

Request for Proposal (RFP)

Subject RFP #:	RFP-CATALYZE-INDO-2024-0037
RFP Issue Date:	March 13, 2024
Terms of Reference / Specifications:	Research Firm for Baseline Data Collection for CATALYZE Indonesia
Project	CATALYZE Innovative Blended Finance
The Company	Palladium International, LLC
Country of Performance	Indonesia
Closing Date and Time	Tuesday, April 9 th , 2024; 5:00PM Jakarta
Questions Deadline	<input type="checkbox"/> Accepted at catalyze.procurements@thepalladiumgroup.com by Tuesday, March 26 th , 2024; 5:00PM Jakarta <input type="checkbox"/> N/A
Details for Submission	Submissions will be accepted: <input checked="" type="checkbox"/> Electronically: email to catalyze.procurements@thepalladiumgroup.com
Offer Validity Period	90 Days

Thank you for your interest in the above procurement. As implementer for the CATALYZE Innovative Blended Finance Project funded by United States Agency for International Development (USAID), Palladium invites you to submit a proposal for the scope of work attached in Annex A. Your proposal must be valid for the Validity Period.

Please email your notice of intention to submit a proposal by the Questions Deadline. Answers to questions shall be distributed to all offerors that have indicated an intention to submit a proposal by the deadline.

Please submit your proposal in accordance with the Details for Submission above by the Closing Date and Time. This RFP in no way obligates Palladium to award a contract nor does it commit Palladium to pay any cost incurred in the preparation and submission of a proposal. Palladium bears no responsibility for data errors resulting from transmission or conversion processes.

Yours sincerely,

CATALYZE Procurement Team

Terms and conditions

1. Proposal Conditions

By submitting a proposal, potential suppliers are bound by these terms and conditions. Potential suppliers must submit offers with all details provided in English and with prices quoted in a single currency.

2. Proposal Lodgement

The Company may grant extensions to the Closing Time at its discretion. The Company will not consider any quotes received after the Closing Time specified in the RFP unless the Company determines to do so otherwise at its sole discretion.

3. Data collection

The Company may review all proposal to confirm compliance with this RFP and to determine the best proposal in the circumstances.

4. Alterations

The Company may decline to consider a proposal in which there are alterations, erasures, illegibility, ambiguity or incomplete details.

5. The Company's Rights

The Company may, at its discretion, discontinue the RFP; decline to accept any proposal; terminate, extend or vary its selection process; decline to issue any contract; seek information or negotiate with any potential supplier that has not been invited to submit a proposal; satisfy its requirement separately from the RFP process; terminate negotiations at any time and commence negotiations with any other potential supplier; evaluate proposals as the Company sees appropriate (including with reference to information provided by the prospective supplier or from a third party); and negotiate with any one or more potential suppliers.

6. Amendments and Queries

The Company may amend, or clarify any aspect of the RFP prior to the RFP Closing Time by issuing an amendment to the RFP in the same manner as the original RFP was distributed. Such amendments or clarifications will, as far as is practicable be issued simultaneously to all parties.

Any queries regarding this RFP should be directed to the Contact Person identified on the cover page of this RFP.

7. Clarification

The Company may, at any time prior to execution of a contract, seek clarification or additional information from, and enter into discussions and negotiations with, any or all potential suppliers in relation to their proposals. In doing so, the Company will not allow any potential supplier to substantially tailor or amend their proposal.

8. Confidentiality

In their proposal, potential suppliers must identify any aspects of their proposal that they consider should be kept confidential, with reasons. Potential suppliers should note that the Company will only agree to treat information as confidential in cases that it considers appropriate. In the absence of such an agreement, potential suppliers acknowledge that the Company has the right to disclose the information contained in their proposal.

The potential supplier acknowledges that in the course of this RFP, it may become acquainted with or have access to the Company's Confidential Information (including the existence and terms of this RFP and the TOR). It agrees to maintain the confidence of the Confidential Information and to prevent its unauthorised disclosure to any other person. If the potential supplier is required to disclose Confidential Information due to a relevant law or legal proceedings, it will provide reasonable notice of such disclosure to the Company. The parties agree that this obligation applies during the RFP and after the completion of the process.

9. Alternatives

Potential suppliers may submit proposals for alternative methods of addressing the Company's requirement described in the RFP where the option to do so was stated in the RFP or agreed in writing with the Company prior to the RFP Closing Time. Potential suppliers are responsible for providing a sufficient level of detail about the alternative solution to enable its data collection.

10. Reference Material

If the RFP references any other materials including, but not limited to, reports, plans, drawings, samples or other reference material, the potential supplier is responsible for obtaining the referenced material and considering it in framing their proposal. And provide it to the Company upon request.

11. Price/Cost Basis

Prices or costs quoted must show the tax exclusive price, the tax component and the tax inclusive price.

The contract price, which must include any and all taxes, supplier charges and costs, will be the maximum price payable by the Company for the Goods and/or Services.

12. Financial information

If requested by the Company, potential suppliers must be able to demonstrate their financial stability and ability to remain viable as a provider of the Goods and/or Services over the term of any agreement.

If requested by the Company, the potential supplier must promptly provide the Company with such information or documentation as the Company reasonably requires in order to evaluate the potential supplier's financial stability.

13. Referees

The Company reserves the right to contact the potential supplier's referees, or any other person, directly and without notifying the potential supplier.

14. Conflict of interest

Potential suppliers must notify the Company immediately if any actual, potential or perceived conflict of interest arises (a perceived conflict of interest is one in which a reasonable person would think that the person's judgement and/or actions are likely to be compromised, whether due to a financial or personal interest (including those of family members) in the procurement or the Company).

15. Inconsistencies

If there is inconsistency between any of the parts of the RFP the following order of precedence shall apply:

- (a) these Terms and Conditions;
- (b) the first page of this RFP; and
- (c) the Schedule

so that the provision in the higher ranked document will prevail to the extent of the inconsistency.

16. Collusion and Unlawful Inducements

Potential suppliers and their officers, employees, agents and advisors must not engage in any collusive, anti-competitive conduct or any other similar conduct with any other potential supplier or person or quote any unlawful inducements in relation to their proposal or the RFP process.

Potential suppliers must disclose where proposals have been compiled with the assistance of current or former the Company employees (within the previous 9 months and who was substantially involved in the design, preparation, appraisal, review, and or daily management of this activity) and should note that this may exclude their proposal from consideration.

Potential suppliers warrant that they have not provided or offered any payment, gift, item, hospitality or any other benefit to the Company, its employees, consultants, agents, subcontractors (or any other person involved in the decision-making process relating to this RFP) which could give rise to a perception of bribery or corruption in relation to the RFP or any other dealings between the parties.

17. Jurisdiction

This RFP shall be subject to the laws of the District of Columbia, United States of America. The language of the arbitration will be English.

The Potential Supplier and the Company will use their best efforts to settle amicably any dispute, controversy, or claim arising out of, or relating to this RFP or the breach, termination, or invalidity thereof. If no agreeable settlement can be found, any dispute, controversy, or claim arising out of or relating to this RFP or the breach, termination, or invalidity thereof, shall be settled by mediation through the American Arbitration Association by filing a request for mediation with the AAA and the other party. The Parties will be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute.

Company Information

Palladium is a global leader in the design, development and delivery of Positive Impact — the intentional creation of enduring social and economic value. We work with corporations, governments, foundations, investors, communities and civil society to formulate strategies and implement solutions that generate lasting social, environmental and financial benefits.

Project Background

Palladium is implementing on behalf of the United States Agency for International Development (USAID) the USAID CATALYZE Innovative Blended Finance Project (USAID CATALYZE), an initiative which uses a facilitated partnership model to craft solutions to crowd in \$2 billion in blended finance to USAID partner countries and initiatives.

In Indonesia, USAID CATALYZE is supporting the national health insurance agency (*Badan Penyelenggara Jaminan Sosial-Kesehatan*, or BPJS-Kesehatan) to increase enrollment and re-enrollment of individuals, particularly informal sector workers, in the national health insurance scheme (*Jaminan Kesehatan Nasional*, JKN) to improve the health, wellbeing, and economic empowerment of vulnerable populations. Ultimately, USAID CATALYZE aims to support the Government of Indonesia's efforts to achieve universal health care through increase in "effective" JKN coverage (i.e., membership status that facilitates the member to access health services). Through private sector partnerships, USAID CATALYZE will:

- Mobilize the community to increase awareness of the value in JKN and willingness to pay for health insurance among informal sector workers;
- Increase locations and mechanisms for enrolment and payment and streamline access to the premium payment plan to ease informal sector workers' process to enrol and pay for JKN; and
- Work with private sector partners to mobilize resources for premium payments through crowdfunding, loans, and support for income generation.

Combined, these actions will help overcome immediate financial barriers while putting individuals on a path towards consistently paying their premiums in Indonesia.

This approach will be piloted in Tasikmalaya district, where this data collection will occur.

Purpose

A complete scope of work is attached as Annex A.

Type of Contract

Palladium intends to issue a Firm Fixed Price subcontract to the selected offeror. Palladium reserves the right to award one, multiple, or no Subcontracts.

Anticipated Contract Period of Performance

May 2024 – July 2024

Place of Performance

The activities to be performed under this contract will take place in Tasikmalaya district. See the Instructions for Submission of Cost Proposal for travel assumptions. **Instructions to Offerors**

Separate technical and cost proposals must be submitted by email no later than the time and date specified on the cover page.

1. Technical Proposal

For the technical proposal, the offeror must submit in English:

- (a) Cover letter with the following information:
 1. Firm contact info and address
 2. Type of company or organization

3. Unique Entity Identification (UEI) Number (Company must have a UEI number or obtain one within 5 days of being notified of selection)
4. Signed by an authorized representative of the company

(b) Background on the firm and relevant expertise (max 2 pages)

(c) Past Experience Information/Capability Statement (max 5 pages)

- a. Briefly describe the offeror's (as well as any partners') previous work, awards, experience, and demonstrated success in achieving activity goals. Demonstrate expertise in:
 - i. Research/data collection experience in Indonesia, preferably related to health insurance, the informal sector, and/or gender inclusion;
 - ii. Conducting and analyzing qualitative research, specifically, focus groups and key informant interviews; and
 - iii. Leading on-time, quality data collection, data entry, and data analysis for large, community-based research studies, especially outside of Jakarta.
- b. Description of relevant projects previously performed by the firm, demonstrating expertise in quantitative research, qualitative research, and relevant topics like health insurance or work with the informal sector

(d) Technical Proposal & Management Approach (max 5 pages) containing:

- a. Description of gender-sensitive methodological approach
- b. Proposed work plan showing how the firm would execute this project including a timeline
- c. Description of team structure, with accompanying CVs for team lead(s) included in annex
- d. Description of how research firm will find heads of household working in the informal sector to participate in data collection efforts
Description of research firm's approach to ensuring data quality
- e. Gantt chart of proposed timeline of major activities highlighted in Annex A: Scope of Work

(e) References (max 1 page):

- a. Provide the name and contact details for three referees familiar with offeror's research and other relevant work.

(f)

All supporting documentation specified below in the pass/fail data collection criteria.

2. Cost Proposal

Offerors must submit a cost proposal. CATALYZE will provide a budget template upon request through catalyze.procurements@thepalladiumgroup.com. The cost proposal consists of:

- (a) Budget in Microsoft Excel with all formulas visible (unlocked)
- (b) Accompanying Word Document with all cost assumptions and explanations

Key assumptions

- Budget in Indonesian Rupiah
- All prices are to be inclusive of relevant taxes
- Separate unit cost and number of units
- Break down activity costs into as much detail as possible
- If the Technical Proposal includes travel, Offeror should budget for Defense Base Act (DBA) insurance in accordance with FAR 52.228-3, as applicable.

Submission of Offers

Electronic proposals must be submitted by sending two separate emails, one for technical proposal and one for cost proposal with the RFP number in the subject lines. Ensure all required documents are attached. The RFP number can be found on the cover page.

Offers received past the deadline stated on the cover page will be deemed non-responsive and will not be considered for award.

Evaluation and Award Process

Proposals will be evaluated using a best value trade-off methodology.

(1) The first set of criteria is graded on a pass/fail basis. Offerors must meet the following minimum eligibility qualification criteria and provide supporting documentation:

	Requirement	Supporting Documentation
(a)	Must be a registered legal entity in Indonesia for a minimum of one year	Copy of certificate or articles and memorandum of associate
(b)	Must not have any active exclusions from the working with the US government (www.sam.gov), the UN (Sanctions List), or the US Department of the Treasury Office of Foreign Asset Control	N/A

(2) If these minimum criteria are met, the offer’s technical proposal will be evaluated as follows:

Evaluation Criteria	Documents Evaluated	Points
Soundness and reasonableness of technical approach	Technical Proposal & Management Approach	40
Offeror’s demonstrated capability to carry out proposed approach	Past Experience Information/Capability Statement	30
Proposed team’s demonstrated capability to carry out proposed approach	Technical Proposal & Management Approach (including CVs of proposed personnel)	30
TOTAL		100

(3) The offeror’s cost proposal will be evaluated for:

- Proposed total price, relative to other offers received
- Realism and reasonableness of the work to be performed
- Price reflects a clear understanding of the requirements
- Price is consistent with various elements of the technical proposal
- Compliance with USAID cost principles (select one: Non profit entities – Cost Principles in 2 CFR 200 Subpart E or For profit entities – Cost Principles in FAR Part 31)

Palladium reserves the right to award under this solicitation without further negotiations. The offerors are encouraged to offer their best terms and prices with the original submission.

PROCUREMENT INTEGRITY AND ETHICS

It is Palladium’s Policy that no gifts of any kind and of any value be exchanged between vendors/contractors and Palladium personnel. Discovery of the same will be grounds for disqualification of the vendor/contractor from participation in any Palladium’s procurements and may result in disciplinary actions against Palladium personnel involved in such discovered transactions.

Resulting Award

This RFP in no way obligates Palladium to award a contract. Palladium may opt to select multiple offers in response to this RFP.

Any contract/purchase order resulting from this solicitation must be signed by both parties in order to be considered valid and in force. All costs associated with, but not limited to, production, preparation and/or delivery of goods or services, including deliveries, accepted by Palladium staff, without a fully executed (signed by both parties) contract/purchase order, are at the vendor’s risk only. Palladium shall not pay for any costs, without limitation, associated with production, preparation or delivery of goods and/or services under this or any other contract/purchase order, which has not been signed by both parties.

If your proposal is successful, you will be required to enter into the Company's standard contract for the types of goods or services being provided. In the provision of the Goods and Services, you will be required to comply with the Company's policies, including (without limitation) its Business Partner Code of Conduct and any relevant client terms and conditions. Potential suppliers must also comply with the Company's Business Partner Code of Conduct in the submission of any proposals pursuant to this RFP.

If you are bidding as part of a joint venture, partnership or similar, please make this clear in your submission. Likewise, if you propose to subcontract any part of the goods or services provision, then disclose this fact within your submission. The Company may require additional information from you and approval for subcontracting will not be automatic as subcontractors will be subject to Palladium's Due Diligence process.

Attachments

Please review the additional documentation and proposed contracts terms and conditions which should be given consideration when preparing your proposal. By submitting your bid you will certify that that you are in agreement with the contract terms and conditions as included in this solicitation and that all prices include all aspects of the required compliance with the terms and conditions of the proposed contract.

Attachment 1- Due Diligence Questionnaire

Attachment 2- FFATA Form (will be required only for successful offeror, where applicable – included for awareness only)

Palladium Business Partner Code of Conduct and Child Protection Guidelines can be downloaded in full at: <http://www.thepalladiumgroup.com/policies> or request through email from Catalyze.procurements@thepalladiumgroup.com

Annex A: Scope of Work

A. BACKGROUND

Activity Description

The World Health Organization, USAID, and other global health leaders recognize that social determinants contribute significantly to health outcomes, by as much as 30-55%. Key social determinants include income and social protection, education, unemployment, and job insecurity, as well as access to affordable, quality health services.

Indonesia's national health insurance scheme, Jaminan Kesehatan Nasional (JKN), is a major social protection scheme that serves as key avenue to universal health care and ensuring health and well-being of the population. USAID has a track record of funding programs that support the Government of Indonesia in increasing access to and improving the affordability of social protection schemes. USAID, through CATALYZE, intends to support the enrollment and/or re-enrollment of Indonesians in JKN through blended finance approaches to ultimately improve the health, wellbeing, and economic empowerment of vulnerable populations in Indonesia, with a focus on women given that women are often the key decision-makers around healthcare in their households.

Health Insurance Coverage and the Informal Sector Workforce in Indonesia

JKN has been in operation for almost 10 years and 96.94% (Sismonev, Sept 2023) of the Indonesian population have, at one point, enrolled into the scheme. However, faced with inconsistent income flow, many informal sector workers cannot meet their premium payment obligations consistently. The informal sector makes up 60.1% of the Indonesian economy and many of its members are defaulting on their premium payment, rendering their membership "inactive."

Without health insurance, informal sector workers and their families may not access health care as frequently as they should and this lack of service utilization at the primary care clinic/puskesmas level can result in subsequent requests of costlier curative care at hospitals, leading to potential catastrophic health expenditures.

As previously noted, women are often the key decision maker regarding access to healthcare for their family members. However, women are highly concentrated in informal employment—nearly 75% of Indonesian women are engaged in the informal agricultural sector—and thus more vulnerable to income swings that may impede their ability to pay JKN premiums (World Bank 2019). While women in the informal sector often access JKN coverage through their spouse who work in the formal sector, female-headed households remain at higher risk of experiencing catastrophic health expenditure without active JKN coverage. Ensuring the active enrollment of females in the informal sector and their households, including female-headed households, in JKN will have meaningful effects on the health of children, elderly, and other vulnerable populations within households.

In general, four elements combine to ensure enrollment and continued payment for health insurance premiums:

1. **Awareness:** The individual must be aware of the scheme, including potential benefits of health insurance, and of procedures for enrolling and paying premiums (this influences willingness to pay). Specifically, CATALYZE Indonesia will mobilize the community to increase awareness of the value in JKN and willingness to pay for health insurance among informal sector workers.
2. **Process:** The process for enrollment and premium payment must be seamless and easy (this influences willingness and ability to pay by reducing financial and physical barriers to enrolling and paying for insurance). The activity will increase locations and mechanisms for enrollment and payment and streamline access to the premium payment plan to ease informal sector workers' process to enroll and pay for JKN.
3. **Resources:** The individual must have the funds to pay for their premiums at the frequency set by the scheme (annually, monthly, weekly, etc.) (this reflects ability to pay). CATALYZE will work with private sector partners to mobilize resources for premium payments through crowdfunding, loans, and support for income generation.
4. **Service:** The services that members access with insurance must meet their expectations—in this case the availability and quality of medical services (this influences willingness to pay).

CATALYZE Indonesia will work together with private sector partners to address elements 1, 2, and 3, which are fully or mostly under Indonesia's National Health Insurance Agency's (Bahasa acronym: BPJS-Kesehatan) control. Combined, these actions will help overcome immediate financial barriers while putting individuals on a

path towards consistently paying their premiums. Ultimately, CATALYZE aims to support Indonesia's efforts to achieve universal health care through increase in "effective" JKN coverage (i.e., membership status that facilitates the member to access health services). Recognizing that there may be gendered differences around awareness, payment processes, and access to resources, CATALYZE Indonesia activities will leverage a rapid gender assessment to inform activity design and adaptation to facilitate reach amongst women. While CATALYZE will not be exclusive to women, as enrollment happens at the household and not the individual level, this rapid gender assessment will help ensure that activities are created and executed with women's needs at the center.

Learning Question Data Collection

In the short term, this activity aims to increase JKN enrollment/reenrollment amongst the informal sector, but the ultimate expected impact is that individuals will change their health-seeking behavior by increasing their utilization of JKN-covered healthcare services, especially primary care. Utilizing covered healthcare services such as primary care is expected to decrease the number of hospital visits and catastrophic out-of-pocket health expenditures. While BPJS-Kesehatan has rich administrative data capturing healthcare usage once a household joins JKN, their healthcare seeking behavior prior to joining is unknown.

Therefore, CATALYZE Indonesia intends to engage a research firm to conduct qualitative data collection and analysis to provide baseline data to answer the following learning question, "Do individuals who newly enroll or reactivate their health insurance enrollment due to CATALYZE interventions supported under the Model then increase their utilization of JKN-covered preventative healthcare and antenatal care?" Sub-questions include, "Does the CATALYZE intervention's paying of arrears sufficiently remove financial barriers to facilitate informal sector households' to pay their monthly JKN premiums moving forward? Do these same households continue to pay their full monthly premium six months later? 18 months later? 3 years later?"

Women might answer these questions differently than men, so reaching female-led households might require different approaches. Thus, the research firm will also assist CATALYZE in collecting data to inform a rapid gender assessment. The rapid gender assessment will seek to answer questions like: "How can the team best design awareness campaigns to inform the informal sector in Tasikmalaya about JKN, especially for women-led households?"; "How can processes be improved to best enable women-led households to make their monthly JKN premium payments?"; and "How can resources mobilized by the CATALYZE activity be programmed most effectively to enable women-led households' ability to make their monthly JKN premiums?" Specifically, the project will seek to identify how gender impacts women's access to information; how women pay and prefer to pay for services such as JKN and why they no longer pay for JKN if they are currently inactive; and pathways to mobilizing capital to support women in particular.

The approach will be qualitative in nature, and include informal sector households (an equal number of those headed by men and women), healthcare providers, local government officials, etc. CATALYZE assumes this effort will consist of 40 key informant interviews with female heads of household, healthcare providers, and local government officials as well as three focus group discussions with male heads of household and three focus groups with 20 female heads of household. However, the offeror may propose a different number or type of qualitative methodology in its technical proposal.

B. TASKS AND RESPONSIBILITIES

The selected research firm will be responsible for successful execution of the baseline data collection, with overall responsibility of ensuring data collection protocols are followed and quality data is gathered. The firm will work with the CATALYZE Indonesia team to finalize design of the data collection tools and plans and be responsible for field work, data collection, data analysis, and producing preliminary research findings. Finally, the research firm will support dissemination activities. The following list of activities further details the responsibilities of the research firm:

1. Be responsible for all data collection activities at baseline, including: hiring, managing, and supervising facilitators, interviewers, and notetakers; ensuring data quality; transcribing or recording interviews; and documenting consent
2. Develop a qualitative analysis plan;
3. Code and analyze the data collected using the analysis plan agreed upon with CATALYZE Indonesia's data collection team, using a qualitative software package like Nvivo or Atlas.Ti;

4. Draft English-language summaries of preliminary findings and responding to any revisions after receiving feedback from Palladium’s data collection team; and

C. ILLUSTRATIVE DELIVERABLES AND TIMELINE

CATALYZE will negotiate the final structure with the selected offeror(s), ensuring that performance metrics are clearly defined and measurable. Offerors are highly encouraged to propose their own deliverables and payment schedule.

#	Report and Deliverable	Deadline	Payment Amount
1	Input on CATALYZE prepared data collection materials Reviewed data collection plan, List of Stakeholders to be interviewed, and instrument, with comments within documents provided to CATALYZE	1 week/5 business days from award date	15%
2	Translated Instruments and Analysis Plan Translated instruments into Bahasa in Word and qualitative analysis plan in English-language in Word (3-5 pages)	3 weeks from award	15%
3	Completed FGDs in Tasikmalaya (6 groups of approximately 20 individuals each) and KIIs (40) Sign-in sheets from each focus group discussion and copies of completed consent forms. A detailed interview list for these 40 individuals and targets of each of the focus group discussions will be detailed further in the materials CATALYZE will send the awardee upon award.	6 weeks from award	20%
4	Documented Preliminary Findings Draft English-language summaries of preliminary findings from data coded and analyzed to date in Word (3-5 pages)	8 weeks from award	10%
5	Documented Final Findings Final English-language summaries of findings from all interview groups (in Word, up to 5 pages each, one summary for all healthcare worker interviews, one for local government officials, one for female heads of household) and focus groups (one summary for each focus group, in Word, up to 5 pages each)	10 weeks from award	20%
6	Final data files and photographs Photographs in jpg, recordings in mp3 or other standard audio format, cleaned Bahasa transcripts in Word, code in qualitative analysis package)	10 weeks from award	20%