Request for Application #2019-020

Digital Financial Services on Health Outcomes and Health Systems

1. Summary of Deadlines

The expected schedule for this application is outlined in the following table. Note that PATH reserves the right to modify this schedule as needed. All parties will be notified simultaneously by email of any changes.

Release of Request for Application	September 23, 2019	
Live Q&A teleconference #1	October 4, 2019, 9:00 a.m. Eastern Daylight Time (EDT)	
	Join via Zoom: https://path.zoom.us/j/255750003	
	Locate your international and toll-free number: https://zoom.us/u/abZgmMZwDj	
	Meeting ID: 255 750 003	
Live Q&A teleconference #2	October 7, 2019, 8:00 a.m. EDT	
	Join via zoom: https://path.zoom.us/j/475889804	
	Locate your international and toll-free number: https://zoom.us/u/abZgmMZwDj	
	Meeting ID: 475 889 804	
Q&A responses posted to wiki	October 11, 2019	
Concept note due	October 18, 2019, 5:00 p.m. EDT	
Notification of in-scope concepts	October 29, 2019	
Live Q&A teleconference #3	November 4, 2019, 8:00 a.m. Eastern Standard Time (EST)	
	Join via Zoom: https://path.zoom.us/j/493122980	
	Locate your international and toll-free number: https://zoom.us/u/abZgmMZwDj	
	Meeting ID: 493 122 980	

Live Q&A teleconference #4	November 8, 2019, 10:00 a.m. EST Join via Zoom: https://path.zoom.us/j/579837071 Locate your international and toll-free number: https://zoom.us/u/abZgmMZwDj Meeting ID: 579 837 071	
Q&A responses posted to wiki	November 8, 2019	
Preliminary technical application iteration for co-creation due	November 18, 2019, 5:00 p.m. EST	
Preliminary technical application for comment period due	December 5, 2019, 5:00 p.m. EST	
Full applications due	December 20, 2019, 5:00 p.m. EST	
Applicants notified of decision	February 2020	

PATH Statement of Business

PATH is the leader in global health innovation. An international nonprofit organization, we save lives and improve health, especially among women and children. We accelerate innovation across five platforms—vaccines, drugs, diagnostics, devices, and system and service innovations—that harness our entrepreneurial insight, scientific and public health expertise, and passion for health equity. By mobilizing partners around the world, we take innovation to scale, working alongside countries primarily in Africa and Asia to tackle their greatest health needs. Together, we deliver measurable results that disrupt the cycle of poor health. Learn more at www.path.org.

3. Project Background

A. Project Background

Digital Square is a partnership of the world's leading digital health experts from 40+ organizations working together with countries to strengthen digital health systems. Digital Square offers a new way to invest in digital health—providing a space where countries and members of the global community can gather to think big and do good, together. By convening government officials, technological innovators, donor and implementation partners, and others across borders and boundaries in the Digital Square, we can grow possibility into reality by focusing on our common goal: connecting the world for better health. Digital Square works in three key ways:

- Co-investment: We coordinate investments in digital health to maximize the impact of every dollar spent.
- Global goods: We scale tools and technologies that can be adapted to different countries and contexts.
- Digital market readiness: We create digital market readiness by building capacity with governments, local technology developers, and health workers.

Financial Protection and Digital Financial Services

About 100 million people are still being pushed into "extreme poverty" (living on \$1.90 or less a day) because they have to pay for health care. Women are especially vulnerable to extreme poverty as they typically have more restricted access to financial and productive assets than men, and they shoulder a greater burden of unpaid time use. Gender inequality is high in many countries facing high extreme poverty rates, and women in low- and middle-income countries are less likely than men to own mobile phones and to access internet-based mobile services.

Financial protection is achieved when direct payments made to obtain health services do not expose people to financial hardship and do not threaten living standards. A key to protecting people is to ensure prepayment (savings) and pooling of resources (insurance) for health, rather than relying on people paying for health services out-of-pocket at the time of use. Advances in digital technology have made it more efficient and affordable to reach people with key services. This Request for Application (RFA) asks interested parties to conduct a landscaping assessment of the role of digital financial solutions (DFS) in the context of efforts both to advance financial protection in accessing health services <u>and</u> to support improved health system performance. The assessment would focus on the impact of digitalization in the context of broader efforts in low-resource settings, on three areas: (1) financial protection, (2) demand for and use of health services among clients, and (3) quality and responsiveness of health service providers. It then looks at how gender, the existence of mandatory health insurance, and other factors may influence the impact of DFS on health systems. A final section of the assessment would focus on key implementation considerations when incorporating digitization of financial services into health systems strengthening (HSS) efforts.

B. Open Application Process

Submission of applications will utilize key components of Digital Square's Open Application Process
(OAP), such as transparency and application co-creation, beginning with a concept note. Application submission deadlines are detailed below and application materials must be submitted on Digital Square's OAP platform. By submitting your application to Digital Square, applicants acknowledge and agree that your application, including overall budget amount, will be shared publicly on the OAP platform. This process and platform promotes transparency with other applicants, and other organizations and individuals, without obligation of confidentiality. By participating in this Open Application Process you agree that detailed budget breakdowns may be shared with Digital Square's funder.

PATH requests that applicants provide a concept note (details under section 4. Concept Note) after which determinations will be made based on the evaluation criteria to showcase which concepts are "in-scope." At that juncture, in-scope applicants will be invited to provide full applications (details under section 5. Full Application Requirements - Technical). The full application at the final step also requires financial details (please see section 6. Full Application Requirements - Cost).

C. Proposed Project Timeline

PATH anticipates that subawards will be up to 6 months once awarded. In addition to project-specific deliverables based on individual scopes of work, PATH will require applicants to provide quarterly narrative and financial reports to support their work.

¹https://www.usaid.gov/sites/default/files/documents/1870/Gender Extreme Poverty Discussion Paper.pdf

²https://www.gsma.com/mobilefordevelopment/connected-women/accelerating-digital-and-financial-inclusion/

4. Concept Note

A. Scope of Work

About 100 million people are still being pushed into "extreme poverty" (living on \$1.90 or less a day) because they have to pay for health care. Over 800 million people³ (almost 12 percent of the world's population) spend at least 10 percent of their household income to pay for health care. Women are especially vulnerable to extreme poverty as they typically have more restricted access to financial and productive assets than men, and they shoulder a greater burden of unpaid time use. Gender inequality is high in many countries facing high extreme poverty rates, and women in low- and middle-income countries are less likely than men to own mobile phones and to access internet-based mobile services.⁴

Financial protection is achieved when direct payments made to obtain health services do not expose people to financial hardship and do not threaten living standards. Financial protection is at the core of universal health coverage and is one of the final coverage goals of the Sustainable Development Goals. Out-of-pocket payments for health care can cause households to incur catastrophic expenditures, which in turn can push them into poverty. A key to protecting people is to ensure prepayment (savings) and pooling of resources (insurance) for health, rather than relying on people paying for health services out-of-pocket at the time of use.

Advances in digital technology have made it more efficient and affordable to reach people with key services. For example, the ubiquity of mobile telephony and mobile phone penetration provides opportunities for public and private service provision, at new and unprecedented levels, amplifying population reach and coverage. Likewise, data from digital channels and solutions provide key information, feeding analysis for decision-making, which can support continuous improvement of health system management and performance.

What is financial inclusion and why does it matter?

Financial inclusion is when individuals and businesses have access to *useful* and *affordable* financial products and services—savings, loans, insurance, remittances, and bill payments—that meet their needs, delivered in a responsible and sustainable way.

Financially included people have access to financial services that can support well-being (savings, remittances, and insurance) during stable times and prevent deepening levels of poverty during crisis. Likewise, people with access to lending or other forms of financing can use these services to build productive assets like businesses, fostering enterprise growth and development.

What are digital financial services?

Digital financial services (DFS) are financial products and payment services (e.g., savings, loans, insurance, remittances, and bill payments) that are enabled via electronic channels. Products and services can be accessed using mobile phones, electronic cards (e.g., credit cards, debit cards, and prepaid cards), computers, and other electronic instruments.

Purpose of the landscaping exercise

Building on the March 2019 publication of *The Role of Digital Financial Services in Accelerating USAID*'s *Health Goals*, USAID's Global Health Bureau, via its Office of Health Systems and its Center for Innovation and Impact, is considering commissioning a landscaping assessment on the role of digital

³ https://www.who.int/news-room/fact-sheets/detail/universal-health-coverage-(uhc)

⁴ https://www.usaid.gov/sites/default/files/documents/1870/Gender Extreme Poverty Discussion Paper.pdf

https://www.usaid.gov/sites/default/files/documents/15396/DFS Accelerating USAID HealthGoals.pd

financial solutions in the context of efforts both to advance financial protection <u>and</u> to support improved health system performance. If funded, the purpose of this report would be to help audiences understand the factors (beyond digitization) that make these solutions successful and the role that digitization can play in enhancing and leveraging these factors.

Generally, the assessment may seek to understand the following questions:

- To what extent have digital financial services in low-resource health systems contributed to the following outcomes:
 - Increased financial protection among health system clients, including the poor and vulnerable.
 - Increased demand and use of health services among clients, including the poor and most vulnerable
 - Improved health systems performance, defined as improved quality and responsiveness of service providers.
- Implementation considerations, including:
 - What barriers/challenges were faced in the implementation of DFS?
 - How did programs adapt?
 - Where successful, what were the critical components in implementation?
 - How and why have providers and implementations incorporated DFS into broader digital solutions or complemented DFS with broader digital solutions?
 - In regard to digitalization, what are examples of successful change management processes (effective approaches of moving from paper-based to digital management systems) to maximize potential results?

This assessment fundamentally aims to understand whether digital financial solutions can enhance the impact of HSS activities, and in what contexts. The research questions aim to identify, where possible, the potential contributions specifically of DFS to advancing financial protection and strengthening health systems, even when those solutions are embedded within broader service delivery packages. Through a literature review and remote consultations at minimum, this exercise will engage leading digital health service providers, associated health facilities, and their clients in key geographies to understand results and gather lessons.

The main deliverable is expected to be a final, detailed landscape report that describes the context, methodology, findings, and conclusions of this work. The final report will be made publicly available. A shortened version of the report may also be submitted as a commentary or similar type of paper for an appropriate peer-reviewed journal.

As part of the anticipated collaboration, the partner(s) will be expected to engage regularly with USAID.

B. Required Elements

Applicants must upload concept notes to the <u>OAP platform</u>. Concept notes should be **three pages or less** in length. To be eligible for funding, applicants must provide a concept that includes the following sections:

- i. Title
- ii. Executive Summary

Describe in one paragraph, for a nontechnical audience, the context under which this application or work plan is being submitted to Digital Square and the expected outcomes. Answer the following questions: What will this investment from Digital Square specifically go toward? What is/are the goal(s) of the project? How will the goal(s) be achieved? How will your organization's expertise contribute to achieving the project goal(s)?

iii. Consortium Team

This RFA encourages partnering; in particular, it encourages partnerships between global health organizations and digital financial service organizations.

Describe in two to three paragraphs the composition of your proposed team. In the first paragraph of this section, describe the prime organization, including the skill sets of the organization relative to the project and how the organization will lead/manage the work. In the second paragraph, identify supporting organizations, including for each one the technical capabilities aligned with the application activities, a profile of its relevant qualifications, and how its capabilities will augment the prime organization.

If you are looking for partners or collaborating organizations, indicate the type of support needed and put the text in **bold font** so that it stands out.

iv. Project Description

Describe the project idea in further detail. If you have phases or objective areas in your project, outline those in the project description. Subsections within the project description should include:

1. Problem statement

Put the project/work within the larger context. Detail relevant background information necessary for a third party to understand. Where is the work taking place? What is the current phase/stage of project? Is this an ongoing or discrete project?

2. Approach

What is the technical approach and some anticipated activities to address the problem statement and anticipated outcomes? Provide a short description of monitoring and evaluation approach, techniques, and/or process.

3. Risk mitigation

Are there potential obstacles or risks? What is the mitigation strategy and/or plan to overcome them?

When submitting the concept note to the <u>OAP platform</u>, applicants must copy sections I-III into the platform.

Concept notes that are aligned with funding round objectives will be invited to submit a full application. Currently, up to USD \$170,000 of funding has been identified from which up to two subawards are expected to be made.

5. Full Application Requirements - Technical

Following the concept note phase, notified applicants, using feedback received in the concept note phase, will begin preliminary application development.

The preliminary application should contain technical components outlined in Required Elements below. During the application finalization step, following the application co-creation and comment period, the full application package must include a detailed budget and budget narrative (see section 6. Full Application Requirements - Cost).

During the preliminary application co-creation step, applicants and other stakeholders can provide feedback, comments, and suggestions beginning the day of application posting. **Applicants must post a technical application iteration within the first two weeks of the preliminary application co-creation step.** If the first version of a preliminary technical application is submitted after the due date, it will not be reviewed and will therefore be ineligible for funding.

Applicants may continue to post technical application iterations on the forum until the preliminary application comment period begins. Please indicate updates by saving the file with a version number at the end of the file name or date (e.g., "ApplicationTitle_v1"). As necessary, please revise the title, executive summary, and consortium team on the OAP platform page.

Required Elements

The technical application must be written clearly and define all work, deliverables, and timelines of performance to eliminate ambiguity. Any acronyms used should be spelled out and technical jargon should be minimized in favor of commonly understood terms. To be eligible for funding through RFA #2019-020 during the application phase, applicants must expand their concept note to include the following additional subsections.

High-level budget summary

During the application finalization step, include the total requested value.

Objectives and activities

Detail all objectives so that even someone unfamiliar with the project can understand what is expected of all parties involved. Define the activities of the project/assigned work (i.e., things that will be knowable and measurable at subaward end) and activities undertaken to meet the objectives.

Schedule

Using the Objectives and Activities outlined above, estimate month(s)/quarter(s) for the task(s) and list the entity responsible (if a consortium member will support the task). Indicate month/quarter for designated activities with no end product (meetings, phone calls).

Deliverables

What is the anticipated timeline to meet deliverables?

Full Application Requirements - Cost

Digital Square is only requesting detailed financial information during the application finalization phase following the preliminary application comment period. The budget should clearly outline the costs of the proposed project. All costs must be submitted in United States dollars (USD).

In the application finalization phase, please bear in mind that the technical application and cost application are complementary documents. The programmatic relevance of elements of cost such as level of effort (LOE), equipment, travel, and subawards or consultants, which should include consortium members, must be demonstrated by the scope of work (SOW).

Required Elements

To be eligible for funding, applicants must complete a cost application consisting of two elements: a detailed budget and a budget narrative. Templates are not required, but examples are linked below. A cost application includes:

- 1. <u>Detailed budget</u> for the total period of performance, submitted in an unlocked Excel file and including the following information:
 - a. Personnel; at minimum the budget should detail:
 - i. All proposed staff/positions with rates.
 - i. Total number of days in total level of effort according to key staff.
 - b. Itemization of all other costs (e.g., agency costs, service tax, administrative costs, supplies, etc.).
 - c. Estimated schedule of other anticipated expenses (travel, supplies, etc.).
 - d. Details of all subawarded work; this includes proposed consultants as well as proposed subawardees, including consortium members.
- 2. <u>Budget narrative</u> detailing the cost and cost basis applied in generating the application. The budget narrative shall explain in a detailed but concise manner the assumptions made to arrive at each cost.

The cost application shall begin with a summary budget detailing costs. All budgets should be organized based on types of costs as set forth in the table below.

Description	Total Cost (USD)
Personnel (Salaries & Wages)	
Fringe Benefits	
Travel	
Equipment	
Supplies	
Other Direct Costs	
Contractual	
Consultants	
Total Direct Costs	
Indirect Costs	
Total Project Costs	

All mathematical calculations must be presented clearly in the budget spreadsheet, provided in the worksheet. Note that although the template is designed for a five-year grant, your project may be shorter. You should modify your budget depending on your proposed start and end dates. The spreadsheet also contains broad cost categories and some of them may not be applicable to all organizations or your project. Only fill out those categories that apply to your specific proposed project.

Digital Square will evaluate the quoted prices and hourly rates. No analysis will be performed on quotes determined as nonresponsive or if the technical quote is determined to be technically unacceptable. The price/business evaluation will be conducted in accordance with the quoted utility-based solution and proposed labor categories, their rates, and evaluation matrix. Digital Square will conduct an analysis to determine whether all quoted prices are reasonable. This evaluation is conducted with the expectation of adequate price competition and will rely heavily on market forces to determine whether proposed prices are fair and reasonable. The comparison of proposed prices in response to this solicitation is the preferred and intended price analysis technique.

Digital Square will also compare the proposed prices to historical prices paid for the same or similar services and the independent government cost estimate. Other techniques and procedures may be used to ensure quoted prices are fair and reasonable. A cost realism analysis will be performed to determine

whether the quoted LOE is realistic for the work to be performed, reflects a clear understanding of the requirements, and is consistent with the unique methods of performance set forth in the applicant's technical quote.

Special Note on Indirect Costs

Indirect costs are overhead expenses incurred as a result of the project but not easily identified with the project's activities. These are administrative expenses that are related to overall general operations and are shared among projects and/or functions. Examples include executive oversight, existing facilities costs, accounting, grants management, legal expenses, utilities, and technology support.

If your organization includes indirect costs in the budget, you must provide a Negotiated Indirect Cost Rate Agreement with the US Government or three years of audited financials to PATH to validate the use of this rate if selected as a successful applicant.

7. Additional Required Attachments

- A. Resumes and letters of commitment for all proposed key personnel. A complete and current resume must be submitted for each key personnel position, detailing the requisite qualifications and experience of the individual. Qualifications, experience, and skills shall be placed in chronological order starting with most recent information.
- B. Past performance information sheets.
- 8. Application Evaluation Criteria

The following is a list of significant criteria against which applications will be assessed.

- 1. Technical approach that conforms to all of the components listed in section 5 above (40 points).
 - Description of technical approach.
 - Timeline to meet the deliverables.
 - Staffing plan accompanied by CVs for key technical positions.
 - List of certifications possessed by each key technical personnel.
- 2. Experience—to be validated by past performance references (15 points).
 - Number of years in business.
 - Qualifications.
- 3. Experience with health insurance—to be validated by past performance references (15 points).
 - Profile of relevant experience and examples of related work.
- 4. Costs—as detailed in section 6 (30 points).
 - o Identification of major internal and external resources.

Note: PATH reserves the right to include additional criteria.

9. Application Submission Process and Timeframes

A. PATH Contacts

Program Contact: Jackie Clark, jclark@path.org

Technical Lead Contact: Skye Gilbert, sgilbert@path.org

B. Timeframe

As described in section 3. B. Open Application Process, submission of applications will utilize key components of the Digital Square Open Application Process, which begins with a concept note. Application submission deadlines are detailed below and application materials must be submitted on Digital Square's OAP platform. Your application, including overall budget amount, will be publicly

available on Digital Square's <u>OAP platform</u>. This site and this process offer transparency with other submitters and other organizations and individuals without obligation of confidentiality.

We advise that you send files in commonly recognized Microsoft formats. We will not accept responsibility for resolving technical transmission problems with applications. A hard copy of the application should not be sent. Your application should only include information specific to accomplishing the scope of work. Additional information submitted outside of the application requirements will be reviewed at PATH's discretion. Elaborate materials, artwork, or other information not directly related to the scope of work are not suggested.

Step #	Action	Approximate Timeline			
	Concept Note Phase				
Step 1: Concept note development	Digital Square issues a call for applications, and applicants upload concept notes to Digital Square's public-facing OAP platform. In the first 4 weeks, applicants will submit concept notes.	Sept 23–Oct 18			
Step 2: Digital Square review of concept notes	Following the concept note review, Digital Square assesses concept notes to ensure alignment with funding round objectives identified in the RFA #2019-020. Digital Square eliminates concept notes that are not strategically aligned with the above. Digital Square identifies a set of short-listed concept notes based on the RFA criteria and emails applicants who are eligible to move on to the application phase.	Oct 21–28			
Application Phase					
Step 3: Preliminary technical application co-creation	Using feedback received in the concept note phase, applicants will begin preliminary application development. Applicants must post an application iteration on the OAP platform in the first 2 weeks. The comment feature is available beginning the day of application posting. At the conclusion of this step, Digital Square will close the ability to upload new content to OAP platform.	Oct 29–Nov 18			
Step 4: Preliminary technical application comment period	Following the preliminary application development step, Digital Square will close the ability to upload content to the OAP platform.	Nov 19– Dec 5			

	During this time, other applicants and other stakeholders in the community should provide feedback, comments, and suggestions.			
Step 5: Application finalization	Using feedback during the preliminary technical application comment period, applicants revise the technical application, develop a budget and budget narrative, and submit these to the Digital Square OAP platform. The budget and budget narrative are not shared publicly on the platform. Commenters see only the high-level summary budget provided in the technical application.	Dec 6–20		
Review and Investment Phase				
Step 6: Evaluation committee review	Digital Square provides applications to evaluation committee for scoring and technical feedback.	Jan 15–31, 2020		
Step 7: Award phase	Digital Square shares the investment decisions by the funder with applicants and shares results with the Governing Board .	Feb 2020		
	Investment decisions are contingent on funder approval.			

C. Live Q&A Teleconference

During the RFA submission process, four live teleconferences will take place on October 4, October 7, November 4, and November 8 2019 to address any questions related to RFA # 2019-020. All submitters are welcome to join. For those unable to attend, or for those wanting to reconfirm answers to questions, a recording of the Q&A sessions will be posted on the Digital Square wiki page found here: https://wiki.digitalsquare.io/index.php/Main_Page. Attendance at the Q&A session will not affect the scoring of applications.

Anonymity

As this will be a live teleconference, submitters choosing to attend are requested to follow the steps outlined below to assist in maintaining applicant anonymity.

Signing in to the meeting

To join the teleconference, there are two options: dial-in and browser-based. Please see the appropriate instructions based on your available resources.

Browser-based

Please join by clicking the following links for the appropriate date:

October 4th:

Link: https://path.zoom.us/j/255750003

• Meeting ID: 255 750 003

October 7th:

• Link: https://path.zoom.us/j/475889804

• Meeting ID: 475 889 804

November 4th:

• Link: https://path.zoom.us/j/493122980

Meeting ID: 493 122 980

November 8th:

• Link: https://path.zoom.us/j/579837071

• **Meeting ID:** 579 837 071

If you are new to Zoom, you will be prompted to enter your email address and name. Please enter the following:

• Email Address: please leave this field blank

Name: "Anonymous"

Note: If you already have a Zoom account, please be sure to log out of your account so you are not automatically identified upon joining the meeting.

Dial-in

To join the meeting over the phone, please visit this website to locate your international and toll-free number: https://zoom.us/u/abZgmMZwDj. You will need the appropriate meeting ID, listed above in the "Browser-based" section.

Note: If you are joining by phone (dial-in), your phone number will show up as your participant name in the list of participants on the browser-based version; for this reason, participants are encouraged to join via the browser-based version when available. The host will change your number to "Anonymous" upon entry, but this is not guaranteed as multiple participants will require management during the call.

Asking a question

Participants are encouraged to join the teleconference with prepared questions; feel free to submit these questions in the chat box and we will address them during the session. There are two options for submitting a question during the Q&A teleconference:

- Chat: when accessing the teleconference via a browser, an option to select "chat" will appear in the bottom of the screen. Please type your questions to "everyone" and they will be addressed during the session.
- Voice: during the meeting, please place yourself on mute so that others in the meeting can easily hear the moderator. However, when prompted, please unmute your microphone and state your questions directly to the moderator.

For additional questions, you can find Zoom user guides and support at https://support.zoom.us/hc/en-us.

D. Digital Square Resources

<u>Grant and contract basics</u> provides an overview of legally binding agreements. For specific information for selected applicants, review <u>global good investment process</u>.

E. Conclusion of Process

Applicants will be notified of the decision by February 28, 2020. The final award is subject to the terms and conditions included in this solicitation, as well as successful final negotiations of all applicable terms and conditions affecting this work.

10. Terms and Conditions of the Solicitation

A. Notice of Non-binding Solicitation

PATH reserves the right to reject any and all bids received in response to this solicitation and is in no way bound to accept any application. The applications submitted through this RFA process are the responsibility of the submitter and do not necessarily reflect the views of the United States Agency for International Development (USAID), the United States Government, or PATH.

B. Confidentiality

All information provided by PATH as part of this solicitation must be treated as confidential. In the event that any information is inappropriately released, PATH will seek appropriate remedies as allowed. Applications, discussions, and all information received in response to this solicitation will be held as strictly confidential, except as otherwise noted.

C. Conflict of Interest Disclosure

Suppliers bidding on PATH business must disclose, to the procurement contact listed in the RFA, any actual or potential conflicts of interest. Conflicts of interest could be present if there is a personal relationship with a PATH staff member that constitutes a significant financial interest, board memberships, other employment, and ownership or rights in intellectual property that may be in conflict with the supplier's obligations to PATH. Suppliers and PATH are protected when actual or perceived conflicts of interest are disclosed. When necessary, PATH will create a management plan that provides mitigation of potential risks presented by the disclosed conflict of interest.

D. Communication

All communications regarding this solicitation shall be directed to appropriate parties at PATH indicated in Section 9. A. Contacting third parties involved in the project, the review panel, or any other party may be considered a conflict of interest and could result in disqualification of the application.

E. Acceptance

Acceptance of an application does not imply acceptance of its terms and conditions. PATH reserves the option to negotiate on the final terms and conditions. We additionally reserve the right to negotiate the substance of the finalists' applications, as well as the option of accepting partial components of an application if appropriate.

F. Right to Final Negotiations

PATH reserves the option to negotiate on the final costs and final scope of work, and also reserves the option to limit or include third parties at PATH's sole and full discretion in such negotiations.

G. Third-Party Limitations

PATH does not represent, warrant, or act as an agent for any third party as a result of this solicitation. This solicitation does not authorize any third party to bind or commit PATH in any way without our express written consent.

H. Application Validity

Applications submitted under this request shall be valid for 90 days from the date the application is due. The validity period shall be stated in the application submitted to PATH.