

Terms of Reference for Individual Consultant

BCC2026-050 CSFA Strategic Advisor on IsDBG Medical Insurance and Health Services

Assignment Name

Individual Consultant: Strategic and Technical Advisor to DGCS on Medical Insurance and Health Services

Requesting Department

Directorate General of Corporate Services (DGCS) – Front Office

1. Introduction

The Directorate General of Corporate Services (DGCS) – Front Office seeks to engage a highly experienced Individual Consultant to provide independent, part-time technical and strategic advisory support on staff medical insurance, employer-sponsored healthcare, health services, healthcare governance, provider arrangements, and related institutional healthcare matters across the IsDB Group.

The Consultant shall support DGCS in reviewing, validating, and assessing employer-sponsored healthcare and medical insurance-related submissions, business cases, proposals, policies, operating arrangements, studies, and initiatives, with particular focus on service rationale and quality, beneficiary impact, financial sustainability, market practices, governance, risks and dependencies, value-for-money, and implementation readiness.

The assignment is advisory and decision-support in nature and is intended to provide DGCS with independent, practical, and evidence-based professional input before and during consideration of material healthcare-related matters.

The engagement shall be structured as a framework advisory arrangement under which DGCS may request services on an as-needed basis during the contract period, subject to the approved contract ceiling and maximum level of effort.

2. Background

The Islamic Development Bank Group (IsDBG), through the Health Services Center Department (HSCD), provides healthcare and medical insurance services to staff members, retirees, and eligible dependents across Headquarters, Regional Hubs, and Center of Excellence.

As healthcare systems, insurance markets, and staff expectations continue to evolve, DGCS seeks specialized advisory support to strengthen institutional healthcare governance, benchmark existing arrangements against mature market practices, and support informed strategic decision-making.

The Bank recognizes that advanced expertise in employer-sponsored healthcare systems, self-insured medical operations, provider-network management, and healthcare governance is typically developed within highly mature private-sector healthcare environments and is not commonly available within traditional international development-sector profiles alone.

Accordingly, DGCS intends to engage an experienced advisor capable of bridging institutional governance requirements with practical, market-driven healthcare and insurance best practices.

Given the complexity, financial significance, beneficiary impact, and specialized nature of these arrangements, DGCS requires access to independent advisory expertise capable of critically reviewing proposals and existing arrangements, validating underlying assumptions, identifying risks and dependencies, benchmarking relevant market practices, and providing practical recommendations to support informed management decision-making.

3. Objectives of the Assignment

3.1 Primary Objective

To provide independent strategic, technical, operational, and governance advisory support to DGCS on employer-sponsored healthcare arrangements, medical insurance, health services, provider arrangements, and related healthcare initiatives, supporting informed management decision-making and continuous improvement in service quality, sustainability, governance, and value-for-money. The Consultant shall support DGCS in:

- Review and independently challenge the rationale, assumptions, expected benefits, costs, risks, dependencies, and implementation readiness of material healthcare proposals and initiatives;

- Provide clear recommendations identifying decision points, required improvements, material risks, and proposed next steps;
- Benchmark IsDBG arrangements against relevant market practices, comparable employers, MDBs/IFIs, and other appropriate institutions;
- Strengthen DGCS's ability to assess healthcare matters from strategic, operational, financial, governance, service-quality, and beneficiary perspectives.

3.2 Nature and Boundaries of the Role

The Consultant's role shall be independent, advisory, and decision-support in nature. The Consultant shall not exercise management or approval authority, undertake procurement decision-making, or assume the responsibilities of HSCD or any other Bank function. Where procurement, contracting, provider, or implementation matters are reviewed, the Consultant's role shall be limited to providing technical and professional advice to DGCS.

4. Scope of Work and Methodology

4.1 Technical and Operational Advisory

The Consultant shall:

- Review healthcare-related submissions referred by DGCS;
- Assess healthcare projects, programs, initiatives, and operational proposals;
- Provide technical review and advice on staff healthcare delivery, medical insurance and TPA arrangements, provider networks, in-house clinics and service delivery, wellness and preventive programs, and outsourcing arrangements;
- Review and assess business cases and material healthcare proposals, including the underlying need and service rationale, available evidence and key assumptions, beneficiary and service-quality impact, cost and financial sustainability, market competitiveness and relevant benchmarks, operational feasibility, governance and accountability, risks and dependencies, implementation readiness, and value-for-money.
- Provide clear conclusions and recommendations identifying, as applicable, material issues and risks, available options, required improvements, decision points, and recommended next steps for DGCS consideration.
- Support the review of new healthcare initiatives, provider contracting arrangements, and operational improvements.

4.2 Management Support and Specialized Advisory

The Consultant shall:

- Provide specialized healthcare expertise and independent professional opinions on matters referred by DGCS.
- Participate in meetings, workshops, evaluations, technical discussions, site visits, and project reviews as requested by DGCS.
- Provide benchmarking insights and relevant market intelligence from comparable healthcare systems and organizations where required.
- Review technical reports, studies, proposals, and consultant deliverables and provide observations and recommendations.
- Prepare briefing notes, technical assessments, presentations, management memoranda, and decision-support materials for management consideration.
- Review and provide observations on staff healthcare operational models, service quality, utilization trends, cost optimization opportunities, and sustainability considerations.
- Review and provide specialized expertise on healthcare-related policies, procedures, governance frameworks, and control mechanisms and recommend improvement opportunities where appropriate.
- Support DGCS in assessing healthcare-related audit observations, management actions, and institutional control considerations.

4.3 Working Methodology

- 4.3.1 The Consultant shall provide advisory services on an as-needed basis in response to requests or assignments initiated by DGCS or its designated representative.
- 4.3.2 Assignments may be initiated through email or other approved written communication and shall not require a separate formal assignment request unless DGCS determines otherwise based on the complexity or significance of the matter.
- 4.3.3 The Consultant shall, as appropriate, confirm the understanding of the assignment, expected outputs, timeline, and estimated level of effort. DGCS confirmation shall constitute authorization to proceed.
- 4.3.4 Routine activities, including meetings, consultations, short document reviews, and similar advisory support, may be directly authorized by DGCS without a separate assignment proposal, provided that the related level of effort is subsequently documented and certified.

4.3.5 Assignments may involve desk reviews, benchmarking, consultations, meetings, site visits, technical assessments, presentations, management briefings, or other activities within the scope of this ToR and may be undertaken remotely, onsite, or through a combination of both.

5. Deliverables

5.1 For substantive assignments, the expected output(s), timeline and, where appropriate, acceptance requirements shall be agreed between DGCS and the Consultant prior to commencement. For routine advisory support, satisfactory completion shall be determined based on the nature of the service requested and DGCS confirmation.

5.2 Deliverables shall be assignment-specific and may include, as applicable:

- Technical review reports;
- Advisory notes and professional opinions;
- Business case assessments;
- Benchmarking and market analysis summaries;
- Technical evaluation comments and recommendations;
- Presentations and management briefing materials;
- Meeting participation and technical consultation records;
- Review comments on healthcare initiatives, projects, studies, and proposals; and
- Any other outputs specifically requested by DGCS under an approved assignment.

5.3 Upon completion of a substantive assignment, where applicable, the Consultant shall submit the agreed deliverables together with a brief completion note summarizing the services performed and outputs delivered.

5.4 Deliverables shall be considered acceptable when they are complete, evidence-based, responsive to the agreed assignment, clearly written, supported by appropriate market or institutional benchmarks where relevant, identify material risks and implications, and provide practical recommendations and decision points satisfactory to DGCS.

6. Duration of the Assignment

6.1 The engagement shall be established as a framework advisory arrangement for a period of twelve (12) months from contract signature. Services shall be provided on an as-needed basis during the contract period, in accordance with the arrangements set out below.

- 6.2 Assignments may be initiated by DGCS or its designated representative through email or other approved written communication, without the need for a separate formal assignment request.
- 6.3 Based on the request received, the Consultant shall confirm, as appropriate, the understanding of the assignment, expected output(s), proposed timeline, and estimated level of effort expressed in professional working days.
- 6.4 DGCS confirmation of the Consultant's proposed level of effort and assignment arrangements shall constitute authorization to proceed and the basis for subsequent payment.
- 6.5 For routine advisory activities, including meetings, consultations, document reviews, and other short-duration support, DGCS may authorize the activity directly without requiring a separate assignment proposal, provided the related level of effort is subsequently documented and certified by DGCS.
- 6.6 The total level of effort under the contract shall not exceed sixty (60) professional working days unless otherwise approved by the Bank. The Bank does not guarantee any minimum utilization during the contract period.
- 6.7 The framework arrangement does not constitute a commitment by the Bank to utilize any minimum number of professional working days or to issue any minimum number of assignments.

7. Reporting and Working Modalities

The Consultant shall report directly to DGCS or his designated representative. The Consultant shall coordinate with HSCD and other relevant business units, control functions, Group Members, service providers, or stakeholders as required for the relevant assignment and as directed or authorized by DGCS.

Such coordination shall not alter the Consultant's independent advisory relationship with DGCS or transfer management responsibility from the concerned Bank function to the Consultant.

8. Payment Arrangement

- 8.1 The Consultant shall be engaged on a time-based basis using the agreed professional daily rate.
- 8.2 Payment shall be made based on the approved professional daily rate and the level of effort approved by DGCS, subject to satisfactory completion of the agreed deliverables and acceptance of the outputs.

- 8.3 Where the actual level of effort is expected to materially exceed the approved estimate, prior written approval from DGCS shall be required before additional work is undertaken.
- 8.4 For payment purposes, the Consultant shall submit a certified timesheet and any supporting documentation required by DGCS demonstrating completion of the approved assignment.
- 8.5 Payment shall be subject to:
- Clearance of the timesheet by DGCS;
 - Confirmation that the agreed deliverables and quality requirements have been satisfactorily met; and
 - Compliance with the approved scope of work.
- 8.6 Only services specifically requested and approved by DGCS shall be eligible for payment.
- 8.7 The total amount payable under the contract shall not exceed the approved contract ceiling and maximum level of effort unless otherwise approved by the Bank.
- 8.8 Travel, accommodation, per diem, visa costs, and other authorized travel-related expenses, when specifically requested and pre-approved by the Bank, shall be reimbursed separately in accordance with the Bank's applicable policies and procedures.
- 8.9 A professional working day shall consist of up to eight (8) working hours unless otherwise agreed by the Bank.

9. Qualifications and Experience (Minimum)

The Consultant shall possess the following qualifications and experience:

9.1 Education

- Advanced degree in:
 - Healthcare Management;
 - Medical Insurance;
 - Health Administration;
 - Public Health;
 - Business Administration; or
 - related disciplines.

9.2 Professional Experience

- Minimum 15 years of progressively relevant professional experience, including substantial experience in employer-sponsored healthcare and/or medical insurance operations, complemented by demonstrated experience in healthcare

governance, strategy, transformation, service improvement, provider management, financial or operational assessment, or advisory services to senior executives and institutional leadership.

- Strong practical exposure to mature private-sector healthcare and/or medical insurance environments is required. Experience with MDBs, IFIs, large multinational corporations, or similarly complex institutional environments is highly desirable.

10. Selection Criteria (Individual Consultant)

10.1 Basis of Evaluation

The Consultant shall be selected using the Consultants' Qualifications Selection (CQS) method, based primarily on qualifications, relevant experience, demonstrated expertise, and suitability for the assignment.

The evaluation shall focus on identifying the consultant whose qualifications, experience, and track record best meet the requirements of the assignment. Shortlisted consultants may be invited for an interview and/or presentation to further assess their expertise, approach, communication skills, and overall suitability.

Following completion of the evaluation process, the highest-ranked consultant shall be invited to negotiate the financial proposal and contract terms.

10.2 Technical Evaluation Criteria

No.	Evaluation Criteria	Weight
1	Relevant expertise in employer-sponsored healthcare, medical insurance operations, and healthcare governance	30
2	Experience advising senior management and institutions	20
3	Relevant assignments and track record	20
4	Quality of technical statement and approach	15
5	Interview, communication and availability	15

Total Technical Score: 100 Points

11. Ethics, Confidentiality, and Conflict of Interest

The Consultant shall maintain strict confidentiality of all institutional, beneficiary, healthcare, financial, commercial, provider and insurer information accessed through the assignment and shall disclose on a continuing basis any actual, potential or perceived conflict of interest, including relationships with insurers, TPAs, healthcare providers,

brokers, consultants or vendors. Where a conflict arises, DGCS may require appropriate mitigation, recusal or other action in accordance with Bank procedures.

12. Instructions to Consultants

Interested consultants shall submit:

- Expression of Interest
- Updated Curriculum Vitae (CV);
- Brief Technical Statement describing relevant experience, areas of expertise, and approach to providing advisory services under this assignment;
- Evidence of comparable assignments, references, and relevant certifications;
- Confirmation of availability during the contract period; and
- Proposed professional daily rate.

The selected consultant shall be engaged under a framework advisory arrangement, with services requested on an as-needed basis during the contract period in accordance with Duration of the Assignment Section 6 of this ToR.

Interested individual consultants shall submit their Expressions of Interest (EOI), together with the documents specified above, by email to the following dedicated email address: **EOI Submission - BCC2026-050 CSFA Strategic Advisor on IsDB Medical Insurance and Health Services** f70e7ff3.isdb.org@emea.teams.ms . Submissions must be received no later than **10 November 2026**.

All requests for clarification concerning this assignment shall be submitted in writing to the following dedicated email address: **CSP - BCC2026-050 CSFA Strategic Advisor on IsDB Medical Insurance and Health Services** 512d4836.isdb.org@emea.teams.ms