

Sizwe Hosmed Medical Scheme

Waterfall Office Park
1 Bekker Road, Vorna Valley
Midrand
1696
www.Sizwe Hosmed.co.za

REQUEST FOR PROPOSAL

RFP NUMBER:	RFP 01/12/2025
DESCRIPTION:	Provision of Managed Healthcare and Administration Services
PUBLICATION DATE:	14 December 2025
VALIDITY PERIOD:	90 days from the closing date
CLOSING DATE:	31 January 2026
CLOSING TIME:	11:00 AM
COMPULSORY BRIEFING SESSION DATE:	
BRIEFING SESSION TIME:	
DELIVERY ADDRESS FOR BIDS SUBMISSION:	Sizwe Hosmed Medical Scheme Waterfall Office Park, <i>Treur Close (Old Pragma Building)</i> , 1 Bekker Rd, Vorna Valley Midrand, 1696, South Africa
ELECTRONIC SUBMISSION:	procurement@sizwe-hosmed.co.za
ENQUIRIES: For all related enquiries	procurement@sizwe-hosmed.co.za nellie.hlatshwayo@sizwe-hosmed.co.za

The Sizwe Hosmed's Bid Box is generally accessible during working hours (08h00 to 16h00). If the bid is late, it shall not be accepted for consideration.

The closing date for all enquiries/questions is on the 29th January 2026 **at 14:00**

- Bidders must submit one (1) Original and
- three (3) Copies of their technical response to the bid.
- Pricing Schedule (Annexure) must be detached and placed in a separate envelope. One (1) copy of the pricing schedule.
- Bidders must also submit a USB drive with the complete submission placed in a separate envelope (clearly marked **electronic submission**) as well as e-mail the submission to procurement@Sizwe-Hosmed.co.za/ nellie.hlatshwayo@sizwe-hosmed.co.za

BIDDING STRUCTURE

Indicate the type of Bidding structure by marking with an 'X':	
Individual bidder	
Joint venture	
Consortium	
Using Subcontractors	
Other	

If individual bidder, indicate the following:	
Name of bidder	
Registration number	
VAT registration number	
Contact person	
Telephone number	
E-mail address	
Postal address	
Physical address	

If Joint Venture or Consortium, indicate the following: <i>(Completed for each JV/ Consortium member)</i>	
Name of Joint Venture/ Consortium member	
Registration number	
VAT registration number	
Contact person	
Telephone number	
E-mail address	
Postal address	
Physical address	

If using subcontractors, indicate the following:	
Name of prime contractor	
Percentage of work to be subcontracted	
Registration number	
VAT registration number	
Contact person	
Telephone number	
E-mail address	
Postal address	
Physical address	
Please note that subcontracting of more than 30% of the work is discouraged.	

GENERAL INFORMATION

1. NON-EXPECTATION:

Notwithstanding anything stated in the Request for Proposals (“RFP”), in the advertisements published in respect of the RFP, any answers or clarification provided by Sizwe Hosmed as part of the Procurement process or otherwise.

- 1.1 The procurement of services will be at Sizwe Hosmed’s sole and absolute discretion and Sizwe Hosmed reserves the right, including without limitation: not to accept any proposal/bid and to cancel the RFP and this Terms of Reference (“TOR”), without awarding any contract; unilaterally to amend/supplement/split the specifications based on which the RFP and this TOR is made, including but without limiting, the right to withdraw any part of the service requirement.
 - 1.1.1 to ask clarification of their proposals/bids from any one or more of the bidders.
 - 1.1.2 to conduct one or more inspections *in loco* at the venues and facilities offered; and
 - 1.1.3 to link any conditions, it deems appropriate to its acceptance of any bid.
- 1.2 The RFP, its advertisement or this TOR does not constitute an offer. The documents intend only to provide enough information for the preparation and submission of comparable proposals by the bidders.
- 1.3 The lowest or any proposal/bid may not necessarily be accepted.
- 1.4 Nothing in the RFP, this TOR or in the advertisements published in respect of the RFP or in the actions of Sizwe Hosmed, the Curator, Sizwe Hosmed’s agents, members, officials, or employees must be construed as creating any expectation, legitimate or otherwise, regarding matters dealt with in the RFP, the advert for the RFP or this TOR or any other matters.

2. REASONS FOR DISQUALIFICATION

- 2.1 Sizwe Hosmed reserves the right to disqualify any bidder, which does not comply with any one or more of the following, and such disqualification will take place without prior notice to the offending bidder, however the bidder shall be notified in writing of such disqualification:
 - 2.2 bidders whose tax matters have not been declared by the South African Tax Revenue services to be in order.
 - 2.3 bidders who submitted incomplete information and documentation essential for the adjudication of the requirements of this RFP.
 - 2.4 bidders who submitted information that is fraudulent, factually untrue, or inaccurate, for example memberships that do not exist, work references, experience, etc.
 - 2.5 bidders who received information not available to other vendors through fraudulent means; and/or
 - 2.6 bidders who do not comply with mandatory requirements as stipulated in this RFP.
 - 2.7 bidders who made false declarations or misrepresent facts; and/or.
 - 2.8 bidders who fail to attend compulsory briefing session (attendance register will be used to verify attendance).
 - 2.9 where the bidder fails to complete the declaration with a signed commissioner’s oath.

3. ORAL PRESENTATIONS AND BRIEFING SESSIONS

Bidders who submit bids in response to this RFP may be required to give an oral presentation, which may include, but is not limited to, a service demonstration of their proposal to Sizwe Hosmed. This provides an opportunity for the vendor to clarify or elaborate on the proposal. This is a fact finding and explanation session only and does not include negotiation. Sizwe Hosmed shall schedule the time and location of these presentations. Oral presentations are an option of Sizwe Hosmed and may or may not be conducted.

4. ADJUDICATION USING SIZWE HOSMED POINT SYSTEM

- The bid shall be adjudicated by Sizwe Hosmed through its appointed committees in line with its procurement policy and delegation of authority.
- Bidders which passed the technical evaluation phase by obtaining a score of 70 or more points shall be evaluated further for Price and BBBEE.
- The evaluation for Price and BBBEE shall be based on the 70/30 weighing principle and the points for evaluation criteria are 70 points for price and 30 points for BBBEE.
- The final award will be at the sole discretion of Sizwe Hosmed, and the lowest price may not necessarily be appointed.

4.1. POINTS AWARDED FOR PRICE

- A maximum of 70 points is allocated for price on the following basis:
 - All bids which passed functionality will be ranked by price with the lowest price submitted on top of the list.
 - The lowest price will get the full 70 points for price allocation.
 - The second lowest bid price will get points using the following formula:
 - The lowest bid price divided by the price of the second bidder expressed as a percentage then multiplied by the 70 available points.
- Example

Bidders	Submitted bid price	Formula	Final price points
Company A	R800	$(800/800) \times 70$	70
Company B	R1 150	$(800/1\ 150) \times 70$	49
Company C	R1 980	$(800/1\ 980) \times 70$	28

4.2. POINTS AWARDED FOR BBBEE

- The B-BBEE points shall be awarded to a bidder for attaining the B-BBEE status level of contribution in accordance with the table below:

B-BBEE Status Level of Contributor	Number of points
1	30
2	20
3	15
4	10
5	5
Non-compliant contributor	0

Annexure A Declaration of Interest

1 Declaration of interest

1.1 Any legal person, including persons employed by Sizwe Hosmed, or persons having a kinship with persons employed by Sizwe Hosmed, including a blood relationship, may not make an offer or offers in terms of this invitation to bid.

1.2 In view of possible allegations of favouritism, should the resulting bid, or part thereof, be awarded to persons employed by Sizwe Hosmed or to persons connected with or related to them, it is required that the bidder or his/her authorised representative declare his/her position in relation to the evaluating/adjudicating authority where:

- the legal person on whose behalf the bidding document is signed, has a relationship with persons/a person who are/is involved in the evaluation and/or adjudication of the bid(s), or
- where it is known that such a relationship exists between the person or persons for or on whose behalf the declarant acts and persons who are involved with the evaluation and/or adjudication of the bid.

1.3 To give effect to the above, the following questionnaire must be completed and submitted with the Bid.

- Full name of bidder or his or her representative: _____
- Identity number: _____
- Position occupied in the company (director, shareholder) _____
- Company registration number _____
- Company street address _____

- Tax reference number _____
- VAT registration number _____
- The names of all directors / trustees / shareholders / members, their individual identity numbers, tax reference numbers and, if applicable, employee numbers must be indicated in paragraph 2 below. _____

1.4 Did you or your spouse, or any of the company's directors / trustees / shareholders / members or their spouses conduct business with the Scheme in the past

YES _____ / NO _____

- If _____ so, _____ furnish _____ other _____ particulars: _____

1.5 Do you, or any person connected with the bidder, have any relationship (family, friend, other) with a person employed by the Scheme and who may be involved with the evaluation and or adjudication of this bid? YES _____ / NO _____

- If so, furnish other particulars:

1.6 Are you, or any person connected with the bidder, aware of any relationship (family, friend, other) between any other bidder and any person employed by the Scheme who may be involved with the evaluation and/or adjudication of this Bid?

YES _____ / NO _____

- If so, furnish other particulars:

2. This section must be completed in full.

2.1 In the event where the bidder is a company, please provide full details of the Directors.

Full name	Identity number	Other relevant details

2.2 In the event the bidder operates as a close corporation, please provide full details of the members of the close corporation.

Full name	Identity number	Other relevant details

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2.3 In the event the bidder operates as a Trust, please provide full details of the Trustees.

Full name	Identity number	Other relevant details

2.4 In the event the bidder operates as a subsidiary, please provide the full details of the shareholders.

Full name	Identity number	Other relevant details

3. Declaration

I, the undersigned (name) _____ do hereby declare that the information furnished in this bid and annexures document is true and correct.

I accept that the Scheme may reject the bid or act against me should this declaration prove to be false.

Signature:

Date:

Deponent

Capacity:

Name of bidder:

Thus signed and sworn to before me at _____ on ____ this _____ day of _____ 2026, the deponent having acknowledged that he/she knows and understands the contents of this affidavit, that he/she has no objection to taking the prescribed oath and that he/she considers the prescribed oath to be binding on his/her conscience.

Commissioner of Oath:

Name: _____

Address: _____

Area: _____

Capacity: _____

TERMS OF REFERENCE FOR

THE PROVISION OF MANAGED HEALTHCARE AND ADMINISTRATION SERVICES

1. PURPOSE

The purpose of this RFP is to appoint a suitably, qualified, accredited, and experienced Managed Healthcare Organisation (MCO) and Medical Scheme Administrator to provide comprehensive services for Sizwe Hosmed Medical Scheme (“the Scheme”).

The appointed service provider must deliver integrated:

- Managed Healthcare Services, and
- Scheme administration services,

With real-time system capability, national service coverage, and compliance with the Medical Schemes Act, CMS requirements, POPIA, and principles of sound governance.

The contract duration is a period of three (3) years commencing on the signature date of the contract and subject to performance.

2. SIZWE HOSMED BACKGROUND

Sizwe Hosmed Medical Scheme (Sizwe Hosmed / the Scheme) is an open, non-profit medical scheme registered in terms of the Medical Schemes Act No. 131 of 1998 (Registration No. 1486).

The Scheme provides benefits to approximately:

- 25 000 principal members, and
- 58 000 beneficiaries

as per the latest 2026 actuarial projections.

Sizwe Hosmed is currently under curatorship since 04 September 2025 following a Johannesburg High Court judgement. The duties and responsibilities of the Curator are regulated by the Rules of the Scheme and the Medical Schemes Act, 131 of 1998, as amended. The Curator has the fiduciary responsibility of looking after the Scheme’s funds on behalf of members.

The Scheme’s objective is to ensure:

- Optimal healthcare outcomes
- Cost containment
- Improved member experience, and
- Long-term financial sustainability

3. SCOPE OF SERVICES REQUIRED

Bidders must propose a comprehensive, integrated solution covering all components below. Partial bids will not be considered.

3.1. ADMINISTRATION SERVICES

3.1.1. Membership Management

- Member registration, on-boarding, and plan changes
- Dependant management
- Employer group administration
- POPIA-compliant data management
- Membership cards, welcome packs, and digital communication

3.1.2. Contribution and Premium Management

- Monthly billing
- Contribution allocation and reconciliation
- Employer payroll integration
- Arrears management and reporting

3.1.3. Claims processing and Adjudication

- Real-time electronic and manual claims processing
- Automated rules engine
- PMB compliance
- Clinical validation and coding checks
- Claims rejection management
- Claims payment scheduling aligned to Scheme cashflow cycles
- Monthly claims reports

3.1.4. Contact Centre and Member Servicing

- National call centre services
- Walk-in centres
- Complaint resolution (CMS and internal)
- Communication campaigns
- Member education and benefit explanations

3.1.5. Provider Management

- Network support
- Tariff updates
- Contracting support
- Provider credentialling
- Handling hospital age analyses and reconciliation

3.1.6. Digital Platforms and ICT Infrastructure

- Member and employer portals
- Mobile app
- Real-time reporting dashboards
- Secure system hosting and cybersecurity
- POPIA compliance
- Business continuity, disaster recovery and back-ups
- Integration with third-party providers

3.2. MANAGED HEALTHCARE SERVICES

3.2.1. Pre-Authorisation Management

- Hospital, specialist and procedure pre-auth
- Clinical criteria, protocols and guidelines
- Real-time electronic approval capabilities

3.2.2. Case Management

- In-hospital case management
- Length of stay monitoring
- Discharge planning
- High-cost case oversight

3.2.3. Disease and Chronic Care Management

- Chronic disease management programmes
- HIV/AIDS programme
- Diabetes, hypertension, oncology, kidney care
- Risk stratification and predictive modelling

3.2.4. Utilisation Management

- Benefit design alignment
- Over-utilisation monitoring
- Clinical outcomes measurement

3.2.5. Medicines Management

- Formulary management
- Medicine adherence tracking
- PMB Chronic benefit compliance

3.2.6. Wellness and preventative care

- Screening campaigns
- Health risk assessments
- Targeted interventions

3.3. FRAUD, WASTE AND ABUSE (FWA)

- Forensic claims analysis
- Network provider behaviour profiling
- Recovery of irregular payments
- Litigation support
- Monthly FWA reporting

3.4. GOVERNANCE, COMPLIANCE AND REPORTING

- CMS Statutory reporting
- Monthly, quarterly, and annual reports
- Claims and other internal forums participation
- Audit and risk committee & Clinical governance committee reporting support
- Forensic and audit support
- Scheme-specific reporting templates

3.5. ICT SECURITY, INTEGRATION AND DATA MANAGEMENT

- Secure cloud and on-premises hosting
- Two-factor authentication
- Encrypted data transfer
- Real-time API-based integration
- Disaster recovery failover
- Full system documentation

3.6. TRANSITION-IN AND TRANSITION-OUT

3.6.1. Transition-in requirements

- 90-day transition plan
- Data migration and validation
- Member and stakeholder communication
- Parallel run testing

3.6.2. Transition-out requirements (no cost to Scheme)

- Full data handover (open formats)
- Data extraction scripts
- Policies, procedures and reports
- Continuity of member servicing

4. TECHNICAL PROPOSAL / REQUIREMENTS

Bidders must demonstrate:

- Understanding of the Scheme's needs
- Detailed methodology of each service area
- Systems capabilities
- National footprint
- Governance structure
- Key personnel qualifications and experience
- Detailed SLA framework
- Outcomes-based model (financial and clinical outcomes)

5. PRICING REQUIREMENTS

Pricing must be submitted separately and include:

- PMPM (per member per month) for:
 - Administration services
 - Managed care services
 - Optional modules (Chronic, oncology, FWA)
- Transition costs
- System licensing costs
- Hosting costs
- All VAT inclusive amounts

6. EVALUATION CRITERIA

- a) The evaluation criteria for the assessment of the proposals will be based on both qualitative and financial aspects of the proposal.
- b) Service Providers will be evaluated on functionality. The bidders that score points which exceed the minimum threshold provided on functionality will continue to the adjudication phase.
- c) The Bid documents will be evaluated individually on a score sheet, by a representative evaluation panel per the evaluation criteria indicated in the Terms of Reference. All bidders who score less than 70 out of 100 points for functionality will not be considered further.
- d) Evaluation will be conducted in accordance with Sizwe Hosmed procurement policy; the bid evaluation process shall be carried out in three (3) Phases namely:

Phase 1: Administrative Compliance (Mandatory Requirements)

Phase 2: Functionality Evaluation (100 points)

Phase 3: Price and BBBEE Evaluation

PHASE 1: ADMINISTRATIVE COMPLIANCE/MANDATORY REQUIREMENTS

1. CMS Accreditation
2. A completed and commissioned under oath declaration form.

3. Proof of Tax compliance with SARS Pin Number of Bidder.
4. Certified copy of Company Registration documents (e.g. Pty; Trust; CC etc.)
5. Proof of business address (valid lease agreement or invoice from landlord or rates and taxes bill or title deed).
6. B-BBEE Sworn Affidavit or valid B-BBEE Certificate rated by a SANAS Accredited agency.

Kindly take note that:

- Should these documents not be included, the bidder may be disqualified based on non-compliance.
- The Scheme reserves the right to verify the information provided. (FICA)
- The Scheme reserves the right to do a site visit.
- The scheme reserves the right to invite presentations from bidders.

PHASE 2: FUNCTIONALITY EVALUATION CRITERIA (100 POINTS)

DESCRIPTION OF CRITERIA	METHOD OF EVALUATION	POINTS ALLOCATION
Company experience (20 points) The bidder must demonstrate relevant and proven experience in delivering both administration and managed care services to medical schemes. The proposal should include a detailed track record, the number of schemes serviced, size of membership bases, and length of service relationships. The bidder's experience must reflect their ability to manage complex environments, regulatory compliance, and high-volume operational requirements. Letter of reference required.	Less than 5 years' experience	5
	At least 6-10 years' experience servicing medical schemes	10
	Above 10 years' experience with multiple medical aid clients and large membership bases	20
System capability and digital platforms (20 points) The bidder must provide evidence of robust ICT systems and digital platforms capable of supporting real-time claims adjudication, member servicing, provider management, data security, analytics, and reporting. The proposal must describe the architecture, security controls, integration capabilities, mobile and web platforms, and data protection measures. Bidders must demonstrate that their systems can seamlessly interface with third-party providers, comply with POPIA, and support disaster recovery and business continuity.	Basic systems with limited integration, outdated platforms, or insufficient evidence	5
	Adequate systems with standard functionality and moderate integration capability	10
	Advanced, fully integrated, secure systems with real-time capability and strong digital platforms	20
Technical response to the Terms of Reference (30 points) The bidder must provide a comprehensive and methodical response to all elements of the Terms of Reference. This includes demonstrating a clear understanding of the Scheme's requirements and detailing how each service will be delivered. The response should reflect a sound methodology, alignment to best practice, and measurable outcomes. Examples of previous similar work, innovations, and value-add services should also be included.	Response is vague, incomplete, or shows limited understanding of requirements	10
	Response addresses most requirements but lacks depth in certain areas	20
	Comprehensive, detailed, and clearly aligned to Scheme needs, demonstrating full understanding and strong delivery capability	30

DESCRIPTION OF CRITERIA	METHOD OF EVALUATION	POINTS ALLOCATION
Clinical Governance and Managed Healthcare Expertise (15 points) The bidder must demonstrate strong clinical governance capabilities, including the qualifications, experience, and professional registrations of clinical leadership and healthcare teams. The proposal should outline the bidder's approach to pre-authorisation, case management, disease management, utilisation management, formulary compliance, and outcomes measurement. Evidence of clinical protocols, quality assurance frameworks, and risk management processes must also be provided.	Limited clinical capability; inadequate or unqualified clinical team	5
	Adequate clinical capability with reasonable experience and frameworks	10
	Strong, well-established clinical governance structure with highly experienced professionals and proven results	15
Project and Transition Management (10 points) The bidder must demonstrate the ability to execute a structured, efficient, and risk-controlled transition plan. The proposal should include a detailed transition-in approach, timelines, risk mitigation measures, data migration methodology, change management, and communication plans. The bidder must also demonstrate experience in managing large-scale transitions with minimal disruption to members, providers, and stakeholders.	Insufficient transition plan with vague timelines or limited experience	3
	Adequate transition framework but moderate risk or gaps in detail	5
	Robust, detailed, and proven transition methodology with clear deliverables and timelines	10
National Service Footprint (5 points) The bidder must demonstrate the ability to service Sizwe Hosmed members across all provinces in South Africa. This includes evidence of national call centre capacity, walk-in centres or regional support points, provider networks, and geographic distribution of clinical and administrative support teams. The proposal must demonstrate sufficient reach to support the Scheme's member base regardless of location.	Limited footprint; servicing limited geographical areas	1
	Moderate footprint; representation in some provinces	3
	Comprehensive national footprint with proven capacity to service members everywhere	5
TOTAL POINTS FOR FUNCTIONALITY		100
MINIMUM FUNCTIONALITY SCORE TO MOVE TO PRICING & BBBEE PHASE		70

Each panel member will rate the Technical Response to the TOR using the following value scale:

Description	Value
Meets and exceeds Sizwe Hosmed functionality requirements	5- Excellent
Above average compliance to Sizwe Hosmed functionality requirements	4- Above Average
Satisfactory and meets Sizwe Hosmed functionality requirements	3- Average
Below average compliance to Sizwe Hosmed functionality requirements	2- Below Average
Unacceptable and does not meet Sizwe Hosmed functionality requirements	1- Poor

N.B: Only bidders that score a **minimum of 70 out of 100 points** for Functionality Evaluation will be evaluated further for Price and BBBEE Level of contribution.

PHASE: 3 PRICE AND BBBEE SIZWE HOSMED POINTS EVALUATION SYSTEM

The evaluation for Price and BBBEE shall be based on the Sizwe Hosmed Point system as described earlier (see point 4 on page 4).

Principle and the points for evaluation criteria are as follows:

Evaluation Criteria		Points
1.	Price	70
2.	Black Economic Empowerment	30
	Total	100

A valid BBBEE Level of Contribution Certificate or an affidavit must be submitted to be considered above.

ANNEXURE: PRICING SCHEDULE

Name of bidder:

Bid number: **RFP 01/12/2025**

Closing Time **11:00 am, 31 January 2026**

PLEASE NOTE:

Bidders should attach a detailed price/commercial proposal – in a separate envelope

OFFER TO BE VALID FOR 90 DAYS FROM 31 January 2026 (THE CLOSING DATE OF BID).

The bidder must provide the total price for the Provision of Internal Audit Services.

This annexure should be completed and signed by the Bidder's authorised personnel as indicated below: If applicable each year

- 1 Please indicate your total bid price here: R..... (Incl. of VAT) - Bidders are required to submit a schedule where the total bid price above is split into its components/activities indicating number of hours and hourly rates per resource) including all expenses.

- 2 **NOTE:** All prices must be **VAT inclusive** and must be quoted in South African Rand (**ZAR**).

- 3 Are the rates quoted firm for the full period of the contract?

YES	NO

- 4 **Mandatory:** If not firm for the full period, provide details of the basis on which adjustments shall be applied e.g. CPI, and details of the cost breakdown.

6.	No price adjustments that are 100% linked to exchange rate variations shall be allowed.	Comply	Not comply
	Substantiate / Comments		

7.	All additional costs must be clearly specified.	Comply	Not comply
	Substantiate / Comments		

Price Declaration Form

Dear Sir/Madam

Having read through and examined the Tender Document, Tender no. **RFP 01/12/2025**, the General Conditions, The Requirement and all other Annexes to the Tender Document, we to provide
..... (*goods or services to be provided*), for the total tendered contract sum of R _____ (including VAT). In Words: R _____
(including VAT)

We confirm that this price covers all service to provide for/to the Scheme, including but not limited to the supply of all required. We confirm that Sizwe Hosmed will incur no additional costs whatsoever over and above this amount in relation with the services related to the provision of this services. We undertake to hold this offer open for acceptance for a period of 90 days from the date of submission of offers. We further undertake that upon final acceptance of our offer, we will commence with delivery when required to do so by the Client.

Moreover, we agree that until formal Contract Documents have been prepared and executed, this Form of Tender, together with a written acceptance from the Client shall constitute a binding agreement between us, governed by the terms and conditions set out in this Request for Proposals.

We understand that you are not bound to accept the lowest or any offer and that we must bear all costs which we have incurred in preparing and submitting this tender.

We hereby undertake for the period during which this tender remains open for acceptance not to divulge to any persons, other than the persons to which the tender is submitted, any information relating to the submission of this tender or the details therein except where such is necessary for the submission of this tender.

SIGNED

DATE

(Print name of signatory)

Designation

FOR AND ON BEHALF OF:

COMPANY NAME

Tel No

Fax No

Cell No