15th Dec'2017

F.A.Q

Evaluating the performance and impact of RSBY and SCHIS

1. The Terms of Reference (page 7) says, "To conceptualize and conduct the panel study at hand, GIZ IGSSP is requesting proposals from Indian organizations such as private companies, research institutes, universities, foundations and the like with a strong background in the design and implementation of impact evaluations, statistical methods and a profound understanding of health insurance." We are an international organization headquartered in the UK with a registered as a branch office with Registrar of Companies in India.

   a. Would we be treated as an Indian entity for the purposes of this tender?

   b. A health insurance expert from our headquarters will be staffed on the project. Would we still need to tie up with an international organization?

   a. You will be treated as Indian organisation. Only companies, agencies, institutes etc. that are registered in India under GST and have their bank account in India, are eligible for this tender.

   b. If you provide proof that your organisation will allocate international experts for this study, then it can be treated as international linkage. This needs to be done at the time of bidding.

2. The Terms of Reference (page 7) says, "*To conceptualize and conduct the **panel** study at hand,"* – Why is a panel study expected? It is our understanding that this is an end line evaluation and therefore, a single round of data collection will suffice.

- The "panel" is an error. This is a cross sectional study. For this study only one-time data collection is required. The data collected in this study may be used as the baseline for another study on RSBY/SCHIS in the future. In that sense this study can also be seen as a baseline study.

3. Are we allowed to propose technical members additional to the core team outlined in the ToR?

- Yes. However, you will need to budget for additional technical members in your financial proposal as well. The financial proposals of bidding agencies will be compared.

4. Is there baseline survey data of any kind? If yes, please list the applicable states.

- No baseline survey data is available.

5. Please explain if the agency will have access to any administrative data on RSBY/SCHIS.

- RSBY data is owned by the Ministry of Health and Family Welfare. GIZ shall facilitate access to any administrative data that may justifiably be required for the study. The final decision if such data will be made available lies with the Ministry.

6. What is the rationale behind the choice of states?

- These states have been selected based on
  - (i) Requirement of the MoHFW, keeping in mind the requests from the states.
  - (ii) various phases of implementation of RSBY and SCHIS.
  - (iii) according to the geographical spread and terrain
  - (iv) As per the various degrees of challenges and success faced by RSBY and SCHIS.
  - (v) Presence of administrative support to facilitate the field work.

7. Please explain the rationale behind the sample size calculations – i.e. two districts per state and approximately 1000 observations per district.

- It is estimated based on the number of families currently covered across districts.

8. Is GIZ open to alternative sample size calculations being proposed by the agency (based on power analysis)?

- GIZ is open to alternative sample size calculations based on power analysis, however, the financial implication for this will also need to be incorporated in the financial proposal of agency. This is important because financial proposals of the bidding agencies will be compared.

9. What is the sampling strategy within blocks in terms of number of blocks and number of villages/urban wards to be covered?

- The agency shall suggest a sampling strategy.

10. Some of the sampled states (for example, Kerala and Himachal Pradesh) implement augmented (top-up) RSBY programmes? Does the evaluation also need to cover state-level variations?

- It may happen that some of the sampled household are covered in RSBY and State schemes. However, the State schemes will not be the focus of this evaluation. It is important to note that for the purpose of this evaluation, the impact of RSBY needs to be separated from the impact of State scheme.

11. Is the evaluation expected to explore reasons for non-enrolment and non-use?

- Yes. One of the respondent groups will be comprised of households who are eligible for RSBY/SCHIS but could not be enrolled. Similarly, another group is of households who are eligible for RSBY/SCHIS and enrolled under the scheme but not utilising the scheme.

12. Based on the study methodology suggested in the TOR, please confirm whether GIZ /respective state level implementing body would share any list of beneficiaries for particular study district / PSUs?

- The list of beneficiaries will be facilitated by GIZ through MoHFW/ State Governments for particular blocks in the study districts

13. What do we mean by RSBY family: Is it the families who have already enrolled under the scheme RSBY or eligible to get enrolled in the said scheme.

    In the TOR we do not specify the term "RSBY family". For better clarity: an RSBY family can be enrolled in the scheme, and can be eligible but not enrolled in the scheme. It depends on how the term is used.

14. The sample size has been fixed (tentatively) at 1000 per a sample district. The interview of officials and FGDs are included in this (1000 sample) or excluding the said sample.

- The sample of 1000 is a sample size of households for the quantitative section of the survey. This is exclusive of the official's interviews and FGDs. Interviews and FGDs are part of qualitative section of the survey and are to be separated from the quantitative sample.

15. Are there any financial turnover limitations for eligibility criteria of the agency to apply for the said assignment?

- Yes, please refer to the relevant criteria mentioned in the document "Grid for Assessing the Eligibility of the Firms". The document along with other tender documents can be found at

  http://www.tendernews.com/free_tender/Evaluating-the-Performance-and-Impact-of-Rashtriya-Swasthya-Bima-Yojana-(RSBY).aspx?lipi=urn%3Ali%3Apage%3Ad_flagship3_messaging%3BGxHGeyzxTA6Yn6sHrn4vnw%3D%3D

16. The timelines suggested for designing of survey tools and methodology, based on specifications under the ToR, seems limited at one month. Would it be right to assume that GIZ already has some draft tools, which need to be validated or strengthened by the successful agency? If these tools have to be developed from scratch, there is there scope to increase the time allotted for designing of research tools?

    Yes, GIZ already has some draft tools prepared which will need to be validated/ strengthened by the selected agency.

17. As this study requires a large team of researchers, is it permissible to contract out the research activities to a third party?

- The core team as suggested in the ToR have to be full-time team members available for the entire duration of the contract. An in house owned field team is preferable. However, the field activity can be outsourced to a third party. In that case the details

of the third party as well as the work to be performed have to be shared with GIZ at the time of bidding.

18. Please refer page 5 point 2: Source of data collection, Quantitative section of the study- "Households eligible for RSBY/ SCHIS, not enrolled in the schemes, but utilizing hospitalization services" Please elaborate on the "usage of hospitalization". Whether that is defined with reference to time period?

    Yes, a suitable time period should be referred only. This should be justified by the respondents recall ability and veracity of the response can also be established.

19. Please refer, page 5 Point 2: Source of data collection- Quantitative section of the study- "
    1. Households eligible for RSBY/ SCHIS, but not enrolled
    2. Households eligible for RSBY/ SCHIS, not enrolled in the schemes, but utilizing hospitalization services
    3. Households eligible for RSBY/ SCHIS, enrolled in the schemes but no utilization of services
    4. Households eligible for RSBY/ SCHIS, enrolled in the schemes and utilizing services"

    (i) Please clarify the proportion in which sample will be distributed among these four groups.

    The agency shall suggest the proportion keeping in mind that hospitalisation services will only be accessed by a very small percentage of the overall beneficiaries.

    (ii) Similarly, we would like to know the sample proportion of RSBY and SCHIS

    There will not be separate proportion for RSBY and SCHIS as there is no separate enrolment for SCHIS.

    (iii) We assume government data/secondary data will be available for selection of 3rd and 4th groups, whereas, household listing will be required to identify the first two groups. Please clarify if our assumption is correct.

    Yes