**Terms of Reference for Senior Consultant**

Marie Stopes Bangladesh: Understanding the private health insurance market in Bangladesh

Feasibility Study

May 2022

**Background**

**Private health insurance in Bangladesh**

It is estimated that over 84% of healthcare expenditure is out of pocket in Bangladesh. A small amount of formal sector employees (0.5 million out of a population of 160million) are currently under group insurance by 4 general insurance companies and 15 life insurance companies[[1]](#footnote-2). According to Pragati Life Insurance Company, it is estimated that between 85% to 90% of overall health insurance premiums are paid by good employers, largely multinational corporations, and a few small local businesses.

It is estimated that there are approximately 90,000 life insurance policies and of those, less than 10% of life insurance subscribers have any health coverage.

However, increasing high healthcare expenses, which has been exacerbated by the Covid-19 pandemic, means that many Bangladeshi citizens are recognising the increasing need for private health insurance support[[2]](#footnote-3). In addition, a McKinsey report on private health insurance in Asia notes that currently most insurer options in Asia are focused on morbidity rates rather than well-being, and as a rule do not treat health insurance as part of the core business. The authors assert “most importantly operating-models shifts will be necessary. Insurers that can act decisively and make bold changes will likely be the only ones to thrive and survive in the next normal”.[[3]](#footnote-4)

**Marie Stopes Bangladesh**

Established in 1988, Marie Stopes Bangladesh (MSB) has been increasing access to high quality, affordable sexual and reproductive health (SRH) services for people across the country to support its vision “a world in which every birth is wanted and safe” and mission “children by choice, not chance”. MSB has been the largest provider of clinical sexual and reproductive health services in the NGO and private sector in Bangladesh. MSB is affiliated with Marie Stopes International (MSI) who are dedicated to providing reproductive health and family planning services to the underserved populations worldwide

Marie Stopes Bangladesh (MSB) operates 33 clinics and 7 maternity centres, specialising in high quality sexual and reproductive services. MSB currently has no private health insurance contracts.

MSB is seeking a Senior Consultant to achieve the following objectives:

**1): Understand the current Private Health Insurance market in Bangladesh**

The Consultant will be required to conduct interviews with the Bangladesh Insurance Association (<https://biabd.org/>) and health and life insurance providers to understand the current health insurance market and potential. The selection will be done in consultation with MSB, and the final list approved by MSB (it is envisaged that up to 10 interviews will take place).

The consultant will conduct semi-structured interview, where the consultant will be required to ask certain questions but not in any particular order. The interview question list will be developed by MSB and reviewed by the consultant for suggestions and inclusions. The consultant will pilot the questionnaire with one health insurance provider to ensure that it collects all information required before proceeding to the remainder of the interviews.

The line of enquiry in the interview will relate to: what services are covered and not covered in current private health insurance packages, especially in relation to SRH and maternity services; to determine if health insurance packages offered includes wellbeing (vaccination and screening) services, and if yes, what screening services are included, and if no, why not; to find out what is the approximate numbers enrolled (coverage) and by type (e.g., how many are via employees, universities and individual subscribers), and finally what is their predicted growth in private health insurance over the next three, five and ten years.

In addition, MSB would like to understand the process what MSB would be required to do to become an accredited provider in health insurance schemes, what are the approximate reimbursement rates, and the payment terms.

It should be noted that interviews with agencies will take place with MSB present so that any questions related to MSB as an organisation can be answered.

1. **Assess if there are any opportunities with life insurance agencies who are not yet offering health insurance, to expand to include well-being, outpatient, or maternity packages**

We seek to understand what is hindering life insurers from developing health insurance package and assess the potential opportunity to co-create health assessments/preventative health check to give a current and well-being overview, especially those that focus on female health assessment, as that aligns with MSB’s mission

**Tasks/Specific activities**

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| --- | --- |
| **Activities** | **Responsible** |
| Develop interview guides | MSB |
| Develop report template | MSB |
| Detailed induction between consultant, MSB and MSI to understand assignment and finalise interview guides | MSB |
| Review interview guides and consent material. Provide support in E&I ethics review | Consultant |
| Identify health and life insurance organisations/stakeholders for interview and agree list with MSB | Consultant |
| Conduct one pilot interview and discuss with MSB any modifications needed to interview guide | Consultant |
| Enter pilot interview results into report template and review to ensure all key data needed is captured | Consultant |
| Update interview guides (if necessary) for MSB approval | Consultant |
| Conduct interviews | Consultant |
| Write report, using MSB template | Consultant |
| Hold debriefing meeting with MSB and MSI | Consultant |

**Outputs**

* Interviews held
* Report written
* Debriefing meeting held.

**Consultant specification**

**Essential**

Must have senior level experience within a health and/or life insurance agency, and qualitative skills to conduct interviews and record information. It will be highly desirable for the consultant to also have experience of contracting hospitals/providers into health insurance schemes and knowledge of accreditation and claims processes.

The consultant should also have excellent written, verbal, and interpersonal skills.

**Desirable**

Health economist

**Payment**

The consultant agrees to undergo MSB due diligence checks prior to signing a contract.

The consultant shall be paid up to 12 days, which will consist of approximately: 1 days for an induction/review of interview guides and 1 day for a final debrief with MSB; 8 days for interviews; and 2 days for report writing.

The consultant will need to submit invoices to MSB on days of engagement basis, showing the hours of service and work provided. Only time spent on the assignment should be billed. Invoices will be processed within 30 working days.

The TAX/VAT will be deducted as per MSB organizational policies.

**Other**

Dependent on the assessment of potential opportunities to develop screening packages with life insurance agencies, by mutual consent, there may be a possibility to extend the consultancy to include assisting MSB to develop appropriate packages, and pitch to health insurance agencies to obtain health insurance contracts.

**Submission**

Interested consultant/firms are requested to submit experience profile of similar assignment along with financial requirements within 21 days of published date of the circular. Please submit hard copy to address below and soft copy to below e-mail address.

**Mahfuzur Rahman – Officer Administration**

**House – 6/2, Kazi Nazrul Islam Road, Lalmatia Housing Estate, Dhaka-1207**

**E-mail: mahfuz@mariestopesbd.org**

1. Health insurance for university students in Bangladesh. A novel experiment [↑](#footnote-ref-2)
2. [Healthcare Insurance in Bangladesh: An Area in Need of Rapid Improvement - LightCastle Partners (lightcastlebd.com)](https://www.lightcastlebd.com/insights/2021/09/healthcare-insurance-in-bangladesh-an-area-in-need-of-rapid-improvement/) [↑](#footnote-ref-3)
3. McKinsey and Company (2021) “Will Asian insurers make the right choices for health insurance?”, [Asian private health insurance opportunities | McKinsey](https://www.mckinsey.com/industries/financial-services/our-insights/will-asian-insurers-make-the-right-choices-for-health-insurance), accessed 11th July 2021 [↑](#footnote-ref-4)