



Words of the President



Dear members,

Fortunately, after a long period of digital meetings, many of us were able to meet again live in Berlin in November. Many of us, because a number of members were still participating virtually. That's why, for the first time, AIM organized a hybrid meeting. Hopefully also for the last time, although the latest developments around the COVID virus continue to be worrying.

In any case, I am glad that I was able to meet many of you personally for the first time in my role as president. There was a lot of room for networking and socializing in addition to the official meetings. Therefore, first of all, a word of thanks to our German hosts, vdek, ikk, Knappschaft and SVLFG for the wonderful atmosphere in which our meetings took place. Looking around from the glass dome atop the Bundestag you clearly realise that Berlin is a place where important events in European history took place.

We can also look back with satisfaction on the content of our meetings. The regional meetings kicked off the Board of Directors meetings with our members from Africa and Latin America. Our African members looked at the question of healthcare workers as well as the report of the ILO on the International Social Protection. Our Latin American members dealt with the role of young people in mutuals.

The seminar on our fair pricing calculator was a great success, both in terms of content and number of participants. There is a good basis for a joint approach in a European context, with the active participation of our members.

The main theme of our Board meeting was the topic of solidarity. A theme that is high on the global political agenda due to the COVID pandemic, but also deserves our continued attention, because though solidarity is a core value when it comes to the future of our health care and social structures, it cannot be taken for granted. That is why it is very positive that our Latin American members actively involve young people in thinking about solidarity and mutualism. An example that certainly deserves attention and will be followed in the other regions.

The mutual exchange of views on solidarity and the role of AIM and its members therein will of course also be continued. Indeed, together, we came to the conclusion that solidarity is under pressure due to all kinds of developments, but that there are also plenty of opportunities for new initiatives and impulses. And that is necessary, because as I said in Berlin: without solidarity there really is no society in the true sense of the word. In the Presidium, we will shortly discuss how we, as AIM, will follow up on this.

And we will discuss this further with all of you from 8 to 10 June 2022 in Vienna, in the hope that the situation will allow us to really meet each other live again!

Loek Caubo

Africa and Middle East Committee meeting

The first meeting in person since November 2019

AIM's Committee on Africa and the Middle East met on 15 November in Berlin. On the agenda were a session on access to healthcare professionals, the presentation of ILO's report on social protection 2020 – 2022, a discussion on the mutualistic medical supply, as well as an update on the organisation of the next mutualistic conference.

The Africa Europe Foundation (AEF) is a public-private partnership between the Mo Ibrahim Foundation, Friends of Europe, as well as the European Commission to bring about tangible projects in the middle-term during the European Union – African Union Summit. On health AEF is focusing on three outcomes:

1. Innovative financial products to finance resilient health systems
2. Supporting strategic autonomy through local manufacturing of health products
3. Observatory for the future health workforce

Tamsin Rose and Josephine Mosset from the AEF presented their work on the observatory on healthcare professionals, that they wish to launch in the coming months. AEF focuses more specifically on the observatory for the future health workforce. Members agreed that this issue was very important for them. It has already been discussed in the past. In Morocco, for example, the availability of healthcare professionals is a challenge. Members and representatives of AEF agreed that the skills development agenda is relevant as a consequence. However, a substantial challenge is to make sure that healthcare systems have access to the skills that are needed today and that it does not only focus on future needs. Another statements dealt with the fact that not only do healthcare systems need nurses and doctors but also healthcare managers and regulatory experts. Also, preventive services should be further developed, which in turn calls for a change of curricula.

The exchange was followed by a presentation by Mathilde Mailfert, Technical Officer - Health Financing and Social Health Protection at the International Labour Organization on the recently-published Social Protection Report 2020 – 2022. The report underlines that the pandemic has highlighted deep-seated inequalities and significant gaps in coverage, comprehensiveness and adequacy of social protection in all countries. COVID-19 has provoked an unprecedented policy response but socio-economic recovery remains uncertain and increased social protection spending will be crucial. Countries are at a crossroads with regard to the future of their social protection systems. Lastly, pursuing a broad-based approach to accelerate progress towards universal access to social protection is essential for greater resilience, decent work and social justice in the region.

Then, Fouad Bajilali, AIM Vice-President for Africa and the Middle East, presented on the mutualistic medical supply in Morocco. Prior to 2006, the Moroccan health system was characterised by a very high burden of healthcare costs borne by patients. Public financing was insufficient and health insurance covered only 16% of the population. Since 2006, and the entry into force of the Compulsory Healthcare Insurance (AMO) and the Medical Assistance Scheme (RAMED), care and available medical services are free in public hospitals, health centres and state health services both in case of emergency and during hospitalisation. The improvement of health financing and the reduction of the direct contribution of the households has led to an improvement and broadening of access to care.

Lastly, Thomas Kanga-Tona, Project Manager, AIM Secretariat, updated members on the next mutualistic conference, which will be taking place online with the title "Achieving universal health coverage in Africa through mutuals: articulating new partnerships between social movements, economic actors and public authorities". The main event will be a conference in March between 15 and 16 March. Preparatory workshops will be taking place on 7 December and 25 January.



Latin-America Committee

AIM Latin American Members committed to achieve a greater Involvement of Youth in their Organisations



15 November- The mutual movement and the governance of its member organisations are ageing. The situation causes a problem to the very sustainability of the model. Therefore, it is key to attract younger people to the movement. The Committee members gathered, together with younger people from their organisations in order to discuss how the mutualist model can be kept attractive, updated and reshaped.

In its introduction, The President of AIM, Loek Caubo, highlighted that there is a clear momentum, with the growth of the social economy and community initiatives, for a solidarity-based movement such as the mutual movement. In her keynote speech, Dr Cristina Flesher Fominaya, Professor of Global Studies at Aarhus University and expert on social movements, shared some of the strategies than can be used to engage younger generations. The panel which followed coincided in those strategies. It gathered Guillermo Tavernier (CAM), Emiliano Costa (CAM), Salvador Atilio Soria (FNAMMF), Daniela Viana (Gestarsalud), and Dr Lucía Martínez (UMU). The discussions inspired AIM members of the región to put together a “Mutualist Pledge for the Greater Involvement of Youth in the Movement”. The document testifies of the strong will and commitment on the part of all mutual organisations to include young people and make them feel that they are the protagonists of the movement. It puts forward a series of commitments, which are based on some of the recommendations made by speakers at the event:

- Work hand in hand with the communities and creating a favourable environment for associativism through education.
- Break stereotypes about youth and promoting intergenerational solidarity.
- Use the current youth activism in all parts of the region to engage them to build back better while promoting mutuals.
- Respond to youth’s constant need for change and challenge.
- Support the empowerment of young people.
- Make the most of innovation and communication technologies.

Members of the region will now discuss the concrete implementation of those commitments. The topic will also be debated with AIM’s European and African Regions.

Read the full Pledge [here](#).



Board of Directors

Formal decisions

Beyond the global theme of our Board Meeting, Solidarity, we also had to adopt some formal decisions as well as informing the members on the ongoing works on the AIM Statutes and Internal Rules. Our Vice-Presidents reported on the most relevant priority for their regions. For Latin America, Alejandro Russo talked about the international seminar on the role of women's networks, Fouad Bajlali presented the programme of the next mutualistic conference in Africa. Finally, Verena Nold referred to AIM's works on Europe's Beating Cancer Plan with a special focus on cross-border health care. Our Special Advisor on 'Mutuals', Pedro Bleck da Silva described the upcoming Social Economy Action Plan to be published in December by the European Commission as well as AIM's role in the International Coalition to promote social and solidarity-based actors at a global level.

We are pleased that we can announce two new chairs for our working groups:

Jean-Philippe Diguët, Director of Insurance and the National Guarantee System at FNMF, for our working group on 'Fraud' has been nominated unanimously by the Board members as chairs.

François Perl, Director of the Director of the Social and Citizen Actor Division of Solidaris (studies, public affairs, advocacy and prospective) has been nominated unanimously and will chair AIM's working group 'Long Term Care'.

Both working groups are important for the lobby of AIM at European and international level. We hope that our members will continue to participate actively in those working groups and to share information and good practice examples from their countries as well as preparing position and policy papers on relevant subjects.



European Affairs Committee

Solidarity as core value of mutuals

Morning session

The second day of the Board of Directors meetings was dedicated to the theme of solidarity. Nicolas Schmit, European Commissioner for Jobs and Social Rights thanked the mutual benefit societies for their hard work against COVID having made immense sacrifices. According to him, solidarity has always been a prerequisite to building a better Europe. During the pandemic European solidarity allowed to procure vaccines for all European citizens jointly and to export vaccines to 150 countries and at the same time to keeping 31 million workers in their jobs.

Social inequalities and access to essential services such as healthcare have been magnified. The Commission's answer to reduce the gaps in Social Protection are the corner stone of the Action Plan on the implementation of the Pillar of Social Rights and the planned European Care Strategy. Commissioner Schmit concluded that mutuals have been over centuries a fundamental component of solidarity and the European Commission will continue to be close partners with mutuals, especially in Social Protection.

Sophie Porschlegel, Senior Policy Officer at the European Policy Centre presented her study: "Solidarity in the EU: More hype than substance? She stated that solidarity was little researched and used as a buzzword in crisis situations. According to her, the development of European solidarity depends on the future evolution of the European integration and on what grounds it should be further developed. Among other, Ms. Porschlegel's recommended that the EU should better support national solidarity mechanisms and establish the conditions necessary for interpersonal solidarity such as investing in education for a more meaningful European citizenship. Afterwards, a podium with Joyce Loridan (BE), Yannick Lucas (F), Lina Noreikienė (LTU) and Sophie Porschlegel discussed the meaning of solidarity in their respective countries. A vivid discussion was led around the subject of how solidarity was implemented in the current EU social legislation, to what extent it could be improved and what role the mutuals had therein.

Afternoon session

In the afternoon, AIM members met in break-out sessions according to languages (EN, FR, DE and SP) to discuss threats on solidarity, the opportunities and what AIM/ AIM members could do to promote solidarity. As threats, people mentioned among others, egoism (in terms of distribution), individualism, loss of values, anonymity and internationalism as well as shortages. Opportunities were social stability, preservation of the systems, economic growth, security, longer and healthier life. AIM members could work on making the benefits of solidarity visible, how to communicate about solidarity and the advantages of sharing good practice examples. According to our members, competition of health insurers should focus on improving quality of services and not on costs. The AIM-President, Loek Caubo, concluded that all comments will be summarized and AIM will develop concrete actions in the coming weeks and months.





AIM members welcomed at the Reichstag

AIM members had the pleasure to spend an evening at the prestigious Reichstag. The cocktail reception was the occasion to thank AIM Honorary President Christian Zahn for its six years of Presidency at AIM.



Seminar

AIM organises a Seminar on Fair Pricing in Europe

AIM organised a Seminar on 17 November about 'Affordability of medicines – How to find a fair price for medicines?'.

The meeting opened with an intervention from Prof. Josef Hecken, Chairman, Federal Joint Committee (G-BA) and Thomas Ballast, Vice Chairman of the Board of Directors, Techniker Krankenkasse. Prof. Hecken presented the price-building mechanism in Germany and G-BA's role therein. In Germany, the price-building mechanisms stems from negotiations between health insurers, doctors, patients in the G-BA and the pharmaceutical industry. To Prof. Hecken, challenges now are: combination therapies in cancer, where the last-line therapy sets the bar for the price of the medicines in previous lines; limited data on added therapeutic value of personalised medicine treatments (where conducting randomised clinical studies would be unethical). G-BA is also very active in EUnetHTA's workstream on methodology, which is essential to make sure that we reach fair methodologies for the assessment of added therapeutic value and to reach fair medicines prices. Thomas Ballast presented the price-setting landscape in Germany, as well as AIM's Fair Pricing model. The launch of AIM's fair pricing calculator in June 2021 led to TK undertaking and publishing [a study](#) estimating that using the fair pricing calculator on a basket of 7 medicines could lead to a €13 billion yearly savings in Germany. As a conclusion, due to increasing expenditure, there is a need for action with regard to the pricing of new medicinal products. To Mr Ballast, AIM's Fair Pricing Calculator brings together economically relevant factors and takes the innovative capacity of a product into account in an appropriate manner. In addition to the substantial savings, the calculator is able to set a new reference value for pricing. For this reason, the AIM model should be taken into account in a reform of pricing according to Mr Ballast.

Two panels then took place. One, gathered Anne Hendrickx (Solidaris), Momir Radulović (Agency for Medicinal Products and Medical Devices of the Republic of Slovenia), Ward Rommel (ECL), Anel-la Santos Quintano (BEUC) as well as Annabel Seeböhm (CPME). They provided a multi stakeholder perspective on the topic of fair pricing. Speakers underlined that the calculator is a relevant tool to show what societies would be ready to pay for new medicines. Speakers asked for more transparency on medicines underlying costs, some recognised that a calculator can be used in the context of COVID-19 medicines, or as part of joint procurement exercises.

In the second panel, Ulrike Elsner (vdek), Ton van Houten (ZN and Zorg en Zekerheid), Christoph Kilchenmann (santésuisse) and Rain Laane (EHIF) provided the situation in their country with regards to access to medicines, an topic on the table of the negotiations on the German governmental coalition. Around 20% of the Krankenkassen spending is due to the pharmaceutical sector (€50bn) and increasing prices for new medicines. Ton van Houten underlined the need to collaborate between Member States and use the fair pricing model concretely, ideally to reach a common EU price for all medicines. Rain Laane mentioned the need to restrict the delivery of supplementary protection certificates, the need to rearrange the incentives for orphan medicinal products, the need to have more transparency on costs, as well as the importance of ensuring an adequate supply of medicines during health crises in order to avoid stock-outs. Christoph Kilchenmann gave insights on the Swiss price reduction procedure, which helped reduce the price of medicines in the country.

The meeting ended with a presentation by Ulf Schinke (vdek) of the German healthcare system.





Special Thanks

AIM thanks all German members for hosting our meetings and supporting in their organisation: vdek, IKK, Knappschaft, and SVLFG. Special thanks go to Ulrike Elsner, Chairwoman of vdek's Board, Ulf Schinke, Head of Department Self-Administration and International Affairs, and Kathleen Köhler, Secretary to the Board, for their help and support.

Upcoming Statutory Meetings

AIM will hold its next General Assembly in Vienna from 8 to 10 June 2022.

It will be organised in collaboration with AIM Austrian member SVS.



Pictures and presentations available upon request.

www.aim-mutual.org



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