

AIM VISITS ITS MEMBERS IN ARGENTINA AND URUGUAY

AIM was welcome by its Argentinian member CAM in Buenos Aires and by Uruguayan UMU in Montevideo, who organised an interesting programme to allow members of the AIM Presidium to get a better understanding of the realities in which mutuals function in both countries. President Christian Zahn, Vice-Presidents Matthias Savignac, Abdelaziz Alaoui, and Elisa Torrenegra, Treasurer Alain Coheur, and Jessica Carreño Louro from AIM secretariat, took part in this important mission. Activities included an International Seminar which was attended by around 200 people.



ARGENTINA

AIM IN THE ARGENTINIAN CONGRESS

20 March – AIM representatives met the Permanent Commission on "Cooperatives, Mutuals and Non-Governmental Organizations" chaired by its president Claudio Martín Doñate.

MP Doñate welcomed the AIM delegation and underlined how important the collaboration with CAM had been the previous months. "There isn't a single Member of Parliament who doesn't know the work of mutualism", stressed Alejandro Russo, President of the CAM. He followed up on Mr Doñate's introductory words by thanking the Committee for their support in the vote which planned to eliminate the VAT exemption for mutuals and cooperatives. President Russo also spoke of the importance of "a perfect alliance between the State and social economy organisations".

AIM President Christian Zahn presented the association, its activities, and the specificities and values of mutualism, which also constitute their strength when it comes to answering the needs of populations. He in turn took advantage of the opportunity to thank the Committee for the support they have shown to AIM's Argentinian members. He mentioned that AIM and its members will keep on working to strengthen the mutual model and the unity of the whole movement, understanding that consolidating mutualism and ensuring its sustainability is key in conferring the movement the recognition it deserves. "The movement will strive to ensure transparency and professionalism in all its activities, always sticking to its core values of solidarity and democracy", he said. He ensured members of parliament that AIM will continue working with decision makers and political actors in order to help shape public policies which put individuals' health and wellbeing above mere economic interests. Members of Parliament Soledad Carrizo, Lorena Matzen, Daniel Arroyo and Astrid Hummel then took the floor, all recognising the important function which mutuals and cooperatives play, especially in areas where the State provides no coverage. MP Hummel showed herself committed to reinforce mutualism in the country with the accompaniment of the State. MP Luis Contigiani regretted the very



fact that the proposal of law on tax exemptions was made and underlined the gravity of such a possibility. He stressed the underestimated potential of social economy actors in answering the challenge which the creation of a new sustainable economic paradigm represents. Rogério Dalló, general secretary of the Latin-American Confederation of Workers' Cooperatives and Mutuals (COLACOT) also underlined a necessary change of logic. The proposal of law was, according to him, an attack against the very self-management of social economy entities, against the management of solidary funds. He warned the Committee to be alert as the attack would be the first in a long series. Elisa Torrenegra, AIM Vice-President for Latin America finally thanked once more the Committee by stressing that they have set an example for the region.



THE INAES WELCOMES AIM IN ITS OFFICES

20 March – The AIM delegation was welcomed by the President of the National Institute of Associativism and Social Economy (in Spanish INAES), Marcelo Collomb, who expressed how passionate he feels working with national and international mutualism. He highlighted the importance of the movement for social development and for social cohesion.

President Zahn mentioned how impressed he was by the dialogue between mutuals and the government, which he had the chance to experience earlier in the morning. AMA's treasurer José María Garriga welcomed and recognised the work of the INAES in strengthening and lifting up mutuals around the country, a thought also shared by Luis Pivetta, President of Federada Salud. According to Pivetta, many challenges still lay ahead, amongst which the dangerous merchandising of health, and the key role which mutuals and cooperatives can play in overcoming it.

All participants agreed on the importance of creating a genuine and specific model for mutualism and on the fact that mutual identity is a competitive asset.

THE ARGENTINIAN SUPERINTENDENCE OF HEALTH SERVICES AND AIM DISCUSS UNIVERSAL HEALTHCARE COVERAGE

20 March – AIM met the Argentinian Superintendence of Health Services (ASSS), the government entity responsible for regulating and controlling healthcare sector actors, in order to ensure compliance with the policies of the area for the promotion, preservation and recovery of the health of the population and the effective realization of the right to enjoy the health benefits established in the current legislation.

Discussions allowed the AIM delegation to better understand the Argentinian healthcare system, a system described as highly fragmented and in which many actors play a role in providing coverage. Indeed, the Argentinian healthcare system is divided in three sectors: the public sector, "social security" (called "obras sociales"), and the private sector (which includes mutuals and cooperatives). The system is universal as the public system is meant to cover 100% of the Argentinian population. Based on residence, it is financed through general tax revenues. It delivers services through its network of public hospitals and healthcare centres. Despite its theoretically universal nature, the public sector fails to reach the most vulnerable part of the population and the coverage it offers is often described as insufficient – gaps which represent an opportunity for mutuals. The "obras sociales" (OS) are the basis of social security in the country. They were created by groups of

workers and recognised by the State, which made them compulsory in the 1940's. Since then, all employers have to join an OS, which is then financed by social security contributions, that is, income taxes. The OS cover workers and their direct relatives. There are three types of OS: for all employees, for civil servants, and for retired people. OS are controlled by the ASSS. Mutuels are part of the private sector. Their action in the field of health was key at the end of the 19th, beginning of the 20th century. However, their role has been reduced when the OS were made compulsory by the State. Today, they could still play a major role in covering the most vulnerable populations and those which are left out of the system. Since 2011, mutuels can no longer offer "partial healthcare plans" and are obliged to offer comprehensive healthcare coverage.

The ASSS recognised the problem which answering an infinite demand through finite resources constitutes and mentioned they were not against allowing partial plans for healthcare mutuels. Another issue discussed was the high costs of medicines and HTA (there is currently a proposed legislation in Argentina for the creation of an HTA agency). Finally, the ASSS mentioned that an even greater challenge for OS and mutuels lies in disability, which are part of their coverage.

The meeting as a whole showed the importance of dialogue between nations and collaboration between the different actors in the healthcare system to reach sustainable solutions which would benefit the whole population.



EL HOSPITAL ESPAÑOL, LA PLATA

20 March - AIM President and other Presidium members visited the Spanish Hospital, in the city of La Plata. The Hospital was founded in 1884 by Spanish immigrants in order to "cultivate the body and minds" of its affiliates. Flooded in 2013, the centre was successfully rebuilt and managed to continue delivering high-quality services to the whole community.

After a visit of the facilities, a round table was organised. President Zahn took advantage of the opportunity to congratulate the Hospital on the incredible management and on the quality of the services they offer. Emiliano Isla Verde, President of the Hospital, welcomed the AIM delegation and handed a commemorative plaque to President Zahn. After his words, the mayor of La Plata, Julio Garro, who was born in the very hospital, in turn handed out a Decree declaring that AIM visit was of municipal interest. Alejandro Russo, CAM President, highlighted the important role which mutuels play in Argentina and described with praise the 130-year trajectory of the Hospital Español de La Plata and the important work it does in the field of mutualism. For his part, the vice president of the Hospital, Alfredo Mendoza Peña, delineated some of the immediate projects of the institution like the incorporation of a new construction of more than 6,000 square meters that is already underway.



AIM IN ROSARIO, THE ARGENTINIAN CAPITAL OF MUTUALISM

21 March – The AIM delegation travelled to Rosario, 300 km North from Buenos Aires, which is considered the Capital of Mutualism in the country for the number of mutuels which are active in the city.

The day started with an event at the “Mutualism Square”, where Víctor Rossetti, President of the Federation of Mutuels of Santa Fe, welcomed AIM visitors and thanked international mutualism for its visit to Rosario. President Zahn underlined the importance of such a visit, which allowed the European and Argentinian movement to learn from each other and strengthen their ties. After a symbolic floral offering, Alicia Ciciliani, Production Minister of the Province of Santa Fe, closed the gathering by underlining the importance of promoting the values of mutualism which, according to her, constitute a strength when it comes to overcoming the big challenges of globalisation.

The AIM Presidium then visited the Mutual of Affiliates to the Medical Association of Rosario (AMR), which was created for healthcare professionals and then was extended to the general public as well. At this moment the Mutual has more than 12 thousand members. It offers all kinds of services, from financial aid, credits, savings accounts, to a tourism department and various cultural and sports activities. In this sense, the Mutual covers other needs that the association itself does not meet. At the meeting, AIM got to learn more on the healthcare system, on the way mutuels of the country offer solidary loans to their communities, and on how those services allow to finance healthcare services in a sustainable way.

After a quick visit to the Federation of Mutualist Entities of the Province of Santa Fe, the delegation made a final stop at the Mutual “Federada 25 de Junio” (Federada Salud), where they were received by Juan Pivetta, president of FAMSA and Federada Salud. He presented the work carried out by the mutual, and the services provided to its members. Figures on the work of Federada Salud were shared in order to demonstrate with concrete statistics the mutual’s participation in society and the specificities of Argentinian health mutuels in terms of diversification of services and territorial presence, among other aspects.





INTERNATIONAL SEMINAR

22 March – The International seminar organised by CAM gathered around 200 mutualists around the globe. On the occasion of the event, AIM published a Press Release.

The seminar was opened by Christian Zahn (AIM), Alejandro Russo (CAM), Marcelo Collomb (INAES) and Elisa Torrenegra (AMA). After the opening, four round tables were organised on different topics.

The first panel, moderated by Pedro Bleck da Silva, AIM Vice-President in charge of Social Economy and mutual values (Montepio, Portugal), dealt with the challenges and perspectives of mutualism in the 21st Century. Christian Zahn, AIM President, stressed that 21st century trends call for the reinforcement of solidarity between people as an answer to a growing wave of consumerism and individualism and for a strengthening of democratic “business” models such as the ones represented in the social economy sector. In his opinion, the recognition of these models by governments is a sine qua non condition to their strengthening and development. He also elaborated on the importance of generating commitment amongst younger generations and of considering the elderly as active participants in society, exploiting their potential and answering their specific needs. He highlighted the potential of new technologies for empowerment and for supporting mutuals to provide tailored solutions at minor costs. “Those technologies and the profound changes they have brought to our labour markets also call for a rethinking of our social security systems. Reaching the inclusion of all types of workers in our welfare systems so as to leave no one behind is a goal which mutuals can contribute to reach”, he said. CAM President Lic. Alejandro Russo reminded the audience of the lobby which his organisation has been carrying out and their collaboration with the government (ASSS) and the INAES. He underlined the importance of the professionalization of entities, of training, and transparency; the need to continue working on the profile of mutualism. “The world changes for good or for bad but it is imperative that mutualism participates in this process”, he said. It is vital to show that mutuals are supportive, that they contribute to improving the quality of life of the communities. Showing the value of the tax exemption is key in guaranteeing a sustainable future for the movement. Dr. Marcelo Collomb, President of the INAES (National Institute of Associativism and Social Economy), spoke of the importance of promotion of social progress and of mutuals’ role, with their model based on solidarity. The development of the movement, in his opinion, reduces poverty, improves quality of life and enhances freedom in decision making by putting citizens at the center. He also underlined the problem of lack of involvement of the affiliates which threatens the functioning of entities and the importance of capacity building as well as of the engagement of youth and women. He warned participants to take good care of the image of mutuality. Abdelaziz Alaoui, AIM Vice-President for the Africa and Middle East region (Caisse Mutualiste Interprofession-



nelle Marocaine (CMIM), Morocco), welcomed the opportunity to speak about the African situation. He highlighted the difficulty of attracting affiliates, especially in countries with a high number of informal workers and rural inhabitants. He mentioned the work of the French organisation PASS and the Belgium-run programme MASMUT that strive to overcome the challenge of scaling up. Furthermore, he stressed the legal opportunities in his continent, where governments want to deliver on the promise of universal health coverage. He also announced the signature of a convention that foresees reciprocal cooperation between his organisation CMIM, Montepio from Portugal and CAM. The fields it covers include services of social security, health, savings and credit management, or residencies. To close the first round table, Rogério Dalló, general secretary of the Latin-American Confederation of Workers' Cooperatives and Mutuels (COLACOT) welcomed the historic event, which gathered the whole mutualist movement in Argentina. He then underlined how social economy models are putting out the fires of the social consequences of lucrative economic models and policies. "Mutuals are swimming against the current of a world trend. They work an alternative economy", he said. He expressed how sad he feels about the law proposal and warned that it would not be the last threat on the system.

The second round table, moderated by José María Garriga, treasurer of the Alliance of Mutualism of the Americas (AMA), focussed on mutual health services. Juan Pivetta, President of FAM-SA (Argentine Federation of Health Mutuels) presented some data and statistics on mutuals in the country and their healthcare services. Darwin Cerizola, President of UMU (Union of Mutuels of Uruguay), then described the comprehensive health system in Uruguay and how mutuals function in that context. Dr. Elisa Torrenegra (Gestar Salud, Colombia), President of AMA (Alianza del Mutualismo de América) and Vice-President for AIM Latin-American Region spoke of the Colombian system, where health is regarded as a human right, with the consequences it entails for the sustainability of the system and of mutuals more precisely. Finally, Alain Coheur, AIM Treasurer of AIM and Director of European and International Affairs at the Union Nationale des Mutualités Socialistes ((UNMS), Belgium), explained how home care and the costs it entails constitute a problem for Belgian families. He then described the "Home Services Center" of his mutual Solidaris, which helps people in difficulty (accident, illness, disability, ageing) who want to stay at home safely, while respecting their autonomy and life choices.

The third panel was moderated by Héctor Acosta, secretary of Femucor, Assistant Secretary of AMA and coordinator of the Commission of International Relations of CAM. It allowed different experiences to be presented in order to show the benefits of savings and credit as support to the mutuals' objectives of local and regional development. Miguel Olaviaga, from Gesta (Group of Social Organizations of Associated Work); Domingo Benso, from the Grupo Cooperativo & Mutual Devoto; and Antonio Tomás Correia, President of the Mutual Montepio, Portugal took part in the debate. The "Grupo Cooperativo Mutual Devoto" was presented. It develops two types of economic activities: services and production. Through the provision of services, the entities of the cooperative group are inserted directly into the economic circuit of the town of Devoto. Basic services such as drinking water, cable television, internet, burial subsidy, daycare, sports and recreation and others, make citizens of Devoto invest part of their income to local service entities, with accessible prices and customized services. On the other hand, through the productive undertakings of the cooperative group, net income is generated that also benefits the city through the sale of a production made entirely in Devoto. Moreover, over 300 people's job are directly related to the Mutual Cooperative Group and about 200 are indirectly. Panelists also spoke of the challenges of mutuals' financial activity due to the transformation of society and to a globalization which, according to Tomás Correia, leads to a never before experienced concentration of wealth and increase in poverty.



The last round table, moderated by Gustavo Baradioti, Vicepresident of Femucor, was entitled: "The human factor and responsible action of solidarity organizations". It dealt with new protagonists and their necessary involvement in the mutualist movement. Topics such as the training of new generations, women involvement, ageing, and scholar mutualism were discussed. The panel gathered Nora Landart, from the Gender Equality Commission of CAM; Carlos Carranza, CAM's expert on School Mutualism; Carlos Morais Beato, Member of the Board of Directors of the Mutual Montepio from Portugal; and Matthias Savignac, AIM Vice-President in charge of the International Collaboration and President of the Education and Solidarity Network (ESN) in France. He closed the table by presenting some concrete examples of interesting and innovative initiatives, amongst which: a youth caucus created by French mutual MACIF, which gathers young people outside the mutual movement; a workshop organised by ESN in Guinea which is very participatory and uses innovative animation methods; a youth organisation (Latitudes Jeunes) supported by the Belgian mutual Solidaris, thanks to which 46.000 youngsters are participating every year in different activities; and the ESN pilot project for education to social protection and solidarity towards young people finishing school in Colombia, developed in collaboration with Gestarsalud.

At the closure of the seminar, President Christian Zahn handed out a plaque of recognition to President Alejandro Russo for the inauguration of CAM's new head office.

[Pictures](#) and [Press Release](#) are available online.



URUGUAY



UMU WELCOMES AIM PRESIDUM

23 March – AIM delegation crossed the river of La Plata to visit its Uruguayan member the Union of Mutuals of Uruguay (UMU).

After a lunch with views over the entire city of Montevideo, AIM Presidium members took part in a debate at the National Institute of Cooperativism (INACOOOP). The panel, moderated by Darwin Cerizola, President of UMU, was opened by Ernesto Murro, Minister of Labour and Social Security of Uruguay. He highlighted the key role played by mutuals in the comprehensive and integrated healthcare system which was founded in 2008 and which covers 97% of the population. President Zahn congratulated the Minister and UMU on the progresses in the development of the system and on the key space which has been occupied by mutuals in it. AIM treasurer Alain Coheur thanked the Minister for the efforts made as regards social economy in the country. He also underlined the importance of having a law for social economy enterprises in order to give visibility to mutuals and cooperatives. He welcomed the fact that such a law existed in Uruguay. Vice-President Matthias Savignac observed and welcomed the parity in the audience and commented on the concept of social justice. "Mutualism is not an outstretched hand, but a handshake", he said to close his intervention. Finally, Vice-President Elisa Torrenegra underlined the role of not-for-profit and solidary organisations in solving upcoming challenges and in turn thanked the Minister for his support to mutualism.





After the panel, the AIM delegation visited UMU's member entities: the Spanish Association, Cutcsa and Casa de Galicia. The Spanish Association is the first mutual founded in the American continent, with 164 years of life at the service of the health care of its members and the community. They provide care coverage to more than 190,000 members, with a team of almost 8,000 medical and non-medical workers. Cutcsa's main activity is to provide coverage to a single insured, the Uruguayan Company of Public Transport S.A. (C.U.T.C.S.A.). As far as Casa de Galicia is concerned, it was founded in the first place as a cultural society for Spanish people coming from Galicia (region in the North of Spain). Their activities are still very much linked to the promotion of the Galician culture. In the field of health, it was one of the first mutual associations in the country. The mutual counts about 50 000 affiliates, of which 28% are over 65. Through these visits, the AIM Presidium could witness (and some of them even experience) the quality of the care provided to affiliates and discuss common challenges related to healthcare provision.

