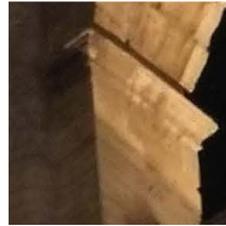
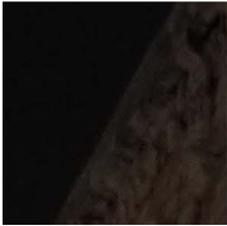
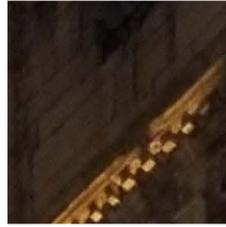
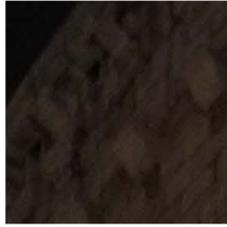
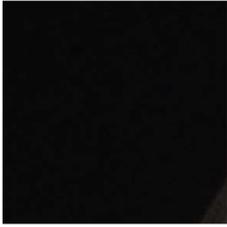
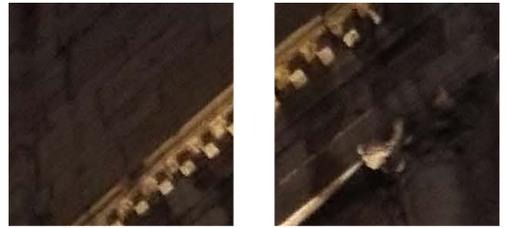




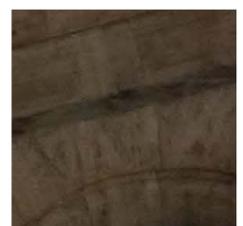
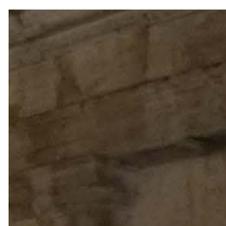
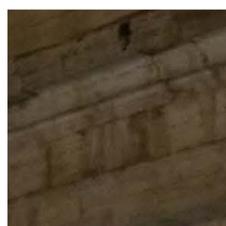
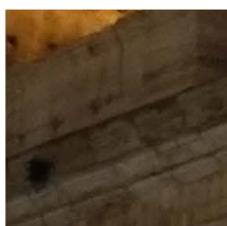
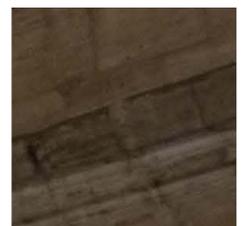
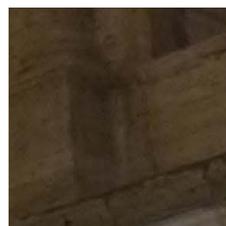
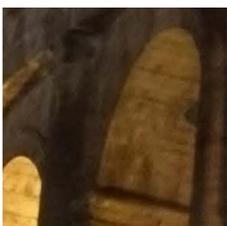
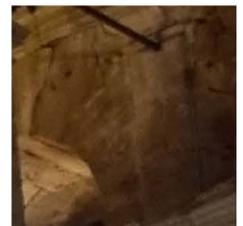
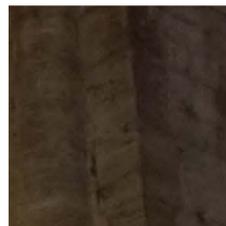
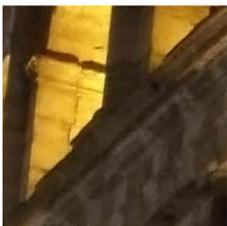
# AIM

Healthcare and  
social benefits  
for all



# SPECIAL BRIEFING

ROME | 2017  
November





### ***Dear members, my dear friends,***

We can look back at a very interesting few days in Rome. I want to thank our friend, Mr Placido Putzolu of FIMIV for his warm welcome to his country and his city. He and his team, together with our AIM secretariat, put a lot of effort in getting the events organised. I also want to use this opportunity to thank the sponsors of the events FIMIV, Fondo Salute and Consorzio Mutue Sanitarie.

It can't be stressed often enough: solidarity is not a given. In times of crisis, in times of uncertainty, in times of fear, solidarity is one of the values that tends to lose priority quickly. Countries close their borders, some even build walls. Trade deals are postponed. I am very happy to see that members of AIM have a different mindset. You continue to show interest in international collaboration and solidarity. That is very important.

The speech that the renowned Professor of the University of Bologna and John Hopkins University held during our General Assembly was in that respect very clear. A welfare society cannot be upheld by the state only. Organisations that generate social capital, that are rooted in society are essential to ensure true solidarity. Also a society that is fully based on private for profit organisations is not sustainable. We have to find and maintain the right balance between state, social economy enterprises and private for profit organisations. It continues to be AIM's mandate to ensure a better balance between the three.

AIM will continue to tell everybody, who wants to hear it, and who doesn't, that mutual associations, are vital for the development of a the social model in Europe and the world and that they deserve a solid position in each economy. Because what counts for countries, counts for us in the healthcare systems: only through solidarity can we tackle the challenges that are ahead of us.

We presented in Rome AIM's Work Programme for the coming three years. We don't propose a revolutionary change in how we do things, but still, we are ambitious. We want to become more visible to external parties, both in and outside the European Union. And not only do we want to strengthen our contacts with international organisations, also our presence towards relevant other healthcare stakeholder we want to improve. In the coming period I hope therefore that AIM will be able to get into closer contact with the European Commission, with members of the European Parliament and permanent representations, but also with organisations like the World Health Organisation and the International Labour Organisation. I am very happy that we received your support for implementing that important ambition.

The discussions in Rome inspired me to continue to work hard for our association. It became clear that collaboration is needed, for example in the field of pricing and reimbursement of pharmaceuticals. No country, no AIM member can face the challenges on its own. The same counts for the healthcare labour force. Our seminar in Rome showed how relevant it is to deal with that, especially within our ageing societies. We got to know some interesting best practices. I hope they are of good value to you. Also because our societies are ageing, and to ensure the sustainability of our solidarity based systems, we are required to involve young people in our organisations. It was interesting to hear from members that take this challenge seriously.

Indeed, our meetings in Rome were very rich and interesting. Until our next General Assembly, 20-22 June 2018, kindly hosted by our colleagues of the Estonian Health Insurance Fund in Tallinn, AIM has a very full agenda. I look forward to welcoming you to many of those events.

**Christian Zahn**

# Committees Joint Session

## *Ensuring youth involvement in the mutualist movement*

*Social economy enterprises are recognised as a key driver for economic and social development in Europe and the whole world. Yet, there is sometimes a lack of involvement of the youth which puts at risk the sustainability of the social economy model.*

In his introductory remarks, Matthias Savignac, AIM Vice-President in charge of International Collaboration, said new mutualist cooperation models hatch out everywhere. If mutuals fail to involve the youth more, mutuals might be sidelined during this process. It is, in Mr Savignac's view, a democratic, economic, social and a legitimacy matter. It is towards the youth that mutuals need to promote their own specific model, in order to emphasise that they are not a mere health insurer.

Mr Hector Acosta, CAM executive board member, presented a video created by the mutualist youth of his organisation, which underlines the benefits of mutualism for communities and societies. CAM developed a strategy for a strong involvement of younger generations, by creating a youth Commission in every one of its confederations. Young people are respected and involved in the decision-making process.

From Spain, Mr Pablo Ascasibar, President of COOPERAMA, the Union of workers' cooperatives of Madrid, presented Agresta, a cooperative environmental consultancy agency created by a group of young people. Lacking experience and capital, they decided to create a cooperative, a model which enabled them to create their own job posts and allowed a democratic process of decision-making. The main obstacles to starting a social economy enterprise is, according to Mr Ascasibar, the little knowledge about the model and the very little emphasis put on working together in the educative system. Mrs Sylvie Ouedraogo Emmenegger, Social Economy Projects Engineer and Manager of the Ouagadougou section of the Social Economy Support Project, Burkina Faso, underlined that mutuals and social economy structures are managed by older people. The project that she manages aims at improving intergenerational collaboration within social economy enterprises, which can help involve the youth more in mutuals.

Mr Darwin Cerizola, President of the Union of Mutualism of Uruguay, presented the issue of ageing and of the involvement of youth in mutualism and in social economy in general. Despite the fact that the mutual model was created by people of around 20 years old, mutuals are today facing the challenge of further involving youth in the movement. Mr Cerizola presented the activities carried out by UMU's two founding members in order to tackle that challenge. Training, skills development, but also sports, as a way of attracting youth, are some of the strategies used but involving youth in the governance of organisations remains difficult.

As concluding remarks, Matthias Savignac said that mutuals must bring solutions to the youth, which should be part of mutuals' strategy to deal more with the issues that are of relevance to the whole population such as ageing. This calls in Mr Savignac's views, for a reflection on the need to include the whole society, go speak with other organisations in order to be confronted with different perspectives.





## Latin- American Committee

*Mutualism as a weapon against poverty and gender inequity.*

*The meeting enabled to discuss the strengths of mutualism when it comes to tackle social and gender inequities. The very nature of mutuals, which put people at the centre and include everyone, regardless of age, sex, or income, is an unneglectable tool which allows to give a voice to those who are often otherwise forgotten.*

Ignacio López Catalá, General Secretary of AIM Spanish member Divina Pastora, opened the meeting by presenting the birth of his organization, a vivid example of mutuals' potential to reach people outside social coverage. Indeed, Divina Pastora was funded by a group of household assistants in 1957, women without training but with a strong sense of leadership. The prevalence of women amongst affiliates and employees is still visible today.

Hector Acosta, from the Argentinian umbrella organization CAM, presented how mutuality and social economy as a whole constitute a real way to overcome poverty and develop effective dynamics of social inclusion. In Argentina, mutuals have no limit when it comes to the number of services they offer to their affiliates. They leave no one behind and cover all types of needs. According to the Social Panorama of Latin America of the Economic Commission for Latin-America and the Caribbean of the United Nations, the region achieved important advances in the last decade, reducing the incidence of poverty by more than a third and lowering the income inequality by approximately 10%. Mutualism in the country leaves behind the laws of competition, to favour cooperation, mutual aid, participation, associativity, self-management and democracy.

As a second part of the meeting, Ignacio Vivas and Hector Acosta presented CAM's strategies for women participation in mutualism, highlighting that the gender is already majoritarian in many mutuals but that a lot remains to be done when it comes to gender violence in the country.

Tomás Álvarez, from AIM Uruguayan member UMU, in turn introduced the historical context of gender equity in his country, considered as a pioneer in the integration of women since the 20th century. The Uruguayan mutuals, always sensitive to the needs and demands of society, have undergone an internal adaptation in pursuit of gender justice, progressively incorporating the gender perspective by offering services specifically oriented to women and by searching for a greater representation of women among their boards. Something which the government is also aiming for, through the establishment, in both cases, of a gender quota.





## Africa and Middle-East Committee

### *The Fight against Fraud*

*The World Health Organization (WHO) assesses that the level of fraud in healthcare amounts to 415 billion dollars each year, which represents 8% of global healthcare spending. In Africa, the challenge posed by fraud in healthcare is bigger, as identification systems or accountability systems are still perfectible in many countries.*

Hans-Jürgen Faust, Chair of AIM's working group on the fight against fraud opened the meeting of AIM's regional committee on Africa and Middle East. Mr Faust introduced the idea of using of data mining to analyse the relationships between patients, healthcare professionals and the payer organisation, in order to identify suspicious behaviour. Digital developments can however lead to risks for AIM members in terms of data management and data protection, as the digital revolution leads to new processes and makes former regulation obsolete. However, artificial intelligence can help better detect cybercrime too. Mr Faust also discussed the importance of corporate compliance and of codes of conduct.

Fouad Bajjili, President of the Mutual of Auxiliary Forces (MFA), Morocco, presented his mutual's experience in the detection and the fight against fraud, taking as an example MFA's action on dental health care. Payments for this type of care has indeed substantially increased in the Moroccan health system between 2014 and 2016 and the spending also affects MFA. After MFA had a joint meeting with the public agents mutual, as well as the national health fund in charge of social providence (CNOPS) and the dentists' college, a closer oversight on the requirements to receive some treatments, as well as fines for healthcare professionals were introduced. CNOPS also put together a list of "big prescribers" in order for mutuals to scrutinise how the prescriptions and examinations take place in practice.

Evariste Somda, President of the Board of the Mutual of Customs Agents (MAADO), Burkina Faso presented how Fraud affects MAADO. In order to reduce the scale of fraud, MAADO put together a price scale beyond which any payment is rejected by the mutual. MAADO also reviews carefully adherents' documents at the time of subscription, conducts unannounced visits to healthcare providers and introduced a data management software, SESAMS, that helps detect abuses and fraudulent behaviour. To Mr Somda, a proper fraud reduction policy also calls for proper training of the staff, of adherents and of healthcare professionals.

The meeting ended with lively discussions on the examples that were presented to the members during which the alignment of mutuals' solidarity principles with customary solidarity principles, the appropriate response to healthcare professionals, who are also often the only prescribers in some areas, were raised.

# European Affairs Committee

## *Rethinking pharmaceuticals policy*

The theme of the European Affairs Committee, which took place on 16 November 2017 in the framework of the AIM General Assembly, was "Rethinking pharmaceuticals policy – Appropriate steps towards sustainable access to pharmaceuticals". The overall objective of the meeting was to discuss how to improve patient access to innovative treatments and to ensure the sustainability of health spending. Pharmaceuticals have undoubtedly contributed to improvements of life expectancy and quality of life of many patients. However, during the past years concerns were rising that the prices of new drugs in some therapeutic categories were very high. Sometimes even without an added value. New effective medicines were not always affordable to everybody and high prices put pressure on health care budgets.

Andrew Rintoul from the World Health Organisation said that the major challenges in countries were inadequate financing



to ensure access to essential medicines and inefficiencies in procurement and managing supply chains. Moreover, there was limited use of effective pricing policies and negotiating capacity to get lowest possible prices for quality-assured products. Dr Entela Xoxi from the Catholic University of Rome 'Sacro Cuore' explained the set-up of prices of pharmaceuticals in Italy, presenting alternative procedures to lower the prices.

After the coffee break, AIM members presented possible solutions of how to guarantee sustainable access to pharmaceuticals. Loek Caubo, AIM Vice President and director public affairs at Zorgverzekeraars Nederland, explained that the pharmaceutical industry dominates the market and that pricing is not transparent. He presented a pilot project where health insurers and hospitals jointly purchase specific expensive drugs, with the aim to reduce costs.

Gergely Németh, Project Manager at National Health Insurance Fund of Hungary presented the EURIPID project, which aims to generate more transparency in prices and pricing. Irina Cleemput from the Belgian Health Care Knowledge Center (KCE) spoke about the Beneluxa Corporation, in particular the so-called horizon scanning. According to Ms. Cleemput, horizon scanning systems aim to identify, filter, and prioritize new and emerging health technologies; to assess or predict their impact on health, costs, society, and the health care system; and to inform decision makers and research planners. Finally, Franz Ledermüller from the Austrian Farmer's Social Security Authority was in favour of with the development of new rules leading to an EU-Maximum-Price as a precondition for the market entry.



## Board of Directors and General Assembly meeting

*Healthcare systems without mutuals are unsustainable*

The AIM general assembly meeting was supposed to start with a keynote address by the Minister of health of Italy. She unfortunately had to cancel her participation at the last minute. Minister Lorenzin nevertheless sent a letter to AIM, which was presented in the meeting in which she apologized for her absence and underlined the importance of international collaboration and the need for an integrated approach to tackle our common challenges in the healthcare sector.



The AIM President then introduced Professor Zamagni, a renowned economist, specialized in the mutualism and the social economy. He spoke about the importance of solidarity based healthcare systems and the highly relevant role mutuals play therein. He mentioned that mutuals are currently under attack from two sides. From the side of private for profit voluntary insurance providers and from neo-statists who confuse mutualist supplementary insurance providers with voluntary substitutive insurance. AIM should, according to Professor Zamagni become more offensive and aggressive (without becoming violent) to ensure a strong position for mutuals. He presented many reasons why private for profit insurance systems, like in the United States fail and why mutuals are important to be supported. They are regionally rooted and generate therefore local development, but they are also a driving force behind the development of social capital, social ties between people and organisations. A social welfare state is not able to cope on its own with the needs of society, we need a broader welfare society, as Prof Zamagni mentioned. He concluded by saying that, similar to recent developments in Italy, AIM should aim for mutuals to be officially recognized at EU level as part of the 3rd sector, a concept widely known and introduced by Jacques Delors in 1982) The General Assembly then briefly discussed the words of Prof Zamagni and what the consequence would be for AIM.



The meeting was then informed about the departure of two of its members, Benenden in the UK and SZP, an association of healthcare payers in the Czech Republic.

The Presidium informed the General Assembly and the Board of Directors about its plans for the coming period. It presented the Work Programme for the coming three years, where one of the main aims is to enlarge the external focus of the association, to strengthen the ties with international organisations and relevant stakeholders in the social economy and the healthcare sector.

The General Assembly was also informed about the developments in the different AIM Working Groups and the different AIM regions, as well as about the budgetary developments. The budget for 2018 was presented and approved. The members were also informed by Hector Acosta of CAM in Argentina about the conference AIM will organize in Buenos Aires in March 2018 and to which all AIM members were invited to participate.





# Seminar

## *Ageing and the sustainability of the healthcare workforce*

*The sustainability of our current and future workforce is a great challenge and the way it is tackled will have an impact on our healthcare systems and societies as a whole. Participants to the seminar agreed that the responsibilities and the efforts to achieve a sustainable healthcare workforce are to be borne by all stakeholders and all sectors*

Two keynote presentations from Mr. Michel Van Hoegaerden and Dr. Barbara Polistena allowed to set the landscape and to highlight some of the key challenges to be met. For a number of reasons, many countries lack, or will in the near future lack, the human resources needed to deliver essential health and long term care, due to a series of reasons from emigration of health workers, to poor or insufficient skills and demographic imbalances. Yet, the effective mobilization and retention of the health workforce is one of the biggest challenges if the performance of health systems is to be improved and key health objectives achieved. To this already challenging situation, significant public financing constraints for health service provision are putting further pressure on member states, while at the same time levels of public demand and expectation are rising.

The second part the meeting allowed to look at some concrete examples of what can be done to tackle those issues. Dr. Juan Manuel Garrote Díaz and Ms. Nina Mielgo Casado presented the PAIME programme, established in Spain in 1998. The programme is tailored to doctors who may be negatively affected in their professional practice by psychological problems and/or addictive behaviors. The PAIME is a program of doctors for physicians, created to overcome the pitfalls that prevent them from seeing themselves as patients.

Dr. Marie Ralet-Dominique presented the situation in France where the care of a growing number of dependent people is in some cases problematic. She proposed some “levers” that can better support carers, and thus improve the care of residents. Among them, constant training and telemedicine were presented as key solutions.

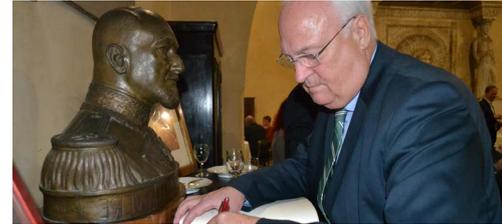
Finally, Mr Paolo Michelutti presented the Italian case. He described the positive impact on data collection which the Joint Action had on what he considers “a country of old men”. Continuous Professional Education) is mandatory but no punishment system nor system for skills assessment or revalidation of the skills exist. Mr Michelutti mentioned that there will probably be no shortages in the next 10-15 years for some professions but that the situation might differ in the case of specialisations.

Governments and regulatory contexts have definitely a key role to play in the sustainability of the health workforce. But sole legislation does not affect praxis. It will come to workers themselves to be wanting to operate the shift in mindset it takes to adapt to a changing healthcare landscape, to be willing to acquire new skills, and to collaborate with other and sometimes new actors, the most important of which being the patient him or herself... or better said, the individual.



*Special Thanks*

AIM meetings in Rome would not have been possible without the help of its Italian member and partners. Therefore, AIM warmly thanks: Mr. Placido PUTZOLU, Mrs Flavia IURILLI, Mrs Rosamaria NANIA, Mrs Sabrina LUISE, Mrs Loredana VERGASSOLA, Mr. Valerio CEFFA, as well as Mr. Armando MESSINEO, Mr. Laurent MAGNANT, Mr. Luc ROGER, and Mr. Massimo PIERMATTEI for their precious help and support.



*AIM takes a glance into Roman History*

On the evening of 16 November, AIM members were invited by FIMIV to a cocktail reception in the Casa dei Cavalieri di Rodi (House of the Knights of Rhodes), situated in the ruins of Augustus' Forum. Participants could enjoy breathtaking views on the Palatine Hill, where Romulus, legendary founder of the capital, decided to build the city. The cocktail was organized in partnership with Fondo Salute, Harmonie Mutuelle Italia, Cesare Pozzo & Consorzio Mutue Sanitarie Musa.



**Upcoming Statutory meetings 2018**

20 06 18 - 22 06 18

AIM next General Assembly will be hosted by the Estonian Health Insurance Fund (**Eesti Haigekassa**) in the city of Tallinn.



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

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