

## Universal health coverage: Mutuals are key partners

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While the United Nations (UN) and its agencies are today organizing the High Level Conference on Universal Health Coverage, mutuals recall the need to involve the mutualist world in the efforts of international organizations in this regard. The members of the Association Internationale de la Mutualité (AIM) defend the values of solidarity and have as a priority access to quality care for all at affordable prices. AIM members can therefore play their part in achieving the UN's Sustainable Development Goals (SDGs).

### The mutualistic movement asks more particularly for:

- The recognition of mutuals and their specificities by governments
- The recognition of mutuals as organizations helping to achieve the United Nations Sustainable Development Goals and related texts
- The cooperation between governments and mutuals to ensure access to affordable quality healthcare
- Investment efforts outside the field of public health to support the achievement of the objectives of Universal Health Coverage
- Taking into account the demands of mutuals at regional (e. g. as contained in the Lomé Platform) and local level

### Considerable needs still to be met

Achieving universal health coverage is a major challenge for societies around the world. From a financial protection perspective, between 2000 and 2010, the number of people worldwide who faced catastrophic health expenditures increased by 30% (228 million more people). In Africa, the increase is about 55% (31 million more people).<sup>1</sup> If we look at the number of people covered, the International Labour Organisation observes that 55% of the world's population, or 4 billion people, are not covered by a social protection benefit.<sup>2</sup> The World Bank and the World Health Organization indicate that at least half of the world's population does not have their needs in terms of essential services covered.<sup>3</sup>

### Mutuals are organizations that act as close as possible to people's needs

The objective of the mutualistic movement is to promote universal social protection and with particular emphasis to achieve universal health coverage by improving access to quality and affordable health services. It must be the vehicle for "social transformation" and collective emancipation through a proactive approach to solidarity that combines individual and collective perspectives.

They therefore fall within the framework of the UN's Sustainable Development Goals (SDOs), more particularly SDO 3.8 on universal health coverage. Many of their health characteristics are similar to those of public, state insurance systems. They operate on the basis of a mechanism for risk pooling, solidarity and pooling of resources (members' contributions, etc.). Through the financial protection they provide against health risks, they are therefore fighting poverty. Unlike for-profit insurance, mutuals do not select members on the basis of individual risk. Mutuals also promote participatory decision-making and democracy while empowering their members, which helps to define the basket of services that best meet the needs of mutualists.

## **The mutualistic movement plays an important role in universal health coverage**

According to AIM President Christian Zahn, "The mutualistic movement is ready to contribute effectively to the development of universal health coverage systems and it is urgent to do so in view of the needs that must be met".

In Latin America, some mutuals are working to ensure access to health care for all by relying on other sectors. Pensions, savings and loans generate resources that allow them to subsidize expensive health services.

In Western and Central Africa, the mutualistic movement has experienced a dynamic of regional and national structuring and development over the past twenty years. This has led to the existence of a mutualistic platform in almost every country in this part of Africa. With the support of their partners (the Belgian Synergy Mon Assurance Mutualiste (MASMUT), the Programme d'Appui aux Stratégies Mutualistes de Santé (PASS), the Association Internationale de la Mutualité (AIM)), these platforms have strengthened their capacities, have become spokespersons for state actors and have clear roles in universal health coverage and universal social protection policies.

## **The mutualistic movement is ready to join efforts to develop universal health coverage**

The mutualistic movement can therefore fully assume a role in the implementation of policies corresponding to the ambitions set by international organisations, including: the sustainable development objectives of the United Nations 1, 3, 5, 8 and 10, recommendations 202 and 204 of the International Labour Organisation. In Africa, it adopted the "[Lomé Platform](#)", which aims to strengthen the role of mutual health insurance companies in extending social protection and more specifically universal health coverage in Africa. In Latin America, the mutualistic movement meets regularly to reaffirm its relevance in the fight against social inequalities, and its determination to improve access to health care for the most vulnerable, but also to other key services for the fight against poverty and for the well-being of populations.

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AIM (International Association of Mutual Benefit Societies) is the largest international umbrella organisation of non-profit healthcare payers. Through its 57 members from 30 countries, AIM provides health coverage to around 240 million people in the world and almost 200 million people in Europe through compulsory and/or complementary health insurance. AIM strives to defend the access to healthcare for all through solidarity based and not-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 towards the European and international Institutions.

1. Database on healthcare financial protection, compiled by the World Health Organization and the World Bank Group
2. World Social Protection Report 2017-19: Universal social protection to achieve the Sustainable Development Goals, International Labour Organization, 2017
3. Tracking universal health coverage: 2017 Global Monitoring Report, World Health Organization, World Bank Group, 2017