



AIM Healthcare and social benefits for all

SPECIAL BRIEFING

Luxembourg
June 2019



Dear members,

I look back at what were, according to me, three enlightening and fruitful meeting days.

First of all, I would like to thank CMCM once again and in particular Fabio Secci and his team, for welcoming us here in Luxembourg. I would also like to thank Mr Romain Schneider and Mr Nicolas Schmit, for their presence but also and mostly for the support which they show to mutuals and social economy in general. It warms my heart and gives me hope for the future of our movement to hear ministers support us so enthusiastically.

In Luxembourg, we have notably discussed a very important document for our international activities, the Lomé Declaration. I am personally convinced of its added value in supporting the mutualist movement's growth in the region. The debate around the EU elections, on the other hand, has highlighted that Europe definitely stands at a turning point. AIM will seize the opportunities behind the many challenges ahead and contribute to achieving a more social Europe with health at its heart.

Once more, our meetings have confirmed the importance for our organisations to work together.

I consider all of us as the bricklayers of our healthcare systems. As such, we have the responsibility to create solid foundations: a sustainable financing, a qualified workforce, Research & Development which allows evidence-based and efficient treatments and pharmaceutical. Then, we carefully stack the bricks on top of each other: prevention, patient empowerment, innovation, primary care, specialised care, quality assessment and assurance, etc. Of course, we also need nice windows which allows fresh air to circulate from our house into other important ones: the house of social affairs, of finances, of employment, of education, etc. A house with no windows is simply no place to live. Exchanges with neighbouring subjects help to look further than our own nose.

A steady gate which cautiously lets outsiders in and insiders out is also a key element of our homes. We all know that cross-border healthcare is a great progress for citizen's rights but we are also aware of the many challenges it represents for our systems and for us as healthcare payers in particular. And finally, what would be a house without a roof, a resistant roof, which protects the whole structure from weather storms and unexpected circumstances. That roof, my dear friends, is our capacity to be resilient, to adapt to changing realities and upcoming challenges, but also to learn from each other.

At AIM, we help each other to face changing weather conditions. I am convinced that together, we can manage to make the European and to a larger extent the global village, composed of our single health care houses, fit for the future.

I look forward to seeing you all again in November in Brussels.



Christian Zahn



Dear members and colleagues,

This Board of Directors and General Assembly Meeting were special to me. They were my first experience with the whole AIM Family. I was impressed by the quality of the preparatory weeks done by the AIM Team in Brussels, by the quality of the different contributions and interventions and by the number of topics that AIM is dealing with. I join the President in expressing my many thanks to all those who contributed actively to this event.

AIM is a great platform for exchanging good practices and ideas. It is like a world café where people discuss about how to improve and promote the values that are all dear to our hearts: democracy and solidarity. As mutual benefit societies and health providers we have an important part to play in our today's world to create equal access to cost efficient and affordable health systems, to strengthen and promote mutual benefit societies and to take care of a good health protection for all without inequalities.

I am grateful to be part of the AIM family and together with my colleagues, we will work on further developing AIM at the service of its members.

Sibylle Reichert

AIM in the Press

Lëtzebuurger Journal

Friday, 28 June 2019



Joint Committee Meeting

Modernising Mutuals' Management Systems

26 June - AIM's General Assembly opened with a discussion on "Digital Information and Management Systems for Mutuals". Information and management systems of mutuals might specifically deal with the following aspects: the production of the insurance contract, the recovery of the fees and of the subscription fees, the treatment of financial reimbursements as well as the oversight of the risk portfolio. They are therefore critical elements of mutuals.

With this in mind, the discussion opened on a presentation by Siddharth Srivastava, Health Financing Specialist at the Swiss Tropical and Public Health Institute (Swiss TPH). He presented ways in which digital information systems could help mutuals, from their scaling up to the support of complicated business rules (such as for instance payments in instalments). To Mr Srivastava, the design of the insurance scheme should come first and digital systems must support it. The impact of digital solutions on the net costs depends on the context of implementation. Mr Srivastava ended by presenting OpenIMIS, an open source insurance management information system, developed in Tanzania, Nepal, Chad or the Democratic Republic of Congo and tailored to the needs of the mutuals using it.

José María Garriga in turn highlighted the difficulties in managing and financing healthcare, especially taking into account the uncertainties related to the risks which mutuals cover and technological developments. He described how the INAES, a statutory agency in charge of supporting and controlling mutuals and cooperatives, started a digitalised system for all exchanges between the agency and mutuals, encouraging them to do so also for their internal management. Mr Garriga spoke of the digital platform proposed by his organisation CAM and which covers services such as tourism, prepaid credit cards and medicines. He also announced the creation of the very first University for Social Economy.

For Africa and the Middle East, Thierry Rosay from Cabinet CEGEDIM presented the reform of CMIM (Morocco), towards a full digitisation of its processes. Character recognition allows to scan incoming reimbursement paper files and put them in the internal workflow of CMIM. A portal allows the affiliate to check the status of his/her dossier. Digitisation of files also allows for the access of healthcare professionals to the reimbursement dossiers too. Mr Rosay also pointed out that the digitisation not only allows to better manage dossiers, but also to monitor the time needed to treat dossiers.

Mesmin Komoe from MUGEFCI presented its Smart Card project. It is a card that allows to also digitise processes in MUGEFCI. More importantly, it allows the 739 pharmacies, 1500 healthcare providers and 3900 doctors that belong to the network to check the pharmaceuticals prescriptions. Indeed, MUGEFCI provides for the reimbursement of pharmaceuticals that are placed on its positive list and the card allows to check that the prescribed pharmaceuticals are part of the list. In addition, the card gives rebates to mutualists in a variety of shops.



Latin-America Committee

The fast but arduous development of Electronic Health Records

26 June – AIM Committee for Latin America exchanged experiences with Luxemburgish experts on eHealth. The meeting allowed to highlight the minimum requirements for eHealth and more specifically electronic health records to be up scaled and reach their full potential.

Mr Hervé Barge, General Director of eHealth Luxembourg, started by introducing the digitalisation plan of his country. Since 2012, the national platform for the exchange and sharing of pseudonimized health data allows patients to access all their health-related information and healthcare professionals to access patients EHRs. This facilitate the exchange of data between them and allows more timely interventions in the patient's healthcare journey, which is especially valuable in terms of time saving when emergency care is needed. Mr Barge stressed the necessary legal basis for the developments of such platforms, as well as security issues and the importance of keeping patients in control of their data. He also highlighted that esolutions should always be developed together with users, in this case doctors and patients.

Dr Julio Martínez, from UMU, confirmed some of the challenges highlighted by Mr Barge. Defining technological and semantic interoperability rules and adapting the regulatory framework were key to implement the Uruguayan (and any) EHR. A great challenge was to overcome what was a much siloed record to reach a more horizontal collaboration. José María Garriga, from CAM, agreed on the need to build the record lengthwise and, on the difficulties encountered when doing so in gathering data from the past. He also agreed on the importance of standardisation of different hospital records and of file compatibility. Miguel Antonio Uprimny, from Colombia, acquiesced and presented how Gestarsalud puts specific attention in training all the actors engaged with the eHealth platform, a sine-qua non condition for the proper functioning of any platform.

All in all, discussions showed that challenges are similar all over the globe, with some countries like Colombia having more difficulty in terms of structure and coverage. The will, commitment and involvement of governments was also highlighted as key. As for future developments, Artificial Intelligence and the ethical concerns which it entails will be the focus point of many AIM members.





Africa and Middle East Committee

The Lomé Platform, what's next?

26 June – The Committee met to discuss the developments since the adoption of the Lomé Platform during the Lomé conference, on 22 and 23 January 2019. Interesting discussions ensued, including a presentation of what can be expected at international as well as at national level. Thomas Kanga-Tona, Project Manager at AIM, presented the outcome of the conference. Over two days, it brought together about 224 unique participants from 18 African and European countries. High-level discussions during the first day concluded that the solidarity links created by mutuals are constitutive of a more balanced society and that the extension of health coverage and mutuality can strengthen each other. However, only the introduction of a compulsory system will help overcome the challenges linked to: the low coverage rate of the population, the collection of contributions, and the high rate of member defection. The delegation of organisation and management of health insurance to mutuals will help health systems benefit from the features inherent to the mutualist model. The second day was organised around the Lomé Platform, a document supported by the mutualist movement worldwide.

Martini Hagiefstratiou, European and International Affairs Officer at Solidaris and Pieter van Wolvelaer, Project Manager at the Christian Mutuality presented the Lomé Platform, which offers a strategy for the sustainability of the mutualist movement, so that it can fulfil its objective of strengthening unity and social cohesion. The Platform calls for the creation of a legislative framework for mutuals at national level and its implementation, in order to ensure a consistent services supply, synergy between stakeholders on the ground, compulsory insurance. The Platform is destined to be an advocacy document to underline the input of mutuals for the delivery on the programmes of international or regional organisations. The Centenary of the International Labour Organisation in 2019 will for instance be an opportunity to recall the role of mutuals in social protection. During the discussion, participants mentioned next steps at national level to promote the Lomé Platform: handing the final document to the government (Burkina Faso), meetings with mutualists in order to draw an action plan (Burkina Faso) or a gathering of mutualists to strengthen the structuration of the movement (Ivory Coast).

The session ended with the presentation of the digitisation of the Mutuelle d'Action Sociale (MAS) by Hausny Hachimi Idrissi, President of the Board of MAS. It is centred around a comprehensive software called CIMAS, which manages subscriptions as well as fees; deals with the disbursement as well as the treatment nomenclature. The software allows to manage accountancy as well as internal reporting within MAS and understand how the mutual is performing. This is underpinned by the development of workers' skills, as well as a digitisation of documents and communications. MAS also developed a web portal and an app, allowing for affiliates to manage their documents. A web portal was also developed for healthcare professionals.

General Assembly

Exchange of views on the Lomé Platform



Geert Messiaen, Secretary General of the Belgian UNML, was appointed honorary member by the General Assembly.



27 June - AIM's General Assembly participated in a debate on the Lomé Platform that was adopted on 22-23 January in Togo. The debate was the opportunity to hear mutualists', but also other stakeholders' views on the document.

Denis Porignon, Health System Advisor at the World Health Organization (WHO) welcomed the Lomé Platform's decision to place itself in the perspective of the United Nations' sustainable development goals and went on to present the Universal Healthcare Partnership (UHC Partnership), a programme for political dialogue between national and international partners. He invited mutuals to get in touch with the UHC Partnership's country teams, in order to see how to include mutuals in the project, which is going to expand from 75 to 115 countries. To him, mutuals need to get in touch with patients, members of Parliament and other relevant stakeholders at national level.

To Jürgen Hohmann, Social Protection Expert at the European Commission's Directorate General for International Cooperation and Development (DG DEVCO), health is an important part of social protection. The Lomé Platform makes a bridge between universal social protection and universal healthcare coverage. Mutuals can play a complementary role regarding the coverage of the population, but also in terms of recruitment and reimbursement. The contributory dimension of mutuals is important for Mr Hohmann, as the State cannot always ensure that resources are well allocated. Mr Hohmann underlined that AIM should contact the global coalition for Social Protection Floors that is managing a €1 million fund for the support of social protection.

Damien Revault, Project Leader at the Swiss Tropical and Public Health Institute considered the calls in the Lomé Platform relevant and necessary to help scale up mutuals and healthcare systems. He underlined that political will is not always sufficient, as resources are sometimes lacking. In Chad, despite the creation of a programme for the healthcare coverage of the population, there is no legal framework to create health centres, the necessary structures for the management of universal healthcare are not existing and there is no law governing mutuals.

Christian Horemans, Expert for International Affairs at Mutualités Libres speaking on behalf of the MASMUT programme, presented the results of the Lomé Platform since its adoption. A day after the Lomé Platform, a seminar was organised where key milestones were defined, including the creation of roadmaps for the development of mutuals, the organisation of informative sessions on the document, the dissemination of the Platform, the organisation of advocacy activities at national level. A number of events will be organised in order to take stock of advances regarding the fulfilment of the Lomé calls. Christian Horemans underlined the importance of advocacy in Europe.

Matthias Savignac, from the Fédération Nationale de la Mutualité Française, AIM's Vice-President for International Collaboration and speaking on behalf of the PASS programme, informed that the programme will be disseminating the Platform via its digital channels, will explain the content of the Platform. By the end of 2019, PASS will organise meetings with national administrations in Ivory Coast but also with the country offices of the International Labour Organization or the European Commission in Ivory Coast.

European Affairs Committee

The EU Elections and their impact on health

27 June 2019, Luxembourg – Luxembourg’s Minister for Social Affairs, Romain Schneider introduced the new Law for mutuals in Luxembourg. MEP Nicolas Schmit reiterated the importance of mentioning mutuals in the European Treaties and of creating a European regulatory framework for them. In addition, Schmit emphasized the necessity to create social investments to eliminate social inequalities in Europe. This can be achieved with the help of social economy. He claimed health and climate protection as equally important. During the panel debate, AIM members discussed with the Parliamentarian Marc Angel, President of the European Affairs Committee in the Parliament in Luxembourg and Mr Patrick Klein from the European Commission the outcome of the European elections and their impact on health.

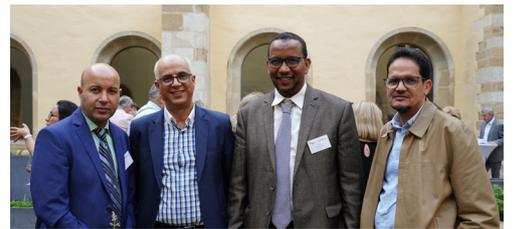
Mutuals in Luxembourg have adjusted well to the health system: They are financially stable, have accomplished a generally binding system for all professional groups and they are based on principles such as democracy and solidarity, says Romain Schneider. The new law on mutuals, adopted last year and enters into force on 1 January 2020, will give more flexibility, legal security and keeps the principle of solidarity is kept. It facilitates the administration and the financial control will be outsourced. Smaller mutuals will have less control than the two big mutuals in Luxembourg.

The European deputy, Nikolas Schmit, emphasized the importance of mutuals in nowadays and the principle of solidarity. Inequalities lead to populism and exclusion. The European Commission will work during the next weeks on a new programme for the next five years. Important will be the question of salaries, social investments to prevent social inequalities and to support social economy, climate and health. Mutuals need to be part of the economy and need a European framework, so Schmit. During the panel discussion, Stéphanie Soares, Member of the board of Mutualité Française (FNMF) emphasized that European citizen expect a social Europe, also in the area of climate and vaccination. Patrick Klein presented the next steps for the social economic enterprises such as Digitisation for the social economy and new business models. He was in favor of enhanced cooperation, a toll to reach recognition for mutuals without unanimity in the council. Marc Angel emphasized that a social Europe is possible but the EU needs a budget for it. To him social and climate topics are important. In the end, Mr Arne from the Health Consumer Powerhouse presented a benchmarking of access to healthcare systems in the EU and what to expect. He said that the results keep improving essentially everywhere but rich countries have better results in e.g. medicines than poorer countries. Money is also the reason for better treatment results.





The AIM Presidium had the honour to meet His Royal Highness the Grand Duke and discuss the place and importance of mutuals in social protection in Europe and throughout the world.



Seminar

Exploring the Luxemburgish Healthcare System

28 June – AIM members learned about the way the Luxemburgish system is organised and financed and the role of CMCM in it. They could also get some insight on prevention measures related to physical activities and burnout. The future medical developments and the challenges they entail were also discussed.

The Luxemburgish social security system is often described as one of the best in the UE and it is also one of the most expensive. Mr Christian Oberlé, President of the National Healthcare Fund (CNS) recognised that the CNS is in a favoured position, as it has reserves which amount to one fourth of their total annual budget. Despite these, the system also suffers from the acceleration of expenses due to new therapies and the coverage of new paramedical treatments. Mr Oberlé, also President of the Agency eHealth Luxembourg, presented the developments of the Luxemburgish eHealth records, which he highlighted as an added value in terms of prevention, richer and more reliable statistics, improved care through better coordination between healthcare professionals and more integrated care. These aspects were also highlighted by Mr Oberlé as priorities of the system as a whole. In order to achieve those goals, the collaboration with CMCM was highlighted as vital. Fabio Secci, CEO of CMCM, recognised that his country's statutory system is efficient but deplored that some services are insufficient. He welcomed the agreements between doctors, Minister Schneider and the CNS to modernise the so-called



“nomenclature”. He also acknowledged the government's support to mutuals, a support without which they would not be able to compete with private for profit insurers in their complementary task. Finally, he stressed the key role which the modernisation of CMCM has played in turning them into a real competitor.

Dr Charles Delagardelle, Cardiologist and founder of the Luxemburgish Federation of the Associations of Health Sports (FLASS), spoke about the importance of prevention, especially when it comes to cardiovascular diseases. He specifically focusses on sedentary lifestyle as a risk factor causing 3.2 to 5 million deaths per year. He highlighted the benefits of physical activity for primary but also secondary prevention, a domain in which FLASS develops its activities.

Dr Gilles Michaux, psychotherapist, focussed on the prevention of burnout. Starting with some alarming figures according to which the prevalence of burnout in the younger population reaches 50%, Dr Michaux spoke of the importance of prevention and described the individualised therapy Protea, named after an African Flower which can survive bush fires.

Finally, to close the seminar, Dr Alain Schmit described the fast development of new pharmaceuticals and medical revolutions such as digitalisation and biotechnologies. Artificial Intelligence, Big Data, nanoparticles, cell regeneration, ... Those developments will, according to him, revolutionise medicine as we know it today and have a tremendous impact of care, which will be more personalised and efficient, but also on costs and on the sustainability of our systems as a whole.



Special thanks

AIM wishes to thank their Luxemburgish member CMC, its president Mr Albert GLOD. AIM meetings in Luxembourg would not have been possible without the help of Fabio SECCI, General Director et Lara MARX, Executive Assistant. Our warmest thanks.

AIM also thanks Ministers Schmitt and Schneider for their participation and support to the mutualist movement.

Upcoming Statutory meetings 2019

13 11 19 - 15 11 19

AIM will celebrate its BoD meetings in Brussels, from 13 to 15 November 2019, in collaboration with its Belgian member UNMS/Solidaris.



Links to [Presentations](#), [Video](#) and [Pictures](#).

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