



## Mutuals and non-profit healthcare payers play a vital role in the achievement of Universal Healthcare Coverage

*Universal health coverage represents an overarching challenge for societies around the globe. AIM members, who stand for the values of solidarity and democracy, have made it their priority. They are convinced of the added value of mutuals and other non-profit healthcare payers in offering coverage to all, reaching vulnerable populations and meeting unmet needs.*

Universal Healthcare coverage is far from being a reality. Throughout the globe, disempowered individuals are marginalized from social security systems (where they exist) and suffer under the burden of inequities. In some regions, irregular migrants are often the least well off. People with low socio-economic status have in general 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, its economic situation or political instability which restraints access. These problems emerge in all regions of the world and, as mutuals, AIM members have made it their duty to ensure the well-being of all citizens and the sustainability of health systems in contexts which are often far from supportive. In a world which puts people and natural resources at the service of capital, mutuals have always put capital and natural resources at the service of human realization, seeking to reach a better quality of life and sometimes repair the injustice produced by the system.

Indeed, mutuals and other non-profit healthcare payers have a key role to play in defending the most vulnerable, the poor and those discarded by social and economic systems. Their value as an engine for the development of nations and universal social protection is no longer debated. They often manage to meet the needs of the most vulnerable citizens and contribute to fighting against inequities. To do so, they have learnt to adapt to the changing political landscape of their countries and to develop innovative approaches to tackle problems when they emerge. In Europe, mutuals have existed since the 18th century, long before the EU was formed, even before national security schemes were put in place and when the very notion of universal healthcare coverage was in only its early stages. They were created by citizens to cover the risks of illness (amongst others) in a spirit of solidarity. In Latin America, some mutuals strive to guarantee access to health care for all by relying on other sectors. Pensions, savings and loans generate resources that enable them to subsidize expensive health services. In Africa and the Middle East too, numerous countries recognised mutual health organisations by granting them a clear place and roles within universal health coverage and universal social protection policies. Mutuals are created and managed by citizens for citizens. Deeply rooted in communities, they contribute to economic and democratic development and to social justice.

Yet, healthcare coverage is not universal and emerging challenges put further pressure on healthcare systems throughout the globe. Ageing populations, higher incidence of chronic diseases, new technologies and rising costs of healthcare currently threaten the sustainability of our social security systems. On the other hand, new types of employment also call for a redesign of those systems and their financing models. On World Health Day, AIM members stresses the fact that universal health care coverage can only be reached in a solidarity based health care system with equal access for all. AIM members underline their commitment to turn these challenges into opportunities; meeting the healthcare needs of all citizens, and contributing to develop and strengthen universal and solidarity-based social protection systems.

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AIM is the umbrella organisation of health mutuals and health insurance funds in Europe and in the world. Through its 59 members from 28 countries, AIM provides health coverage to 240 million people in the world and over 200 million in Europe through compulsory and/or complementary health insurance and managing health and social facilities. AIM strives to defend the access to healthcare for all through solidarity-based and non-for profit health insurance. Its mission is to provide a platform for members to exchange on common issues and to represent their interests and values in the European and international Institutions.

