



Terms of Reference (TOR)

Credit Medical Service Provider

Addis Abeba, Gonder, Gandewuha, and Asossa

1. Introduction

GOAL works with the most vulnerable communities to help them respond to and overcome humanitarian crises and to assist those facing poverty and exclusion to achieve greater resilience and well-being. GOAL envisions a world beyond humanitarian crises where poverty no longer exists, where vulnerable communities exposed to shocks and stresses are resilient, where barriers to well-being are removed, and where everyone has equal rights and opportunities.

GOAL is a not-for-profit organization that has been working in Ethiopia for 40 years, towards ensuring the poorest and most vulnerable in the country and those affected by humanitarian crises have access to basic services such as adequate shelter, food and livelihoods, water and sanitation, nutrition, healthcare, and protection. GOAL implements a range of integrated multisectoral development, resilience, recovery, and humanitarian response programs by being sensitive to cross-cutting issues including gender equity, social inclusion, accountability, child protection, and HIV/AIDS. Currently, we work with pastoralists, Agro pastoralists, pastoral dropouts, rural smallholder farmers, rural/urban youth, and street children to respond to humanitarian crises and build resilience in Ethiopia, working closely with local communities, local government, donors, and other key actors.

2. Purpose: The Medical service provider agreement.

GOAL under the implementation of Integrated Health and Nutrition response for refugees and asylum seekers fleeing Sudanese conflict through Benishangul and Metema entry points in Ethiopia funded by ECHO.

To ensure that refugees receive free health and nutrition services at all levels (primary, secondary, and tertiary), GOAL need to reach an agreement with potential health care

service providers, hospitals, and medium clinics that are currently providing health care services in Addis Abeba, Amhara region Gondar, Gendewuha/Metema, and Benishangul Gumuz region Assossa.

3. Scope of Services

- Treatments: This can include various types of medical treatments such as surgeries, therapies, and medication administration.
- Consultations: Covers appointments with healthcare professionals, including initial assessments, follow-up visits, and specialist consultations.
- Procedures: Encompasses diagnostic tests, imaging (like X-rays and MRIs), laboratory tests, and minor and major surgical procedures
- Ambulance services: From the entry/point to its own hospital/referred Hospital.

4. Contract period

- April 1st, 2025- October 30th, 2025, and with possibilities of extension based on the funding availabilities.

5. Location and Service needed per location

5.1. Addis Ababa: The Medical services will be provided at Addis Abeba level include but are not limited to:

- Hospitalization: This includes patient admitted to hospitals for more intensive treatment and monitoring including the meal service.
- Routine and specialized Surgery/: This includes Advanced Medical Procedures, Complex surgeries such as organ transplants, neurosurgery, and cardiac surgery that require highly specialized skills or equipment.
- Specialized Outpatient Consultations: Patients receive consultations from specialists such as cardiologists, dermatologists, or endocrinologists and others
- Diagnostic Services: Advanced diagnostic tests and imaging services like X-rays, CT scans, and MRIs are provided.

- Intensive Care Units (ICUs): Specialized units for critically ill patients requiring constant monitoring and advanced life support.
- Specialized Treatments: Treatment for severe or rare conditions, including cancer treatment, renal dialysis, and advanced neonatal care.
- Multidisciplinary Care: Coordinated care involving multiple specialists to manage complex medical conditions including Mental health and psychosocial support.
- External appliances include knee braces, lumbar corsets, wrist braces, and crutches.
- Pre-existing, congenital, and chronic conditions treatment and care.
- Provision of prescribed medications including supplementation
- Ambulance services are provided from Bole Airport to hospitals, as well as from hospitals to other hospitals, anytime the medical service provider confirms a referral or discharge to another hospital or guest room.

5.2. Gondar: The Medical services will be provided at Gonder level include but are not limited to:

- Hospitalization: This includes patient admitted to hospitals for more intensive treatment and monitoring including the meal service.
- Routine Surgery: This includes common surgical procedures include knee braces, lumbar corsets, wrist braces, and crutches.
- Specialized Outpatient Consultations: Patients receive consultations from specialists such as cardiologists, dermatologists, or endocrinologists and others
- Diagnostic Services: Advanced diagnostic tests and imaging services like X-rays, CT scans, and MRIs are provided.
- Pre-existing, congenital, and chronic conditions treatment and care.
- Provision of prescribed medications including supplementation

- Emergency Care: Treatment for acute medical conditions that require immediate attention.

5.3. Gendewuha, West Gonder zone: The Medical services will be provided at Gendewuha level include but are not limited to:

- Hospitalization: This includes patient admitted to hospitals for more intensive treatment and monitoring including the meal service.
- Routine Surgery: This includes common surgical procedures that do not require highly specialized skills or equipment.
- Specialized Outpatient Consultations: Patients receive consultations from specialists such as cardiologists, dermatologists, or endocrinologists and others
- Diagnostic Services: Advanced diagnostic tests and imaging services like X-rays, CT scans, and MRIs are provided.
- Emergency Care: Treatment for acute medical conditions that require immediate attention.
- Provision of Ambulance/transportation services from Aftit settlement/refugee site to hospitals, as well as from hospitals to other hospitals, anytime the medical service provider confirms a referral or discharge to another hospital or Aftit settlement/refugee site.

5.4. Assossa, Benishangul Gumuz region: The Medical services will be provided at Assossa, level include but are not limited to:

- Hospitalization: This includes patient admitted to hospitals for more intensive treatment and monitoring including the meal service.
- Routine Surgery: This includes common surgical procedures that do not require highly specialized skills or equipment.
- Specialized Outpatient Consultations: Patients receive consultations from specialists such as cardiologists, dermatologists, or endocrinologists and others

- Diagnostic Services: Advanced diagnostic tests and imaging services like X-rays, CT scans, and MRIs are provided.
- External appliances include knee braces, lumbar corsets, wrist braces, and crutches.
- Emergency Care: Treatment for acute medical conditions that require immediate attention.
- Provision of Ambulance/transportation services from Ura settlement/refugee site to hospitals, as well as from hospitals to other hospitals, anytime the medical service provider confirms a referral or discharge to another hospital or Ura settlement/refugee site.

6. Estimated number of patients per location but will be under or over.

- Addis Abeba = 107patient
- Gonder = 120patient
- Gende Wuha =208
- Assossa = 350

7. Roles and Responsibilities of Medical Service Provider:

- Providing Ambulance Services/transportation: Depending on the patient's condition, transportation by any methods of transporting the patient from the site of service request to the hospital/medical service is required. The cost of transportation will be included in the medical care costs and reimbursed by GOAL.
- Staffing: Ensure that competent and experienced medical personnel, including as specialists, nurses, and support staff, are accessible. A list of staff members with their qualifications will be given to the organization.
- Compliance: Adhere to all relevant healthcare regulations, standards, and best practices to ensure patient safety and quality of care.
- Record Keeping: Maintain accurate and confidential patient records, including medical histories, treatment plans, and outcomes.

- Emergency Services: Provide emergency medical services and ensure readiness to handle critical cases at all times.
- Collaboration: Work collaboratively with other healthcare providers, including primary care physicians and other specialists, to ensure comprehensive patient care.
- Reporting: Submit regular performance and compliance reports to the client organization/GOAL, detailing patient outcomes, service quality, and any issues encountered.
- Documentation: Service Provider will ensure that linked refugees and asylum seekers have stamped and signed linkage documents (such as Referral paper prescription paper, lab request paper, and sending letter) along with the ID of refugee or asylum seekers.
- Next Referral: In case the patient condition requires treatment beyond the capacity of the service provider, the service provider should notify GOAL referral Nurse/liaison officer.
- Cost: Cost of Credit Medical Service treatment/medication should be equivalent with the medication cost provided to the host community/Ethiopians.
- The service provider shall never quit provision of service due to delay of payment rather should notify the GOAL to expedite transfer of payment based on the agreed procedures mentioned above.
- The service provider is obliged to provide details of service costs documents whenever requested by GOAL.
- Code of conduct: The Service provider shall comply with the GOAL Code of Conduct and Conflict of Interest Policy attached to this agreement including core humanitarian principle and Medical Ethics.

8. Roles and Responsibilities of GOAL-Ethiopia/organization:

- The assigned GOAL referral Nurse/Liaison officer will collaborate with Hospital staff, and others to provide smooth efforts while also promoting refugee and asylum seeker patient safety.
- GOAL referral Nurse will approve/provide signed referral linkage slip (like prescription paper, laboratory request paper) together with other supporting documents to the linked refugee or asylum seeker while linking patients to the service provider.
- For night service, the GOAL referral worker will communicate with the service provider whenever there is an emergency case at night. The necessary documents need to be attached (copy of refugee ID, referral paper from partners working in the refugee camp, including a protection team's approval letter, etc.).
- GOAL Ethiopia referral nurses must confirm the refugee or asylum seeker status and identity while providing a linkage slip (prescription paper, lab request), and the refugee/asylum seeker ID number should be clearly mentioned on the document/prescription paper or laboratory request.
- All costs should be signed by the referral nurse at the point of service provision.
- GOAL Ethiopia has the obligation to cover all costs of the linked refugee or asylum seeker patients based on the payment arrangement mentioned above whenever a payment request is submitted by the service provider monthly within 5-7 working days.
- GOAL will notify the relevant authorities, ECHO/donor, the government, UNHCR, RRS, refugees and asylum seekers, as well as health and nutrition partners operating in the refugee camp, about this credit medical agreement and arrangements. They might be requested to visit the service provider to observe the quality of service providing.

9. Cost coverage

- GOAL will reimburse the medical service coverage every month, and the service provider must submit every 30 days the request with all important list of documents per patients. GOAL will process payments for all medical services

within 5-10 days after receiving confirmation of the pricing documentation from the service provider.

- During the request, the service provider must give a list of prices for hospital services, including fees for medications, supplies, meals, and ambulatory charges, along with the original signed documents by the GOAL referral nurses during the service provision.
- Any charges not included in the documents or validated by the referral nurse/liaison officer will be denied.

10. Qualifications and Experience of Company/Service Provider

- Demonstrable experience in the health-care industry, with a good track record of serving international and national organizations with Credit service for medical service.
- Has skilled professionals to provide specialist medical services.
- 24-hour care and support structure, ambulance/transportation services.
- Efficient administrative systems and immediate response capability for emergency medical situations.
- Compliance with high standards of service quality and confidentiality.
- Pharmaceutical supplies and advanced laboratory to fulfil the patient's needs

11. Basic Essential and Administrative Requirements

- Valid and renewed business license for the sector, which shows that it can carry out health service provision for the location
- Tax registration certificate (VAT), /TOT
- TIN Certificate
- Provide other documents or information appropriate to laws of the country.
- Ability to provide reimbursement system by sending the claim to employee's bank account
- Real time administrative support systems

- Ability to respond immediately to emergency situations, whilst maintaining high quality standards of service delivery

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Annex 1: List of Service detail request but not limited to

	Medical services but not limited	Availabilities
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		Yes/NO
1	Card Issuing cost	
2	Room & Board	
3	Intermediary room	
4	Intensive Care Unit (ICU/ICCU)	
5	Surgical Fee	
6	In hospital physician's visit	
7	In hospital specialist consultation	
8	Private Nurse	
9	Miscellaneous hospital expenses	
10	Rental medical expenses	
11	Ambulance Pre and post/Transpiration hospitalization	
12	Emergency and outpatient treatment	
13	Emergency dental treatment	
14	Chemotherapy & Dialysis	
15	Complication of pregnancy until miscarriage	
16	Circumcision due to Medical Indication for children max. 5 years old	
17	Minor/One day surgery	
18	Hernia	
19	Endometriosis	
20	Congenital	
21	Odontectomy	

22	Tolerance room & board at provider hospitals due to unavailability or fully- booked room entitled	
23	Reinstatement benefit for same illness	
24	Mortal Care	
25	Cost of X-rays, Radiologic examination, investigations and laboratory tests	
26	Scans (ECG, CT- Scan, MRI and PET, Endoscopy and other scans)	
27	General Practitioner (GP) visit	
28	Specialist consultation	
29	Doctor and medicines	
30	Prescribed medicines/drug	
31	Lab, test diagnostic	
32	Physiotherapy	
33	Administration Fee	
34	Basic Immunization for Child max 5	
35	Family Planning	
36	Acupuncture	
37	Vitamin and Food supplement	
38	Eye refraction/Eye care and treatment	
39	Covering arm sling, Dekker, cervical	
40	collar, Corset Spine under outpatient	
41	Hormonal Treatment such as	
42	Menstruation and acne infection	

43	Psychiatric consultation, include the medical treatment and medicines (Inpatient and outpatient)	
44	Reimbursement claim process: max. 10 working days; prior request	
45	To cover Midwife and Nurse (“mantri”) charges and prescribed drugs/medicine at remote area for emergency cases;	
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