AIM stresses the importance of Mutuals in the fight for Universal Healthcare Coverage

28 June – AIM, the International Association of Mutual Benefit Societies*, organised a conference on the issue of access to healthcare for populations living at the margin of society, including migrants, informal workers or populations in remote areas. The event allowed to highlight the added value of healthcare mutuals when it comes to tackling healthcare inequalities and reaching universal coverage.

Universal healthcare represents an overarching challenge for societies around the globe. AIM members, who stand for the same values of solidarity, democracy and universal access to healthcare, have made it their priority. The conference which was attended by participants from all over the world as well as by representatives of the European Commission, the European Agency for Fundamental Rights, and the Iberoamerican Organisation of Social Protection, highlighted the importance of offering coverage to the most vulnerable, not only from a human but also from an economic point of view. It also showcased some international best practices from healthcare mutuals in the coverage of specific populations.

Europe is going through an unprecedented wave of migration. Disempowered individuals join others who are already marginalized by the system and who suffer under the burden of inequalities. While irregular migrants are often the least well off, people with low socio-economic status also have limited access to care. In other cases, it is the working status of citizens which limits their coverage, or the very geography of the country which favours the appearance of medical deserts. These problems emerge in all regions of the world and, as mutuals, AIM members have made it their duty to tackle them so as to ensure the well-being of all citizens and the sustainability of health systems.

As mutuals based on the values of solidarity and democracy, AIM members have a key role to play when it comes to the achievement of Universal Healthcare Coverage and the fight against inequalities.

Christian Zahn, AIM President

In order to fulfil this duty, mutuals have learnt to adapt to the changing political landscape of their countries and to develop innovative approaches to tackle problems when they emerge. In Latin America, mutuals strive to guarantee access to health care for all by relying on other sectors. Pensions, housing, tourism, savings and loans generate resources that enable them to subsidize expensive health services. Mutuals in the region are engaged in the battle for a better coverage of people working in informal sectors or living in rural areas, with an often much lower access to healthcare. In Africa and the Middle East, mutual also use innovative mechanisms –like the use of cellular technologies- which enable to approach populations that are usually out of reach.
Migration was given special attention at the meeting. The number of migrants is increasing worldwide, for economic, political and, increasingly, for climatic reasons. In some countries, refugees represent over a third of the population. In Lebanon, for example, the number of Syrian refugees now reaches 1.5 million, that is, 40% of the population. AIM Lebanese member stressed their will to continue helping Syrian families and covering their basic needs but also called for support: “We are asking the European Union to give our country a hand to share financial costs, because the situation is now going beyond our capacity.”

“Thanks to their capacity for innovation, their relationship with citizens and their territorial network, mutual societies can cover specific populations and assess the true implementation of their values. Solidarity is not measured in words but in actions.”

Matthias Savignac, AIM Vice-President in charge of International Collaboration

The best practices presented at the meeting bear witness to the commitment of mutual societies to meet the healthcare needs of all citizens, to contribute to universal and solidarity-based social protection systems, and to promote international solidarity with migrant populations. It also showed their willingness to work together to tackle emerging issues, be it within a same country or across borders, always for the benefit of populations.