



**AIM**

Healthcare and  
social benefits  
for all

WORK  
PROGRAMME  
2021-2023

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# Introduction

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For the new term of the Presidium of AIM from 2021 to 2023, we are setting the agenda at European and International level to promote our values, have our voice heard and increase our membership. The new work programme will be under the motto 'Only with solidarity and cooperation can we build better social protection'. Solidarity will be the overarching principle that guides our upcoming work programme.

During the Board of Director's meeting in Brussels on November 13th to November 15th 2019, we have organised a 'world café' to listen to our member's priorities. These priorities feed into the present work programme and will shape AIM's activities for the years to come. While a strong focus of AIM is on European policy developments, AIM will also step up its international activities and help promoting the mutual model across the world. The pandemic we are currently living certainly has an important impact on our work programme for the years to come.

## 01. What is our mission?

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Our mission is to

- Work with European and international institutions to promote universal access to healthcare
- Promote health protection based on solidarity and democracy
- Foster exchange of best practices through discussions between our members
- Strengthen social innovation
- Promote both the mutual model and the social and solidarity-based economy

Against the background of these mission messages, our common objective is to develop and defend universal access to high-quality, affordable healthcare along with social protection based on solidarity and democracy.



Context

## 02. What are the trends?

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### A pandemic

2020 is the year that catapulted health and social protection on the top priorities of policy making due to the COVID 19 Pandemic that will accompany us way into 2021 with repercussions for the whole mandate of the new Presidium. More than ever, international cooperation is needed and necessary. The European Commission as well as the WHO and other international organisations that are relevant for our work bombard us with new legislative proposals and require our alertness, proactive lobbying and presence in the European and international arena. The pandemic will change the world as we have known it and puts social and health policy in the spotlight.

### Digital Health

The pandemic accelerated technological developments and especially ehealth. It is and has changed the health landscape for the years to come. Digital health touches upon all AIM's activities: European health insurance card, digital patient dossiers, Apps, medical devices, pharmaceuticals, fraud and prevention to name a few. These are vertical subjects meaning that they are very specific topics to be dealt with and as such influence AIM's different activities across the world. At the same time, there are horizontal subjects of digital health such as solidarity, standardization, ethical questions, skills, Artificial Intelligence, Data and the labour market which need to be looked at from a broader policy making perspective, impact our overall approach to digitization and on our values.

### Changing labour markets and demographic changes

The pandemic has also changed and is changing our work environment. The number of unemployment has grown tremendously in some parts of the world while those who have a job work from home. Already before the pandemic kicked in, the traditional working life of people has changed dramatically. The appearance of platform work, the continuous digitalization of the working environment put pressure on mutual health and social benefit insurers across the globe. What is more, with a population that is ageing, the lack of skilled personnel in care becomes more and more evident in many countries. At the same time the population in Europe is ageing at a rapid pace which puts pressure on public finance and the health and social care systems as well as on the work force.

### Climate Change

In the global risks report of the World Economic Forum for 2021<sup>1</sup>, extreme weather events are the most imminent risks. On the longer term the WEF names loss of biodiversity, natural resources crises and climate action failure. The pandemic that we are currently living is a direct consequence of the loss of biodiversity as well as the increasing invasion of humanity into the habitat of animals. The positive trend is that there is almost a worldwide general agreement that policy must react to prevent a further deterioration of our climate and the European Union is a front runner and has taken some bold actions recently. Young people are going on

the streets and request politicians to act now. The climate change has a major impact on our health and therefore we as mutual health insurers need to be prepared to face the consequences of this change that is already happening now.

### Social unrest

The last couple of years have been marked by massive demonstrations in many countries of the world. The WEF sees the collapse of the social security systems in the long run as a major risk in its recent global risk report.<sup>2</sup> People are going on the streets to demonstrate for better social rights. The pandemic with long periods of lockdown will cause a major impact on economic growth and as a consequence also contributions paid to social security systems.

### Brexit

Finally, after four years of tough negotiations, the UK have left the European Union on December 31st, 2020. A new trade deal has replaced the membership of the UK in the Union. While we have to see how this new relationship between the UK and the EU will take shape and what impact it will have on our daily lives, it proved that European Member States have not deviated one inch from a common approach and have stuck together throughout the marathon negotiations. It brought the Member States together in one goal which was to avoid a no-deal scenario. The Agreement concluded between the EU and the UK, includes a protocol on social security coordination (“Protocol”) that sets out a number of social security coordination measures aimed at protecting the social security entitlements of EU citizens and UK nationals after 1 January 2021.<sup>3</sup>

### Trade Agreements

“Trade agreements with labour provisions have increased significantly in the last two decades, both in absolute and relative terms. Fifty-eight trade agreements included labour provisions in June 2013, up from 21 in 2005 and 4 in 1995. Although labour provisions tend to be concentrated in North-South trade agreements, there is a modest but increasing trend to integrate labour provisions into trade agreements among developing and emerging countries (South-South trade agreements).”<sup>4</sup> Trade agreements do also have an impact on social protection. It is indeed a challenge to make sure that commercial principles are not applied to health and social insurance based on solidarity and that are not for profit. The above-mentioned trends represent both an opportunity for mutual benefit societies to engage in global cooperation on health and social protection, but also a threat all over the world with an imminent economic crisis that we might face after we have overcome this pandemic.

Against the background of the Sustainable Development Goals, mutuals that are based on democratic values, solidarity and not for profit have an important role to play to keep up with changing labour markets, technological developments, climate change and social unrest. AIM should be in the forefront and actively participate in shaping the future of health and social benefits policies.

## 03. The political landscape in Europe

### Member State level (impacting policy making in the European Council and the Council of the European Union)

In 2021 elections will and have taken place in several European Member States (for example in the Netherlands, Bulgaria and Germany). In 2022 elections will take place in France, Hungary, Sweden and Slovenia for example. As we are waiting for the outcome of these elections, the pandemic leaves many citizens dissatisfied with the management of the pandemic. The outcome of national elections will most probably impact the decision-making process in Brussels with more right-wing governments and less social democratic tendencies which could then influence the current strong EU focus on a more social Europe.

### The European Parliament

A new European Parliament has taken office in September 2019. As of February 1st, due to Brexit, the European Parliament will count 72 members less leading to a situation where populists will outnumber the Greens in the European Parliament. In the future, there will be 705 MEPs. Of the 73 seats vacated by the UK leaving the EU, 27 seats will be re-allocated to better reflect the principle of degressive proportionality. For Member States granted additional seats in the new composition and the 9th legislature of the EP, these seats would become available after the UK's departure. The 27 seats will be distributed to France (+5), Spain (+5), Italy (+3), Netherlands (+3), Ireland (+2), Sweden (+1), Austria (+1), Denmark (+1), Finland (+1), Slovakia (+1), Croatia (+1), Estonia (+1),

Poland (+1) and Romania (+1). No member state will lose any seat.<sup>5</sup> Both the EPP and the S&D have lost seats during these elections. The Greens, the ALDE and also the Populist parties have won seats. This will mean in the future that our lobby activities have to take into account the new majority structure of the European Parliament.

### The European Commission

With the pandemic kicking in, health, more of a stepchild in recent Commission work programmes has become a priority for the European Union. The European Commission has stepped up cooperation with and between Member States in fighting the pandemic and new initiatives have been proposed to strengthen the role of the European Union in health threats.

Before the pandemic, the new Von der Leyen Commission entered office in December 2019 under the motto 'A European Commission that strives for more'. The priorities for this new term are the following:

- A European Green Deal
- An economy that works for people
- A Europe fit for the digital age
- Protecting our European way of life
- A stronger Europe in the world
- A new push for European democracy

It is noticeable that the Von der Leyen Commission puts a lot of emphasis on the 'Economy that works for the People'. The structure of the new



Commission is such that there are a lot of shared responsibilities between the three Executive Vice-Presidents, the Vice-Presidents and the Commissioners. We have overall 11 Commissioners and their Cabinets including Ms. Von der Leyen dealing with our priorities for the years to come. This will ask for a careful approach and analysis of our lobby activities to achieve our lobby objectives. The priorities and the yearly working program of the European Commission are our guiding lines to organize our activities. Ideally, we provide input before a legislative proposal is published. This can be done through responding to consultations, however we also can shape the European Agenda by proposing topics that can be agenda setting and ultimately lead to a European law, if our members wish so.

### **The Civil Society represented in the European Economic and Social Committee**

AIM's members are part of the civil society. As such some of our members are represented in the European Economic and Social Committee.

“The EESC has three main roles: to advise the Council, Commission and European Parliament, either at their request or on the Committee's own initiative; to encourage civil society to become more involved in EU policy-making; to bolster the role of civil society in non-EU countries and to help set up advisory structures.”<sup>6</sup>

Cooperating with the CESE can help us to convey messages in the advices that the CESE gives to the European Institutions and therefore can be an important support in our lobby in general.

## 04. Developments in Latin America

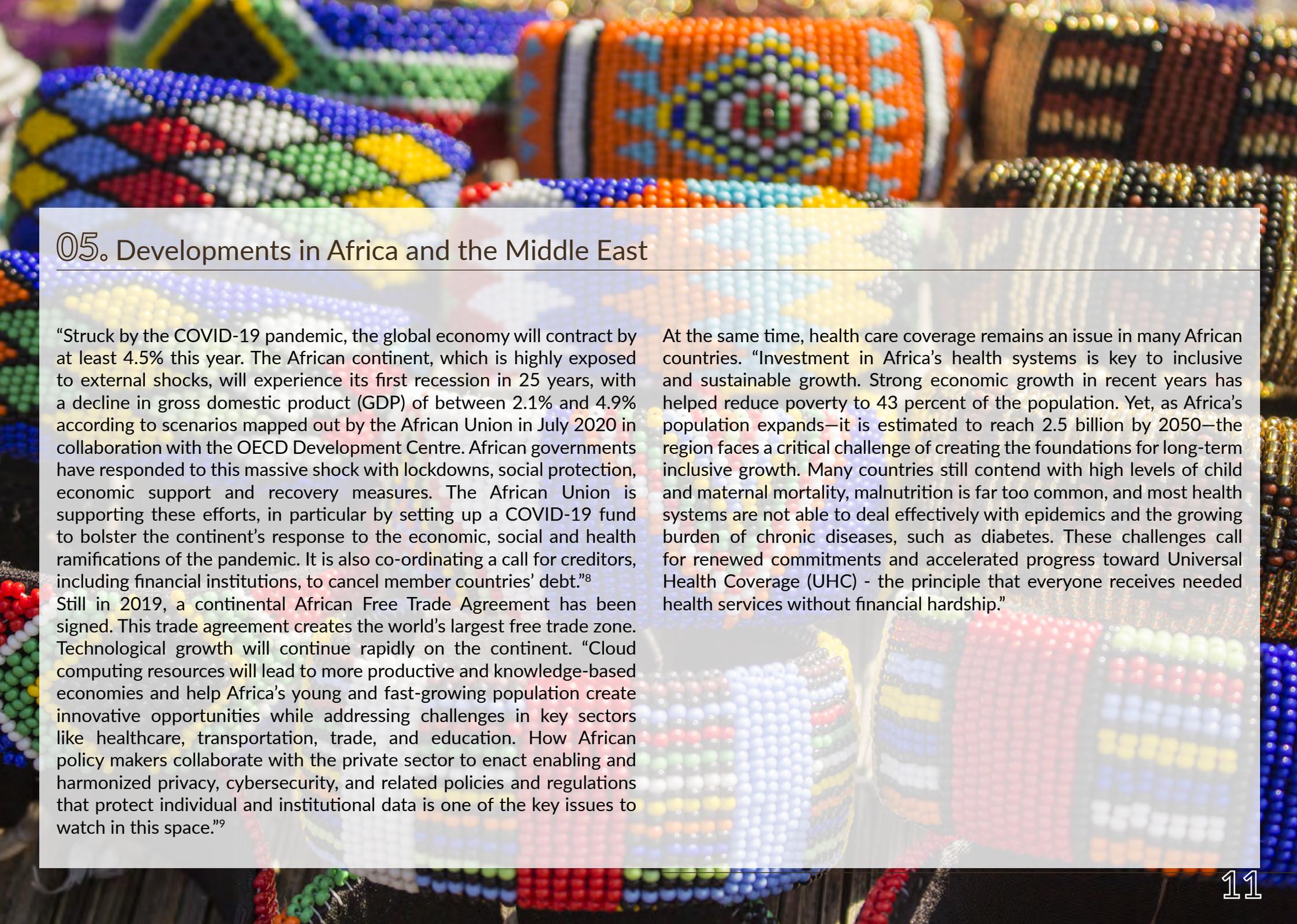
“After logging its worst recession in recent history this year due to the Covid-19 blow, Latin America’s economy is poised to recover in 2021 as foreign demand and domestic activity revive. That said, significant risks lie ahead, most notably subdued household incomes, concerns over enormous fiscal gaps, uncertainty regarding the pandemic’s trajectory, and social upheaval.”<sup>7</sup>

Social unrest is on the rise in many countries in Latin America. Already before the pandemic, people went on the streets to protest against economic austerity measures, for the climate or for more social rights. Recent elections have left a deeply divided society. Politically, the region has experienced governments of the right and the left with very marked peaks. Currently, right-wing governments govern the region with the exception of Mexico, Argentina, Venezuela, Nicaragua and, until recently, Bolivia.

The COVID-19 pandemic has had a tremendous impact on individuals, communities, economies, and healthcare and social security systems of the Latin American region. The long-lasting consequences will be unprecedented, and the economic crisis lurks populations, especially the most vulnerable, laying bare inequities which were already present before the pandemic. Overcoming its effect on people and economies will require societies to put people first and strengthen the principle of solidarity. In this context, it will be vital for governments, international organisations and social economy actors such as mutuals to join forces in

order to achieve the sustainable development goals (SDGs).

AIM members in the region will have a key role to play in the recovery. As often mentioned, mutuals are part of the social fabric. Rooted in communities, they put their needs at the heart of their activities. At this turning point, AIM should therefore, more than ever, support the mutualist movement and strive for mutualism to be considered a state policy in all the countries of the region. In more recent times, there have been some positive developments with regard to strengthening of women’s rights. The launch of the ‘Latin American Network of Mutualist and Solidary Women’ shows that the role of women also in Social Protection institutions such as mutuals is rising and getting more important. Those actions in the field of gender equality will need to be consolidated in the years to come. In a similar vein, mutuals will need to actively work on policies to encourage young people to join the mutualist movement, a key challenge for its future. The Sustainable Development Goals, framed in the UN 2030 agenda, will remain the overarching framework within which all activities will be carried out.



## 05. Developments in Africa and the Middle East

“Struck by the COVID-19 pandemic, the global economy will contract by at least 4.5% this year. The African continent, which is highly exposed to external shocks, will experience its first recession in 25 years, with a decline in gross domestic product (GDP) of between 2.1% and 4.9% according to scenarios mapped out by the African Union in July 2020 in collaboration with the OECD Development Centre. African governments have responded to this massive shock with lockdowns, social protection, economic support and recovery measures. The African Union is supporting these efforts, in particular by setting up a COVID-19 fund to bolster the continent’s response to the economic, social and health ramifications of the pandemic. It is also co-ordinating a call for creditors, including financial institutions, to cancel member countries’ debt.”<sup>8</sup>

Still in 2019, a continental African Free Trade Agreement has been signed. This trade agreement creates the world’s largest free trade zone. Technological growth will continue rapidly on the continent. “Cloud computing resources will lead to more productive and knowledge-based economies and help Africa’s young and fast-growing population create innovative opportunities while addressing challenges in key sectors like healthcare, transportation, trade, and education. How African policy makers collaborate with the private sector to enact enabling and harmonized privacy, cybersecurity, and related policies and regulations that protect individual and institutional data is one of the key issues to watch in this space.”<sup>9</sup>

At the same time, health care coverage remains an issue in many African countries. “Investment in Africa’s health systems is key to inclusive and sustainable growth. Strong economic growth in recent years has helped reduce poverty to 43 percent of the population. Yet, as Africa’s population expands—it is estimated to reach 2.5 billion by 2050—the region faces a critical challenge of creating the foundations for long-term inclusive growth. Many countries still contend with high levels of child and maternal mortality, malnutrition is far too common, and most health systems are not able to deal effectively with epidemics and the growing burden of chronic diseases, such as diabetes. These challenges call for renewed commitments and accelerated progress toward Universal Health Coverage (UHC) - the principle that everyone receives needed health services without financial hardship.”



Our ambitions

## 06. AIM Priorities for 2020 to 2023



Against the background of the recent developments and the trends that we have analysed, AIM and the family of mutual health funds and social benefit insurers have an important role to play in the years to come to strengthen social protection systems and universal access to health care. During the World Café organised at the November 2019 Board of Director Meeting in Brussels, members expressed their views on AIM's priorities for the coming years and what AIM should focus on. Even with the pandemic hitting our economies and social protections systems hard, the priorities for AIM remain valid and are the following:

### AIM Priorities for 2021 to 2023

- Promote solidarity in re-shaping our welfare systems
- Enabling universal access to health and long-term care
- Affordability of and access to medicine
- The power of data for better health
- Promotion of mutual welfare models
- Promotion of health in all policies

The AIM Team will work on the priorities provided by the members while distinguishing between agenda setting lobby activities and reactive lobby activities as mentioned above. The ideal lobby activities we strive for is to help to shape the agenda with regard to health and social policy by setting up a dialogue with the different levels of the Commission and international organisations. Our overall objective is to become the leading voice of solidarity based mutual sickness and social benefit funds in Europe and beyond. AIM will also continue its efforts to create a platform for its members, to share best practices and exchange experiences on different subjects of relevance from all the different parts of the world. For each of the AIM working groups we will set up a yearly planning, if possible, a longer-term planning that will be guiding the works of the working groups. We will put a focus on the impact that European and international activities in health and social protection have on our members and strive to be of added value for our members's daily work while assisting in social innovation.

### **Priority 1: Promote Solidarity in re-shaping our welfare systems**

Solidarity welfare systems are increasingly put under pressure by the above-mentioned trends and are at high risk in a potential economic downturn. While solidarity is an important value for social peace of societies, in modern times, individualism is trendy and sharing risks, the very foundation of solidarity, is at stake. AIM must be at the forefront of modernizing our health and social systems.

#### ***Pro-active lobby activities:***

- Strengthen and promote solidarity – how is solidarity defined and how can it be promoted and safeguarded. Developing a reflection paper on solidarity.
- Promote mutuals as a stronger voice to be heard at European (European Semester) and international level. Include examples of why mutuals are good for a more social Europe and World in all AIM communications.
- Promote universal access to social protection for all (including migrants, new forms of works, etc.) at European and international level through strengthening the cooperation with European and international institutions.
- Further promote the LOME Platform and the setting up of Mutual health insurers in Africa. Liaise with the works of the European Commission and AIM's activities in Africa/the Middle East and Latin America (i.e. EU-Africa Strategy and EU-Latin America Strategy). Look into European projects for funding. Participate actively in the Africa-EU Foundation and make sure solidarity-based health and social systems are promoted in the recommendations to the European Commission.

#### ***Re-active lobby activities***

- Implementation of the Pillar of Social Rights/Social Economy Action Plan
- Defence of solidarity-based systems regarding taxation rules
- Monitor the developments about the regulation 883/04
- Monitor the developments of the Cross-border health care Directive

### **Priority 2: Enabling universal access to health and long term care**

The Sustainable Development Goal 3 is 'Good Health and Wellbeing'. Among the objectives of this goal is: "Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all." It is also among AIM's objectives to strive for affordable and cost-efficient health care systems, to strengthen health mutuals recognised as such for their value in social economy and to achieve access to health care without inequalities.

***Pro-active lobby activities:***

- Promote access to universal health care in the ongoing EU Africa and EU Latin America Strategy of the European Commission and in the Africa EU Foundation's work
- Promote and further elaborate Lomé Platform
- Engage with WHO / ISSA / ILO thereon
- Become an accredited non-state partner of the WHO (application sent end of 2020)
- Paper on access to social protection including platform workers and new forms of work
- Contribute to the discussions on the sustainability and quality of Long term Care systems

***Re-active lobby activities***

- Follow-up on the publications around EU Africa and EU Latin America Strategy
- React on EC publication on European Pillar of Social Rights/Social Economy Action Plan
- Contribute to the EC debate on a long-term vision for rural areas (especially regarding medical deserts)

**Priority 3: Affordability of and access to medicine**

The pandemic shows more than ever that ensuring access to medicines for all is difficult and that true solidarity still needs to be achieved to ensure an equal distribution of the vaccines, within and outside of Europe. The pharma industry since a long time is setting the price policy and prices for medicines represent a real threat to solidarity-based health care systems. Over the past decade, increasing drug prices and strained public budgets have put pressure on access to medicines. Therefore, AIM's works on Fair Prices of Medicines is a priority to stay for the coming term and we will continue to build alliances and counteract the strong lobby of the pharmaceutical industry while seeking a dialogue with them. This will be also guiding in our reaction to the European Commission's Pharmaceutical Strategy published in 2020.

***Pro-active lobby activities:***

- Fair pricing of medicine: promotion of a European fair pricing model for innovative medicines through the development of a fair pricing calculator to be published in June 2021.
- Look into setting up an international register for expensive treatments by putting together a database
- Participate in international discussions on issues related to access and affordability of medicines (i.e. WHO, OECD)
- Ensuring a strong EU voice in the world, by promoting a high level of quality, efficacy, and safety standards for medicine
- Conduct joint studies on the efficiency and prices of new treatment
  - AIM could reflect on the possibility for conducting joint HTAs
  - Promote the exchange of information between AIM members on products' prices (also relevant for the fair pricing element of the multi-year plan)

***Re-active lobby activities***

- Work on the EU Pharmaceutical Strategy's four pillars as well as the legislation that will be published

#### **Priority 4: The power of data for better health**

In the Mission letter of Stella Kyriakides, one of her missions is: “(...) to work on the creation of a European Health Data Space to promote health-data exchange and support research on new preventive strategies, as well as on treatments, medicines, medical devices and outcomes. As part of this, you should ensure citizens have control over their own personal data.”

The Commission is focusing on the following subjects:

1. Citizens' secure access to their health data, also across borders - enabling citizens to access their health data across the EU;
2. Personalised medicine through shared European data infrastructure - allowing researchers and other professionals to pool resources (data, expertise, computing processing and storage capacities) across the EU;
3. Citizen empowerment with digital tools for user feedback and person-centred care - using digital tools to empower people to look after their health, stimulate prevention and enable feedback and interaction between users and healthcare providers.

The above-mentioned subjects will be guiding in our works at European level, but also at international level. While driven by the European policy agenda, these subjects are very relevant for the other parts of the world. AIM will foster the exchange of best practices of all its members and work on the following subjects pro-actively in the coming years.

To attract new members, AIM will try to set up an informal working group with AIM members, but also outside AIM members (i.e. especially advanced countries) in order to share information and experience of those countries which are already well advanced in this respect.

##### ***Pro-active lobby activities:***

- Present an AIM paper on 'Sharing of Data'
- Reflect on the possibility of developing an AIM Charter on the proper use of data
- Study the use the AIM Intranet as a platform
  - on best practices around the use of big data for better prevention
  - for the exchange of experiences on developments of digital health systems (include investment, skills development, etc.)
- Promotion of the adaptation of healthcare systems to ensure their interoperability
- Promotion of (digital) health literacy at the level of mutuals and at EU level
- Work on digital administration
- Discussing the digitalisation of LTC services:
  - Exchange of best practices
  - Discussing the opportunities and challenges
  - Make recommendations on how to go forward

##### ***Re-active lobby activities***

- Active participation in the ehealth stakeholder group (Task Force ehealth)
- Reaction on the Data Governance Act
- Reaction on the 'Health Data Hub' proposal

### **Priority 5: Promotion of mutual welfare models**

The model of mutual insurers is a perfect fit for a sustainable economy where solidarity and democracy are the basic pillars of social justice and equal treatment. Once more the pandemic has shown that social protection systems are needed and necessary to face adverse scenarios as such of a pandemic. Mutuals play and will continue to play an important role therein. AIM has been promoting the model at European and international level. In recent years, AIM has sought cooperation with other actors of the 'Social Economy' and prepared a non-paper to bring this project further at European level.

#### ***Pro-active lobby activities:***

- Develop a new strategy on promoting the mutual model in Europe, Africa/The Middle East and Latin America
- Establish quality standards and assistance of good mutualist governance.
- Develop a communication plan to be used by all mutuals to promote the model
- Sharing experiences regarding technological developments and the functioning of mutuals (related to healthcare but also administration)
- Lobby European and International organisations based concrete data on the added value of mutuals as opposed to for-profit insurers
- Set-up a Scientific Council with AMICE and ICMIF
- Strengthen Cooperation with Social Economy Europe
- Manifesto for the Promotion of mutuals in Africa/Middle East and Latin America

#### ***Re-active lobby activities***

- Follow-up and monitor works of European Commission on Social Economy
- Contribute to Action Plan on Social Economy
- Engage with international associations to further promote the model through different channels (WHO/ISSA/ILO)
- Become active in the review of Solvency II in cooperation with AMICE

### **Priority 6: Promotion of health in all policies**

Health in all policies for AIM is something that we have been promoting in the past. A healthy economy is not possible without healthy people. Also, the economic policy should promote health at all different levels and have as an ultimate goal the health and wellbeing of people no matter in which part of the world. The impact of the environment on the health of people is of utmost importance. AIM will continue its engagement in HEAL and join forces with other actors and speak with one voice on environmental issues.

#### ***Pro-active lobby activities:***

- Proactive promotion of prevention in all its forms including all risk factors
- Prioritise mental health
- Tackle vaccination hesitancy
- Promote better environment for better health
- Continue our collaboration with partners like EPHA, EHN, CPME, EuroHealthNet, HEAL etc.

#### ***Re-active lobby activities***

- AIM will actively engage in participating and responding to the consultation and the publication of the Europe's BeatingCancer Plan
- AIM will influence on the EU green deal in alliance with partners
- React on the Action Plan on Healthy Ageing

## 07. Cooperation and creating networks

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The above-mentioned priorities will only be able to bear fruit in close cooperation with other organisations. AIM will continue to strengthen and renew partnerships with other organisations at European, but also at International level.

Cooperation in Europe:

- Become an accredited non state actor at WHO Europe (application sent December 2020)
- Strengthen cooperation with the OECD, ISSA, UN and ILO
- Strengthen cooperation with CPME, ESIP, HOPE, Social Economy, AMICE, and other relevant health actors in Europe

## 08. Enlarge AIM in Africa, the Middle East, Latin America and Europe

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AIM will strive for enlarging its membership base in all regions it is currently represented.

## 09. Modernisation of AIM

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AIM has turned 70 in 2020. While we have a very solid track record of our lobby activities, we strive for being prepared for the next decade. To that extent, we are modernising AIM internally, but also increase our visibility externally.

We set the following priorities for the next years:

- Modernisation of the AIM website
  - Make it a real working tool and platform for exchanges for our members
  - Renew our mission and vision statements
- Digitalisation of accounting
- Streamline and improve our internal IT system
- Modernise our communication internally and externally to increase our visibility towards our members and outside organisations as well as institutions we are dealing with
- Update our statutes to adjust it to the latest Belgian rules while streamlining our management

## 10. What AIM does for its members

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AIM is at the service of its members. Our works need to be aligned with members expectations and help them to achieve the goals and missions at both European and international level.

For this upcoming mandate the AIM Secretariat:

- will strive for further developing the platform function for the members to have the possibility to share practices and experiences while helping them to innovate through mutual learning.
- will increasingly be pro-actively lobbying the European Institutions with excellent papers fed by the expertise from its members to influence EU policy and be a real added value for its members.
- show the impact of international and EU policy on the members while focussing on providing useful information to the members, but also the CEOs of their affiliates.
- will liaise its members from Latin America and Africa with EU policy makers responsible for the regions to help them to further develop their activities.

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**AIM**

Healthcare and  
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