

## **TERMS OF REFERENCE (TOR)**

### **FOR THE ENGAGEMENT OF A SOFTWARE DEVELOPER FOR THE DEVELOPMENT OF A PROPRIETARY HMO SOFTWARE PLATFORM**

#### **1. Background**

Songhai Health Trust Ltd (SHTL) is a Health Maintenance Organization committed to delivering accessible, efficient, and technology-driven healthcare services. In line with its digital transformation agenda, the organization seeks to develop a comprehensive proprietary software platform to automate and integrate its core operations including enrolment, claims management, provider management, finance, HR, and analytics.

#### **2. Objective of the Assignment**

The objective of this engagement is to develop, deploy, and maintain a secure, scalable, and user-friendly HMO Management System that supports end-to-end healthcare administration and improves operational efficiency.

#### **3. Scope of Work**

The Software Developer shall develop and deliver a fully integrated system covering the following modules:

##### **3.1 Core System Architecture**

- Develop a modular, scalable, API-driven system
- Multi-portal access:
  - o Admin (HMO Portal)
  - o Provider Portal
  - o Enrollee Portal
  - o Mobile Application
- Implement Role-Based Access Control (RBAC)

##### **3.2 Functional Modules**

###### **a. Underwriting & Plan Management**

- Configure healthcare plans, bands, and benefit packages
- Define enrolment rules (dependants, age limits, coverage)
- Manage organization (client) profiles

## **b. Enrolment System**

- Individual, bulk, and self-enrolment
- Integration of NHIA, NYSC, FHIS, and other scheme lists
- Validation of enrolment criteria and provider selection

## **c. Client Lifecycle Management**

- Activation, deactivation, and reactivation of clients
- Policy-based expiry and notifications
- Full audit trail of all actions

## **d. Provider & Tariff Management**

- Provider onboarding and classification by band
- Tariff configuration (NHIA, PHIS, NYSC, custom tariffs)
- Bulk upload and update functionality

## **3.3 Healthcare Operations**

### **a. Call Centre & Authorization**

- Code request, approval, rejection, and referral workflows
- Diagnosis (ICD) and service selection
- Authorization code generation and notifications

### **b. Claims Management**

- Claims submission (single & bulk)
- Multi-level vetting, audit, MD approval, and payment
- Adjustment tracking and audit logs

### **c. Case Management**

- Admission tracking and high-cost case monitoring
- Chronic condition and utilization tracking

## **3.4 Corporate Modules**

- HR & Admin: staff records, KPI, appraisal, leave, memos
- Finance & Accounts: payment batching, payment advice, status tracking
- Marketing Tools: task and project management

### **3.5 Communication & Telemedicine**

- Integration with SMS, Email, WhatsApp
- Chat platform (HMO ↔ Providers ↔ Enrollees)
- Telemedicine features (consultation, AI-assisted diagnosis – optional phase)

### **3.6 Reporting & Analytics**

- Real-time dashboards and reports
- Utilization, claims, financial, and operational analytics
- KPI tracking and downloadable reports

### **3.7 Mobile Application**

- Self-enrolment and profile access
- Authorization tracking and notifications
- Electronic ID and provider search

## **4. Technical Requirements**

- API-first architecture
- Secure system (encryption, MFA, audit logs)
- Cloud-ready deployment
- High availability (≥99% uptime)
- Scalable database design
- CI/CD pipeline and version control

## **5. Deliverables**

The Software Developer shall deliver:

- Fully functional HMO software platform (all modules)
- Web and mobile applications
- Integrated communication and payment systems
- Reporting and analytics dashboards
- Technical and user documentation
- Training for staff and system handover

## **6. Duration of Assignment**

The project is expected to be completed within [Insert Duration – e.g., 4–6 months], with clearly defined milestones.

## **7. Payment Terms**

Payment shall be milestone-based, tied to:

- System development and prototype
- Module delivery
- Testing and deployment
- Final handover

## **8. Qualification & Experience**

The Software Developer/Vendor must:

- Have proven experience in enterprise software development
- Demonstrate expertise in web and mobile application development
- Possess knowledge of API integration and system security
- Experience in healthcare/HMO systems will be an added advantage

## **9. Reporting & Supervision**

The Developer shall report to:

- Managing Director/CEO
- Head, ICT Department
- Project Implementation Team

Regular progress updates and review meetings shall be required.

## **10. Acceptance Criteria**

The system shall be deemed acceptable upon:

- Successful completion of all modules
- User Acceptance Testing (UAT) approval
- Compliance with functional and technical requirements
- Full documentation and training delivery

## **11. Confidentiality**

All data, intellectual property, and system designs shall remain the exclusive property of Songhai Health Trust Ltd, and the developer shall maintain strict confidentiality.

## **12. Conclusion**

This TOR provides the framework for engaging a competent Software Developer to deliver a robust, secure, and scalable proprietary HMO system that will enhance operational efficiency and service delivery at Songhai Health Trust Ltd.