under the Belau National Hospital. The total membership covered under NHI is 15,538 or 88% of population while MSA is 18,496 or 100% of coverage as at November 2022.

Since the inception of the HCF in 2011 or 10 years ago, the program has grown in terms of membership, demand, need for available medical services in Palau, rising costs of medical care outside of Palau, demanding expectations of the stakeholders, and the evolving policy and procedures that must conform to the law. The coronavirus pandemic has been evolving since early 2020 and the additional pressures to the current system including additional benefits or coverage must be dealt through systematic research and evidence to ensure that any change of benefits is compulsory and within the capacity of the HCF.

II. SCOPE OF WORK

The specialist firm or consultant will undertake the studies and assessments of the Palau Healthcare Fund “HCF” of including catastrophic coverage and hemodialysis coverage under the Palau National Health Insurance “NHI” in view of additional pressure stemming from ongoing COVID-19. Based on the outcome of assessments, the specialist will formulate specific recommendations toward providing the additional insurance coverage that is self-financing and sustainable.

III. RESPONSIBILITIES OF A CONSULTANT

The Palau Healthcare Fund (HCF), as administered by Social Security Administrator, is soliciting, through this Request for Proposal (RFP), from any individual, firm or consultant to develop a study analyzing the feasibility of including catastrophic and hemodialysis coverage under the Palau Health Insurance “aka” National Health Insurance (NHI) in accordance to proposed Senate Bill No. 11-35, May 2021:

- A. Review the proposed legislation SB No. 11-35 and obtain a full understanding of what entails the catastrophic and hemodialysis coverage thereof
- B. Develop detail assessment of the Ministry of Health and Human Services (MHHS) by estimating current level of catastrophic and hemodialysis cases, the quality of care, costs, NHI coverage, other source of funding including long-term sustainability of the healthcare provided by MHHS
- C. Develop detail assessment of the Palau Healthcare Fund (HCF) to determine current level of contributions rates and benefits to determine appropriate adjustments and other measures that will support inclusion of coverage for catastrophic and hemodialysis cases
- D. Propose any other measures that will help mitigate any future benefit runoff albeit maintaining current contribution rate
- E. Review the current HCF policy and develop strategic plans and action plans for expanding benefits
- F. Review the current Act and policy against the proposed legislation and make recommendations in support of HCF mandate and long-term self-financing and sustainability of the program.

IV. MINIMUM QUALIFICATIONS

1. The consultant must have the substantial analytical and advisory experiences in applied accounting with at least 25 years of combined relevant experience. Prior extensive experiences working with the Pacific healthcare assessment is necessary.
2. The consultant shall present the draft report to the SSA/HCF Administrator and Healthcare Fund Governing Committee for review and comments as may be necessary to consider prior to issuing the final report.

V. REPORT REQUIRED

At the conclusion of the consulting services, the consultant is required to submit the report with the minimum standard report content that includes:

- a. The executive summary
- b. The consultant report
- c. The recommendations
- d. The proposed legislation

VI. SUBMISSION OF THE PROPOSAL

Interested Firms are required to submit one (1) a digital (electronic) copy and two (2) hard copies of their proposal. Failure to provide the proposal in the appropriate manner will result in disqualification. One electronic copy and two hard copies, including attachments, are to submit to the Republic of Palau Social Security Administration. Receipt time of submittal will be considered the date-time of the incoming email created automatically by the ROP SSA's email server, mail delivery or hand delivery by the due date and time. Consultants are encouraged to submit their proposal with adequate time accordingly.

The address for submission to the ROP Social Security Administration is:

Republic of Palau Social Security Administration
Ngerbeched
PO Box 679
Koror, Palau 96940
ATTN: RFP NO: ROP HCF 2022-01

Email submissions to ROP Social Security Administration is:

administration@ropssa.pw

VII. FEE PROPOSAL

The fee proposal should be submitted in a separate sealed envelope and the fee amount should not be disclosed anywhere in the proposal. The proposer is expect to provide own transportation, housing, and meals while performing this report.

VIII. TIME REQUIREMENTS

- (1) Proposal and bid opening including evaluation will be conducted on April 1, 2022 at 9:00 a.m. at the office of Social Security Administrator.
- (2) Contract will be awarded no later than April 4, 2022.
- (3) Preliminary work is to commence five days after receiving the notification of award.
- (4) Preliminary (Draft) of the study should be completed by July 11, 2022.
- (5) The final report is due by the deadline date on August 11, 2022.

IX. CONTRACTUAL ARRANGEMENTS

The Contract shall be for a period not to exceed four (4) months.

X. REPORT REVIEW, TIMING, AND NUMBER OF COPIES

The following conditions shall be adhered to concerning the progress of the report, frequency, number of copies, special reporting, etc.

1. A draft report must first be submitted to the Administrator, Social Security Administration, for review and presentation to HCF Governing Committee. A consultant may be requested to present the draft report as needed for any comments by the governing committee.
2. The Consultant, at the conclusion of this project shall submit a final report as signed in both a hard copy and a digital form to the Social Security Administrator.

XI. WORKING PAPERS

The information shared by both the Proposer and the Social Security Administration are to be used solely for the purpose and implementation of this project.

Reasonable care is to be taken by the Proposer/Consultant to ensure that any information contain in any data that are of confidential in nature that be in strict confidence and will not be disclosed to a third party.

XII. BILLING AND PAYMENTS

The billing is to be initiated by the selected firm and submitted to the Administrator of the Social Security Administration for payment process depending on the progress of work and/or as detail in the contractual agreement. The billing shall be in the form of invoice, shall be remitted to Social Security Administration, P. O. Box 679, Koror, Palau 96940, Attention: CFO Elsie Ann Ikeya, for processing/payment.