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# AlM Work Programme

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# Introduction

This Work Programme sets out the priorities of AIM, the International Association of Mutual Benefit Societies, for the period 2017-2020, the term of the Presidium which was elected in Antwerp, during the AIM General Assembly on Thursday 29 June 2017.

It is the mission of AIM to promote and defend access to affordable good quality healthcare for all, through solidarity-based and not-for-profit healthcare coverage providers. It is our mission to provide a platform for members to exchange on common issues and to represent their interests and values towards the European and international institutions. The members of AIM and policy makers at EU and international level are therefore the primary audience of our association. Our secondary audience are stakeholders in the healthcare sector, social protection in general and social economy actors, as well as media and academia/experts.

#### Trends and developments

In the field of health and healthcare, all countries and all AIM members face similar challenges: ageing societies, technological developments (including eHealth and the use of big data), rising prices of pharmaceuticals, etcetera. AIM keeps its members up-to-date about those developments and provides a platform for exchange and discussions about those trends.

In the coming period AIM will be faced with international trends and developments that have an impact on the work of the association and its members.

The European institutions reshape after recent political developments their roles and agendas. The debate will continue to be about the scope and focus of EU collaboration. Also the extent to which social and health and healthcare policies should be a competence of the European Union will be discussed inside and outside the European institutions. One attempt of the Commission to give Europe a more "social" face, is the recent initiative to create a "social pillar" which sets out a number of key principles and rights to support fair and well-functioning labour markets and welfare systems. It is the ambition of AIM to be actively involved in these discussions and to plead for the European Commission to continue to dedicate a specific Commissioner and Directorate General to health and healthcare and for an ambitious agenda for the recognition and development of the mutual model in the European Union.

#### AIM's main priorities

AIM wants to continue to provide added value to its members through an effective lobby in Brussels, the organisation of events, such as general assemblies, working group meetings and study trips as well as through tools such as our website, the weekly news monitoring and monthly flash with background articles. Exposure to and dialogue with external parties, including the European Institutions, is an important priority for this Presidium. AIM will therefore organize, in connection with for example working group meetings, activities for a broader audience.

AIM's priorities for this period are:

- 1. Strengthen the ties with the European Institutions
- 2. Increase visibility towards international organisations like ILO and WHO
- 3. Engage a wider public, including academics and thought leaders, in the activities of AIM

A social pillar would not be complete if it dealt only with how inclusive we are as far as citizens living in Europe are concerned. It should also deal with the question how the Union should react collectively to crises in the rest of the world, how it contributes to the development of regions that are confronted by poverty, political instability, war and the impact of climate change. AIM supports a warm hearted approach to these questions, also where the extent to which the EU opens its boarders to refugees is concerned. These fundamental questions are close the hearts of members of AIM and will therefore be on its agenda too.

The outcome of the UK referendum about the withdrawal of the United Kingdom from the European Union is a development that AIM will follow as well. Many practical questions will need to be answered about how this Brexit should be organised, also in the field of healthcare. The direct impact on healthcare payers could be significant. Most importantly questions about coordination of social security regulation and cross-border healthcare provision need to be dealt with. AIM sees that Brexit will occupy many of the members of staff in the institutions and will slow down the implementation of its broader agenda.

In June 2019 the citizens of the European Union elect a new European Parliament, after which a new European Commission will formulate a new Work Programme. AIM will use these events to present, for example through public events, what the priorities of AIM are in Europe and to engage with the European Parliament and the wider EU institutions. The elections are an important opportunity for AIM to strengthen the ties with the Parliament and to build alliances with (new) members of that institution.

The United Nations has adopted in September 2015 its Sustainable Development Goals (SDGs) a set of targets to reduce poverty, protect the planet and ensure prosperity for all. Access to good health and well-being is listed among the strategic objectives under the SDGs. This is an opportunity for AIM to showcase its members' expertise and to underline the role of solidarity based healthcare systems and healthcare mutuals can play in achieving universal healthcare coverage. AIM wants to put more effort in making itself visible towards the World Health Organisation and the International Labour Organisation.

For each region (Europe, Latin America and Africa/Middle East) we identify in this document priorities. While members deal with health and social protection, the health sector remains the focus of the activities of AIM. In a constantly changing environment, a work programme cannot be carved in stone. This document is a "living document" that will be adjusted on the basis of new realities and relevant developments. Involvement of our members in the activities of AIM is an important prerequisite for a successful implementation of the Programme. It is therefore the aim of the Presidium to convince current members to continue to support the activities of AIM through active membership.

The Presidium aims to find new members, especially in countries where AIM is not yet represented. In Europe, but also in Africa and the Middle-East and in Latin America.

AIM stands at the beginning of an interesting, challenging and important period. The Presidium is confident that, together with the AIM Secretariat and active involvement of members, the coming years will be successful for the mutual model and for AIM members worldwide.



# Ambitions in Europe

An important priority of AIM is advocating/lobbying for the vision and values of AIM members and for the strengthening of the position of healthcare mutuals and insurance funds, also in the European region. AIM monitors relevant European policy and legislative developments, informs the AIM members about those developments and brings the position of AIM regarding those developments to the attention to relevant stakeholders and policy makers. AIM brings members together to share experiences, challenges and ideas and helps to strengthen the knowledge base of its members and reinforces social innovation.

The work in the European region is organized around 6 working groups, which meet 2 to 6 times per year each. These working groups might have often a focus on European developments, in practice many of the subjects discussed in those working groups have a more transversal character. Therefore members from outside Europe are invited to actively participate in these working groups, for example through the use of AIM's video conference facilities.

#### Increasing interaction with the European institutions

One of the main priorities of this Presidium is to increase visibility towards and interaction with the European institutions. To achieve that, AIM will organize yearly one of its General Assembly meetings in Brussels, during which discussions will be organized specifically focussed on a relevant EU policy field. This makes attendance and active participation of representatives of the European Parliament, the Council, the European Commission and the Economic and Social Committee easier. But also other relevant stakeholders active in Brussels can more easily be invited to attend (parts of) the General Assembly activities. On the day of a working group meeting, the AIM secretariat organizes a visit of representatives of the working group with a representative of one of the European Institutions, to make AIM better known, and to make institution representatives aware of relevant AIM positions. Furthermore AIM will seek to organize events in the European parliament, facilitating exchange between AIM members and members of the European parliament and representatives from other EU institutions.



## **Working Group European Affairs**

The European affairs working group will continue to be a group with a strong focus on lobbying the European institutions and will further strengthen those activities. It will be a platform for sharing information about relevant policy developments within the European institutions and to develop positions on relevant upcoming policy debates. Also developments at national level can be brought to the attention to the group. The group will develop concrete lobbying plans for selected issues which are of particular importance for the (European) AIM member organisations. The digitalisation of the healthcare sector, in many different shapes and forms, is of importance to the members of AIM. Developments related to European regulation of data protection, the advancing use of big data analysis, the use of European standards for electronic health records and the quality standards for digital instruments in the clinical practise call all for exchange at European level. AIM will organize in 2018 an event on healthcare digitalisation. Also the impact of new forms of work (through digital platforms like Uber) on social security (in particular healthcare) will be on the agenda of this working, as well as cross-border healthcare, standardization, trade agreements and the foreseen revision of the social security coordination regulation.

#### Informing members about EU funding possibilities

AIM will continue to inform its members about the possibilities to receive EU funding for projects. The association shares opportunities with its members through the weekly and monthly news bulletins, during working group meetings, but also through dedicated sessions at General Assembly and Board of Directors meetings.

AIM is an official member of the EU Health Policy Platform. This platform, set up by the European Commission, provides a framework for dialogue between the European Commission and health-related interest groups and organisations and can be used as a valuable source of information and contacts.



## **Working Group Mutual values**

This working group has as its main aim to increase recognition of mutuals, at international, European and national level. The mutual model has to be supported as a modern and valid tool to offer health and social protection to people not only in Europe, but also throughout the world. The group will continue its lobby activities for political and legal recognition at EU level (through Commission, Parliament, Council and Economic and Social Committee). Contacts with members of the European Council is considered of utmost importance to this group to achieve political (and ultimately legal) recognition of the mutual model, AIM will, through its member organisations, seek to strengthen its connection with relevant member state governments. The working group will aim to improve the knowledge about mutuals among AIM members. The European Commission has announced that strengthening the position of social economy enterprises, including mutuals, will be one of its priorities during the coming years. AIM will work very closely with the European Commission on this and will in the coming period ask attention for its position through a public event. The group will develop a new strategy as well as tools for AIM members to help disseminate the message about the added value of the mutual model and the need for stronger recognition of the model. AIM will, based on existing studies and potentially new studies, increase its knowledge base about mutualism and strengthen the collaboration with its partners at European level such as AMICE, Cooperatives Europe and the European Foundation Centre.

#### **Collaboration with Social Economy Europe**

AIM foresees participation further strengthening of the ties with Social Economy Europe (SEE) and its member, which aims at promoting the social and economic input of the social economy enterprises and organisations, to promote the role and values of social economy actors in Europe and to reinforce the political and legal recognition of social economy and of mutual benefit societies, cooperatives, associations and foundations at EU level. SEE, of which AIM is a founding member, monitors and analyses the legislation of the European Commission in the field of social economy, raises the voice of its actors and promotes the added value of social economy, including mutual benefit societies, to the European institutions.



## **Working Group Pharmaceuticals**

The rising costs of pharmaceuticals are a concern for the members of AIM, and are a reason for the association to give priority to work in this field. The working group aims to increase the visibility of the role of healthcare payers in pricing and reimbursement of pharmaceuticals and will continue to influence EU pharmaceutical policy making. The group will monitor and influence legislative proposals of the European Commission (for example initiatives related to market access and the role of the European Medicines Agency, intellectual property and health technology assessment). The group also keeps an eye on collaboration between member states regarding pricing and reimbursement of pharmaceuticals (for example the BeNeLuxA initiative). The working group will be a platform for members to exchange practices, challenges and best practices related to pharmaceuticals and medical devices. The group will further develop the concept "fair price" and will continue to strive for more price transparency for pharmaceuticals. Around fair prices and transparency, the group will organize a public event, possibly in the European parliament.

#### AIM is a member of the HTA Network

Health Technology Assessment (HTA) is important in ensuring that only (cost) effective pharmaceuticals are being reimbursed. These assessments are being developed and used at national level, but there is a continuing trend towards EU collaboration in this field, also through the EU funded project EUnetHTA. Healthcare payers are the primary end users of these assessments, and AIM therefore follows the work of this project closely and aims to be actively involved, especially the prioritisation and methodology of these assessments, as well as the use of post launch evidence generation. AIM is a full member of the HTA Network Stakeholder Group, a network of stakeholders discussing policy development in the field of HTA, including the ambition on the European Commission to publish a proposal for an EU legal instrument related to HTA.



# Working Group Health promotion, environmental health and disease prevention

The working group aims at creating an effective and sustainable cross-border platform for the exchange of information and the carrying out of joint actions in the field of health promotion, environmental health and disease prevention. Meetings of the working group will be used to increase mutual understanding of disease prevention and health promotion activities at national level. The working group aims, on the one hand, at scanning the "landscape of prevention" across the EU, in order to highlight the strengths and weaknesses in the organisation and financing of health promotion and disease prevention in different Member States and so identify best practices. On the other hand, the group will also focus on some topical issues which have been highlighted as priorities by participants. Some of these are merely the focus of discussions and exchange of experiences such as the use of eHealth for better prevention, the promotion of vaccination, the prevention of sedentary lifestyles; others will also be issues on which the group will lobby the European institutions: like tobacco taxation, the labelling of alcoholic beverages, the marketing of unhealthy products, the prohibition of trans-fatty acids, endocrine disruptors, and air pollution. AIM foresees to organize in the coming period a public debate about ways to deal with lowering degree of vaccination of children in many European countries.

#### Alliances and Coalitions for a better health promotion and disease prevention

The working group has opted for joining specific groups that are active in the field of health promotion and disease prevention. AIM is a member of the Health and Environment Alliance (HEAL). Together with the alliance AIM will work on topics related to environmental health (mainly Endocrine Disrupting Chemicals and Air Pollution). The AIM working group will draft letters, press releases and position papers on selected topics. AIM has also started a collaboration with the Smoke Free Partnership (SFP) in order to have an expert ally in its lobby activities on the topic of tobacco taxation, illicit trade, tobacco labelling and advertising and promotion. AIM will continue to be part of the European Alliance for Mental Health in all Policies, an informal coalition of European organisations. The main aims of this alliance are to promote mental health and well-being in the workplace, to advocate for equal access to the labour market for all people experiencing mental ill health and to stimulate policy developments at EU level in these domains.

The working group will also form an alliance for a better marketing environment together with other NGOs active in the field of health to achieve a 'de-normalisation' of marketing of health-harmful products.



# Working Group Long-term care and healthy ageing

The working group will continuously monitor and identify relevant developments within the European Commission and other relevant EU institutions on long-term care and ageing, inform AIM members and facilitate discussion regarding AIM's position on those developments and, if deemed useful, inform relevant stakeholders about that position. The working group will be a platform for AIM members to participate in dialogue and debate on issues relating to care for the elderly and healthy ageing and to learn about how long term care is organized and financed in the different countries.

#### AIM organises study trips

AIM will continue to organize study trips, visits to AIM members, to better understand the national healthcare system, the role of the AIM member in that system and to have lively discussions about how different countries organize their healthcare systems differently. It would be the aim to organize 1 or 2 of these study visits per year. In addition AIM will from time to time, together with EHTEL, the European Health Telematics Association, organize study trips with a specific focus on digitalisation in the health and long-term care sector. These trips can be hosted by members of AIM or EHTEL or by third parties that play a role in the digitalisation of the sector.



## Working Group Fight against fraud

A stronger fight against corruption and fraud in the health care sector is needed to make our social budgets efficiently used. In this vein, the working group will continue to share national best practises, bring in knowledge from external experts and to have a broader discussion about corporate compliance, reducing the risk of not complying with rules and regulation. AIM will also invite its non-European members to participate in the activities of the working group.

#### Collaboration with the European Healthcare Fraud and Corruption Network

As part of its activities, the working group will continue to work with the European Healthcare Fraud and Corruption Network (EHFCN). The organisation is made up of healthcare and counter fraud organisations in Europe, effectively health insurance funds and/or public health institutes. In the spring of 2018 AIM foresees to organize a conference in the European Parliament to raise awareness about fraud in the healthcare sector.

# Africa & Middle East

AIM continues to support efforts towards universal health coverage, also through the creation and reinforcement of health mutuals in the African and Middle-Eastern region. In the coming period the association will continue to be a platform for exchange of experience and to organize support to further strengthen and develop mutuals in the region. It will also kick-start the preparation of a database that gives insight in where healthcare mutuals are active, which part of the population they cover, the services they provide and how they are financed.

The African and Middle-East Committee will also look into the possibilities of organizing, possibly together with PASS, Masmut and the Education and Solidarity Network, education workshops for its members on how to develop mutuals and about for example how to implement recent UEMOA (West African Economic and Monetary Union) regulation applicable to mutuals.

#### Strengthening ties with international organisations

This Presidium considers it important, in reaching AIM's objective to strengthen the role of mutuals worldwide and in the creation of universal healthcare coverage, to strengthen the ties with international organisations like the World Health Organization (WHO), the International Labour Organization (ILO) and International Social Security Association (ISSA). That means that AIM will at least once a year actively participate in conferences/activities of one of the above mentioned organisations. Similarly those organisations would be invited to participate in AIM events.

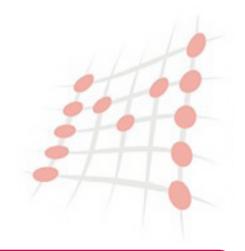
The structuration of the mutualistic movement is very important, also in AIM's African and Middle-East region. It was intensively discussed during the AIM Abidjan conference in 2016. The stage of development of national mutuals federations is very different in the many African countries where AIM members exist. Some national federations are advanced and well established as in other states federations are either being developed, or have not been developed yet. In the coming period AIM will reinforce the exchange of information between mutuals of the same country look at ways to support the creation of national mutuals federations.



AIM will organize during every Presidium term at least one event in each region. AIM will host in 2018 an event on the African continent to give visibility to the mutual model.

With members from different continents, coordination of activities between the regions becomes more important. The Presidium wants to prevent the association to be an association of separate continents, but aims at bringing those regions together and to facilitate a balanced exchange and collaboration between regions. That means that the association will continue to address topics that are as much as possible relevant for all members, for example during the general assembly and board of directors meetings.

Lobbying is a core activity of AIM. In this respect, AIM needs to reinforce its activities there in the face of many developments. Governments on the African continent are developing universal health coverage policies and are often assisted by experts from international organisations. It is therefore very important to underline the role and importance of mutuals in the development of such policies. In addition to strengthening the ties with international organisations, AIM would in the coming period intensify communication with organisations in the region with a broader social and solidarity-based economy or social agenda, such as unions, youth organisations, and social economy entrepreneurs.



#### AIM's collaboration with PASS and Masmut

AIM is working alongside the PASS and MASMUT programmes, on the African continent. A successful example of this collaboration is the event that was jointly organized in Abidjan in the spring of 2016.

MASMUT is an initiative of the Belgian mutual benefit societies with the support of the Belgian Development Cooperation. The program's objective is to reinforce mutual benefit societies' ability to participate in the development of their country's health insurance system. MASMUT works directly with, and is supported by civil society organisations in Burkina Faso, Mali, Senegal, Togo, Burundi and the Democratic Republic of Congo but also undertook a more comprehensive regional approach through the West African Economic and Monetary Union (UEMOA).

The Support Program to the Development of Mutualist Health Strategies (PASS) helps mutuals and social protection bodies' representatives, public authorities and sub-regional institutions to create and develop mutuals in the West African Economic and Monetary Union (UEMOA). PASS also helps with the structuration of the mutuals as well as of the mutualist movement at a national and sub-regional level, with advocacy, awareness-raising, communication and development of mutuals' products supply.





# **Solution**Latin-America

The work in this region aims mainly at the reinforcement and expansion of the mutual model in Latin America. Together with AMA, La Alianza del Mutualismo de América, AIM will contribute to monitoring developments in the region and worldwide that have an impact on its members and to provide a platform for exchange of experiences, ideas and trends. Further reciprocal communication ties need to be built among the mutual associations of Latin America and with AIM members in the Europe and Africa and the Middle East. To do so, meetings common to all regions will be organised in the frame of AIM's general assembly meetings in order to foster true international cooperation.

AIM will organise a seminar in Buenos Aires, in March 2018, in order to gather all important stakeholders of the region and give more visibility to AIM as the umbrella organisation for mutual. The seminar will focus on the issue of mutualism as the engine of protection and development of nations.

#### Collaboration with the Education and Solidarity network

The Education and Solidarity Network, of which AIM is a founding member, seeks to mobilize education professionals to promote solidarity-based and universal social protection. Extensive collaboration with the network is available to AIM members. Its activities are based around five main areas: the creation and development of mutual societies, the education and training on social protection, the development of specific kinds of solidarity, the sharing of good practices, and the promotion of solidarity-based social protection solutions. AIM and its members are involved in the implementation of projects in Africa and Latin-America. Members of AIM can propose cooperation projects.



# Closer to our members

The Presidium considers it of great importance to be in constant dialogue with the members of AIM, to understand their needs, and to ensure active involvement of the members in the activities of the association. The Presidium will step up its efforts to develop a better knowledge of the wishes of especially the members that are not regularly attending AIM meetings. The Presidium will consider visiting individual AIM members in case they are invited. Also the secretariat itself will, based on the priorities set by the Presidium, visit independently at least twice per year an AIM member.

The secretariat will better ensure that all members are aware of meetings of working groups, through targeted emails and through channels like the weekly newsletter and monthly magazine. Also during the General Assembly working groups will be promoted through the distribution of flyers. The secretariat will also start, as a pilot, prepare short video reports from the working groups, which will be presented during the general assembly and on the AIM website.

The secretariat will, on the basis of input from the members of AIM, draw an overall picture of who AIM represents, with information about amounts of affiliates, the activities AIM members develop, their financial turnover and other key figures that showcase the relevance of AIM and its members.



# Seeking to grow

Building a thriving membership acquisition program is fundamental for AIM. An increase in the number of AIM members, corresponding members and associate partners in and outside the European Union, will further enable AIM to strengthen the position of all non-profit healthcare payer organisations, in particular mutual healthcare insurance organisations and insurance funds. With more supporters backing its objectives and activities, AIM will have a stronger voice and feature more resources (both financial and in terms of expertise from members) to provide better services and successful advocacy activities. Members will be able to fall back on expertise and experience from more and a bigger variety of members.

The AIM secretariat, in collaboration with the Presidium, will continue to approach potential new members on the basis of a canvassing roadmap with a list of potential countries where canvassing activities will be developed.

AIM will aim to invite to each General Assembly at least one, possibly two potential members and cover their hotel costs. When visiting members, Presidium and secretariat will aim to visit potential members in the same country.

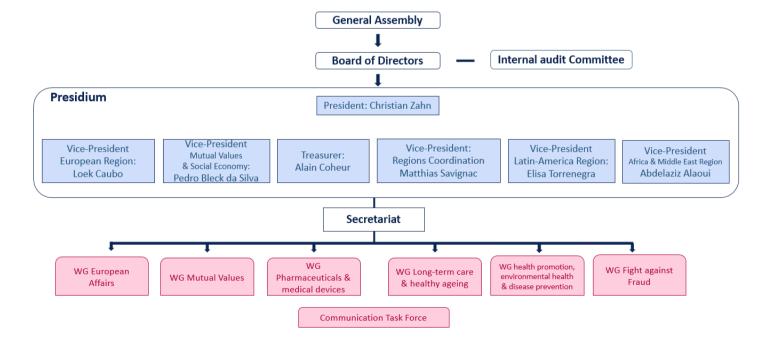


# 6 A new Focus

As also mentioned above, AIM is slightly changing the setup of its General Assembly and Board of Directors meetings. Once a year the meeting will take place in Brussels. A significant part of the programme will then be dedicated to a topic closely linked to the EU policy agenda, with involvement of policy makers from the EU institutions. At the same time all General Assembly meetings will aim for an exchange of information and discussion about developments in all three regions.

Once a year the General Assembly or Board of Directors meeting takes place in the country of one our members. More than has been the case in the past, these meetings will focus on relevant trends in the hosting country, to allow AIM members to better understand the healthcare sector in the host country.

The secretariat will continue to reach out to relevant stakeholders active in the EU policy environment. It organizes monthly an informal meeting at the AIM offices to facilitate exchange between stakeholders about relevant developments in the field of healthcare. It will specifically reach out to assistants of Members of Parliament, for example through the organization of thematic group lunches.



# Responsibilities A

# **Presidium**





**Loek Caubo**Vice-President for the European
Region & for Communications



**Matthias Savignac** Vice-President in charge of International Cooperation



**Christian Zahn** President



**Alain Coheur** Treasurer



**Abdelaziz Alaoui** Vice-President in charge of the Africa & Middle-East Region





### **Internal Audit Committee**

Jürgen Hohnl (IKK, DE) - President of the Internal Audit Committee Christian Zahn (vdek, DE) - AIM President Alain Coheur (UNMS, BE) - AIM Treasurer Arielle Garcia (FNMF, FR) - Member Christian Horemans (MLOZ, BE) - Member Menno Aarnout - AIM Executive Director

### **Working Group Chairs**

Loek Caubo (ZN, NL) - European Affairs
Patrice Fort (FNMF, FR) - Long-term care and healthy ageing
Tbc - Pharmaceuticals and Medical Devices
Pedro Bleck da Silva (Montepio, PT) - Mutual Values
Hans-Jürgen Faust (Knappschaft, DE) - Fight against Fraud
Leo Blum (SVLFG, DE) - Health Promotion and Disease Prevention
Jean Hermesse (ANMC, BE) - Chair of the Health Systems Reform Study Trip

### **Secretariat**

Jessica Carreño Louro

Project Manager

Coordinator of the WGs Long-term care, Prevention & of the Latin-American Region. In charge of Communications.











**Corinna Hartrampf** Senior Project Manager Coordinator of the WGs Mutuals and European Affairs and of the Health Systems Reform Study Trips

Cristina Vallina Office Manager