Report on the Workshop on the Role of Mutuals[1] in the EU

December 10th 2025

European Commission, Directorate General for Employment, Social Affairs and Inclusion

I. Introduction

On 10th December 2025, the International Association of Mutual Benefit Societies (AIM) and the Association of Mutual Insurers and Insurance Cooperatives in Europe (AMICE), the voice of the mutual & cooperative insurance sector in Europe, held a workshop with the European Commission. Experts represented 14 mutuals active in the European Union (Belgium, Finland, France, Germany, Greece, Italy, Luxembourg, Poland, Portugal) and provided insights on the functioning of mutuals in their Member States. Most of them are long-established insurance and social protection organisations, with a strong heritage of protecting people from the impacts of all types of risks and financial shocks, as well as ill-health, unemployment or old age.

Mutuals represent an integral part of European social, solidarity-based, and people-centred thinking. They have been built and developed around a strong principle of solidarity and a focus on the vital security and well-being of their members. Based on democratic principles, they respect the expression of everyone, provide exclusive services to their members, and do not have the financial demands of external institutional shareholders, while remaining mindful of their contribution to society. Their distinct model of ownership and governance places members at the heart of their business model. Historical social economy actors, mutuals indeed increase diversity of economic actors (citizens and enterprises) across many areas of the economy, including the property, motor, commercial, health and social sectors, which in turn makes it more resilient and provides civil society with greater economic choice. They also play a pivotal role in supporting local communities and social inclusion.

The European Union (EU) is currently facing multiple challenges: Widespread geopolitical upheaval on the borders of Europe and further afield came hard on the heels of the COVID-19 pandemic. The international geopolitical environment, climate change and the fast development of AI increase uncertainties. Public institutions face, whether at EU or Member States level, unprecedented pressure from increased and more complex risks, rising costs, pressure on infrastructure. For instance, climate change is not only visible through increase in frequency and severity of natural disasters, but it also affects the social and environmental determinants of personal and economic stability, be it regarding housing or health. Healthcare systems are under increasing pressure through growing waiting lists, the growth in comorbidities and long-term sickness, an ageing population and the increasing costs of medicines and medical devices. The role and capacity for action of mutuals become ever more important within the current context.

The objective of the workshop was to take stock of the activities of mutuals and their respective legal frameworks. It showcased the activities of mutuals, such as insurance activities and health institutional actors[1], but also looked at the specificities of mutuals compared to other actors, how their governance contributes to the empowerment of their members and their role in closing protection gaps. It also explored the role of mutuals in contributing to the European Commission's ambition for a more inclusive, competitive, and socially and environmentally sustainable Union, in line with the objectives of the Social Economy Action Plan and the European Pillar of Social Rights.

[1] Depending on the institutional framework within Member States.

This report explores their model and how their legal recognition across Member States could be beneficial to European citizens and Member States' economies. It will then look at the Social Economy (SE) more generally, as a major asset of the European economy, mutual enterprises being an integral part of the European SE. Finally, the report focuses on the role of mutuals in the transitions (social, environmental, demographic, digital and democratic as well as inclusivity).

II. Taking stock: A legal recognition of mutuals' features: fostering innovation and competitiveness through a solidarity-based business model

a. Organizational principles and sector activity of mutuals

Today the mutual ownership and governance model relies on five principles:

1. ***Member Well-being***:

Mutual societies are built around supporting the well-being of their members, protecting them from life's accidents and uncertainties. They are therefore not defined by a specific economic activity but by a social purpose. In real life this means that e.g. healthcare mutuals do not exclude patients based on their previous health conditions. Mutual insurers provide products for their members which are unavailable or unaffordable from other types of insurers.

2. ***Solidarity***:

Mutuals provide support mechanisms among members. In insurance, this mechanism is defined by the pooling of risks; members are united in solidarity through the products themselves, and through specific support mechanisms.

3. ***Non-Profit Status:***

Mutuals are associations of members, not capital companies. They have developed by mobilising the energy and financial resources of their members. Unlike a private limited company, there are no shareholders, therefore no capital providers, and no external parties requiring remuneration from profits. Non-profit status, in this context, corresponds to the absence of remuneration for an external shareholder. This principle has long influenced discussions on the pricing of services. Prices must be as accessible as possible, balanced with meaningful services commensurate with need. In some mutuals or cooperatives, the search for a "fair price" has often been a priority (with, in certain circumstance, a system of rebates). Others enhance protections for their member/policyholders, such as providing covers not available to them otherwise.

4. ***Democratic governance***

Democracy operates through the election of member representatives to the mutual's governing bodies at the local, regional, and national levels. Typically, each member has equal voting power: one person, one vote. Elected members are overseen by the general assembly of members. Within this model, mutuals are controlled by their members to protect everyone's interests. This governance allows autonomy and independence which is characterised by prudence in commitments and investments, making the mutuals often more resilient to crisis. This system, built on trust, acts as a 'school of democracies'—transforming democracy into a lived experience of civic education, social engagement, and responsible citizenship.

5. ***Proximity***

Mutuals' structures were built to best meet the needs of their members locally. Many have grown and reached a national – and sometimes international - scale, becoming more centralised today, but the local focus remains a strong characteristic of these organisations, with decentralised offices maintained.

The mutual sector encompasses a range of organisations with a long history going back to the Middle Ages[2]. The first insurance mutuals for mills in the Netherlands and the British Amicable Society for Perpetual Insurance Office in the United Kingdom were established in 1663 and 1706 respectively. Their structures were based on the idea of covering each other's risks by contributing to a fund owned by the people contributing to it[3]. Today, mutual ownership and governance model relies on five principles (see the box). Mutuals' activities and objectives vary widely throughout the European Union. In some Member States[4], mutuals are only allowed to operate as insurance providers and may be limited to certain types of insurance under national legislation. They are called insurance mutuals. They differ from cooperative insurance,

1. ***Activity in healthcare***

Mutuals are active in the healthcare sector in several ways. Ancestors of the welfare state ,they largely contributed to the development of national social security systems in the early 20th century and have become, in some Member States, partial or full healthcare insurers on behalf of the state (Germany, Belgium); in others, supplementary to the basic system (France), and in yet others, providers of alternative healthcare (Spain, United Kingdom).

2. ***Activity in other non-life insurance***

Where it is permitted, mutuals have developed in the non-life insurance sector, across all lines of business. This includes providing protection for property (domestic and commercial), motor, liability and reinsurance. Their activities have usually been created to respond to a local need not fulfilled by other types of insurers, and their activities have developed out of the focus, more largely to provide local stability and development. In some Member States, for instance in Belgium, mutuals are only allowed to be healthcare insurers.

3. ***Activities in life and disability insurance***

Mutuals are active in life and disability insurance by providing both protective benefits such as payouts for death, illness, or injury on the one hand, and on the other providing savings opportunities through policies that accumulate cash value over time, thereby helping members build financial security.

4. ***Other sectors of activity***

Other sectors of activity include housing, health centres, nursing homes, funeral services, and death benefits. All these activities share the underlying principle of protecting members at different stages of their lives.

because mutuals are typically focused on insurance and are more formalised, while cooperatives are broader in scope, often rooted in community or industry-specific needs. In other Member States[5], a distinction is made between insurance mutuals and mutual benefit societies. Mutual benefit societies are allowed to pursue other objectives related to social protection and quality of life (i.e. social support services, social work, cultural activities)[6].

Prevention is at the heart of mutuals' endeavours. Mutuals pursue education and public health promotion by raising awareness rather than treating illness and by implementing preventive measures against risky behaviours. They also provide awareness and support for climate-related exposures and events, promoting

[2] Study on the current situation and prospects of mutuals in Europe, Panteia, November 2012, p.38; BENNET J, La Mutualité Française - Des origines à la Révolution de 1789), Coopération d'Information et d'Edition Mutualiste, Collection "Patrimoines", 1981, 916 p. ; plus spécifiquement les pages : 19, 27-28, 42, 67-68.

[3] See: on the Dutch mutual insurance for mills: Bert Koene, De Caeskopers. Een Zaanse koopmansfamilie in de Gouden Eeuw, 2011; on the British Amicable Society for Perpetual Insurance office in the UK, David Jenkins and Takau Yoneyama, The History of Insurance, 2000.

[4] Austria, Bulgaria, Denmark, Finland, Germany, Latvia, Malta, the Netherlands, Poland, Romania, Sweden, Slovenia.

[5] Belgium, France, Greece, Hungary, Italy, Luxembourg, Portugal and Spain.

[6] Study on the current situation and prospects of mutuals in Europe, Panteia, November 2012, p.24.

resilience and adaptation.

Mutuals are actors both in the adaptation to and mitigation of climate risks. When it comes to climate risk protection, beyond providing coverage, mutuals also advise and accompany communities. They raise awareness at the very local level, with actions targeting the most exposed as well as the general population. Their extensive network and local presence strengthen the efficiency of those actions. They invest in medical research, prevention services and programmes, digital health, mental health. Further, in some countries with high housing prices, as it is the case in Portugal, mutuals can offer affordable housing due their not-for-profit nature.

Mutual insurance companies are direct or indirect employers, direct or indirect investors. More generally, mutuals provide support for research activities and invest in community initiatives for solidarity. Mutual and cooperative insurers represent one-third of the European insurance market, according to the most recent figures on the European mutual market share from the International Federation of Insurance Cooperatives and Mutuals (ICMIF), in association with AMICE. This research further indicates that mutual insurers collectively are highly significant institutional investors. Over the 2012 to 2022 period, the mutual market share has increased in almost two-thirds of European countries, reflecting a growing preference among policyholders for the mutual insurance model. Alongside their cooperative insurance cousins, mutuals companies employ 487,000 people in Europe, and more than 500 million people and companies in Europe are covered by a mutual/cooperative insurance company, with assets of more than €3trn[7].

b. Current legal status of mutuals across the EU

Despite their long history and essential role in promoting equal access to insurance, healthcare, and social cohesion through their close ties with members and local communities, mutuals face challenges in respect of consistent legal recognition across EU countries and within the broader EU legislative and regulatory sectoral frameworks.

In **Luxembourg**, commercial health insurers went to the Administrative Court to remove the exemption of health mutuals from the Solvency II regulation/taxation benefits, claiming that due to their size and their information campaigns, which commercial insurers call marketing/advertising, they are rather commercial insurers than mutuals[8]. In **Slovenia**, a legislative proposal forced Vzajemna Health Insurance to transition from a mutual insurance company to a joint stock company. Until that point, Vzajemna Health Insurance was the biggest specialised health insurance company and the only mutual in Slovenia. Despite all the benefits of such organisation for the members and society in general, the Slovenian government disregarded arguments in favour of the company remaining a mutual and was determined to force the transition. Vzajemna Health Insurance no longer exists[9].

Defending the mutual model means fully recognising and incorporating the existence of this business model – which has existed for centuries, is well established in the territory and is a popular choice of policyholders

[7] The study analyzed financial data from 33 countries in Europe, representing approximately 99% of the European insurance market: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Ukraine, and the United Kingdom. ICMIF/AMICE, *European Mutual Market Share 2023*

[8] Legal analysis by Professor Jean-Luc Fagnart, Professeur émérite à l'ULB, 2 décembre 2016

[9] Claim Vzajemna to the European Commission; position Vzajemna on the Bill on Status Transformation of Vzajemna Health Insurance Company, October 2023

– in policymaking, in order to put mutuality on an equal footing with other players in terms of competition. Fair competition presupposes a level playing field. In legal terms, this corresponds to the principle of equality, which requires identical situations to be treated in the same way. However, where there are objective differences between players or products, separate treatment is not discriminatory and is upheld in the principle of proportionality. Products and benefits offered by commercial insurers and mutuals undoubtedly meet a need, which is that of people who need reimbursement and risk coverage if exposed to loss, medical or hospital costs or who suffer from a disability. However, the products offered are far from being identical. Insurance products offered by for-profit insurers may be more expensive but usually offer greater financial guarantees. Mutual insurance products are accessible to all without prejudicial risk selection, without discrimination, whereas commercial insurers are obliged to select risks and thus exclude certain people or at least certain illnesses. The mission of mutuals is very different from that of commercial insurance companies, since it generally does not cherry pick and instead strives for inclusion (non-exclusion principle).

Mutuals face increasingly fierce competition from a range of international investors or for-profit companies with shareholders who perceive the value of the insurance business in terms of income flows, while mutuals operate as an efficient, long-term, prudent, and often local economic model that prioritises services within the national territory. It is therefore crucial not to succumb to practices that would distance them from their non-profit, democratic, and solidarity-based principles. Commercial insurers want mutuals to fall under the same regulation without the application of the proportionality principle, recognising the significant differences in the legal models and legislation.

The European Social Economy Action Plan from 2021[10] along with the Council Recommendation on the framework conditions for the social economy in the EU Member States adopted on 27 November 2023[11] has led to significant progress in terms of recognition and visibility for social economy actors. However, the mutual sector still suffers from limited visibility and recognition in public policies at both national and European level. Mutuals' legal status is legally defined at national level and does not exist in all Member States[12]. This legal status is not addressed at the European level.

For instance, mutuals represent a vital yet often overlooked pillar of Europe's long-term financial architecture. Grounded in solidarity, long-term thinking, and democratic governance, mutuals act not merely as financial intermediaries, but as institutional anchors of economic resilience and social cohesion. In the Savings and Investment Union, their role must be recognised and amplified. The EU's vision must go beyond capital flows and ensure that savings are transformed into investments that serve the public interest. Mutuals are uniquely positioned to deliver on this promise. Their long-term commitments are naturally aligned with socially beneficial investments. At the same time, they act as trusted advisors, offering human-centred financial guidance that counters the growing risk of turning EU savers into badly informed investors.

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[10] Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions: Building a European economy that works for people – An action plan for the social economy. COM(2021) 778 final, 9 December 2021.

[11] Council Recommendation of 27 November 2023 on developing social economy framework conditions, C/2023/1344.

[12] In some countries, such as **Estonia, Latvia, and Lithuania**, mutual insurance is less common or not formally recognized as a distinct legal form, though some mutual-like structures may exist. The legal status and regulatory framework for mutuals can vary significantly between countries, even within the EU. ICMIF/AMICE, *European Mutual Market Share 2023*, December 2023.

c. Recommendations

- **Encourage the recognition of the status of mutuals among EU Member States** through appropriate frameworks which facilitate their cross-border developments and protect the mutual model, considering the difference between for-profit insurers and mutuals.
- **Establish a mechanism for monitoring the implementation of the Council Recommendation on developing social economy framework conditions in Member States**, and to recognise the different types of social economy entities, including mutuals.
- **Facilitate mutual insurers' participation in long-term investment strategies** by amending legislation and regulatory requirements, in line with proposed policy measures anticipated by the European Commission in the Communication on the Savings and Investment Union.
- **Recognize mutuals as key and distinct actors in the implementation of the financial literacy strategy** announced by the European Commission as part of the Savings and Investment Union.
- **Develop a better understanding of mutuals within the Member States and the EU** through training courses on the social economy for European institutions and representatives of Member States, describing the structure, roles, activities and importance of mutuals.
- **Promote the mutual principles** and **combat the commercialization of health through the** implementation of the **European Pillar of Social Rights.**

III. The social and solidarity economy, a major asset in the European economy, with mutual societies playing an integral part

a. The Social Economy movement in Europe

The Social Economy Action Plan was adopted on 9 December 2021. It marked a turning point: for the first time, a European strategic document brought together all families of the social economy, including mutuals, within a common and coherent vision. The mid-term review currently under way (2025-2026) is therefore a truly decisive moment. It must allow mutuals to bring forward the voice of the mutualist movement, affirm its specificities, and anchor its contribution alongside other components of the social economy, at a pivotal moment for the European Union. Finally, at a time when the Union places great emphasis on prosperity and competitiveness, it is important to recall that solidarity is an indispensable pillar for any sustainable model. Fully integrating the realities of the social economy is not optional; it is the very foundation of fair, cohesive and sustainable development. Since 2021, the Social Economy Action Plan has become a structuring instrument: it has catalysed national strategies, strengthened institutional recognition, and mobilised new spaces for cooperation. But the political challenges that lie ahead risk diluting the initial ambition.

It is important to collectively prevent such a drift, acting at national level, at European level, and at international level, as the social economy now occupies a strategic place at the heart of the major transitions, including geopolitical transitions, as well as in crisis preparedness, where mutuals have demonstrated that they are among the most resilient models.

The international context further reinforces this imperative. In April 2022, the United Nations General Assembly adopted the first-ever resolution recognising the social and solidarity economy as a driver of sustainable development.

Social Economy actors are *de facto* transversal actors in the main socio-economic policies of the European Union. This was seen in the recognition in March 2020 of the Proximity and social economy industrial ecosystem. However, and differently to other industrial ecosystems, coordination among Directorates General (DG) of the European Commission is scarce, with only DG Employment, Social Affairs and Inclusion (EMPL) carrying out Social economy policies. Other DGs could be relevant for Social economy, including the DG for internal Market, Industry, Entrepreneurship and SMEs (GROW), but also DG Financial Stability, Financial Services and Capital markets Union (FISMA) if we look at insurance services.

While some coordination mechanism exists, notably through the involvement of experts in the field of Social Economy with the Expert Group on Social Economy and Social Enterprises (GECES), such opportunities could be reinforced within the Commission itself.

A number of European cross-sectoral legislation have impacts on Social Economy entities. For instance, the current revision of the EU Public Procurement Directives represents an opportunity to encourage the awarding of public contracts in the insurance and medico-social sectors to social economy and solidarity-based private sector actors while requiring social and environmental conditions to be met through the respect of social clauses. The State-Aid rules, or tax rules not yet recognising the not-for-profit status also apply to a great number of entities, including mutuals.

b. Recommendations

- **Develop the coordination across European Commission's Directorates General** involved in the making of policies that could have an impact of Social economy and support existing coordination working groups such as the GECES.
- **Simplify State-Aid rules to overcome the reluctance of national authorities to use notification** in the allocation of aid for Services of General Economic Interest (SGEIs)
- **Facilitate the access of Social economy entities, including mutuals, to public procurements** by moving away from the lowest price principle to the most Economically Advantageous Offer, reinforcing the social clause in the current revision of the Public Procurement Directive and encouraging the implementation of socially responsible public procurements (SRPP).
- Amend tax rules to recognise non-profit status.

IV. Mutuals as major actors in the transitions addressing climate change, digitalisation and population ageing

a. Mutuals contribute to a Just Transition in adapting Europe's societies to climate change

To ensure the success of the ecological transition, it is essential to move towards a new economic and social model, i.e. a sustainable development model that renews the way people consume, produce and work. Mutuals, which generally have no external shareholders to remunerate, are therefore exempt from the requirements of maximum short-term profitability and can meet their commitments to long-term sustainable development. Mutuals are committed to a just green transition through their various fields of activities. They carry out preventive actions and support scientific initiatives and research with the aim of addressing the consequences of human activities and explore the insurability of a wider range of risks linked to climate change or to human health.

> Since 2022, the **French mutual Mutuelle Générale de l'Education Nationale (MGEN)** has been committed to European and international climate targets. MGEN has adopted an ambitious climate policy for 2030, aligned with the 1.5° threshold set by the Paris Agreements, rolled out across all its activities and involving all departments and 10000 employees. The French mutual has enlisted the support of the French Agency for Ecological Transition (ADEME) and has entered into a partnership with the "Shift Project", which aims to mitigate climate change and reduce the economy's dependence on fossil fuels.

Mutual insurers contribute to the European Green Deal by acting simultaneously as major investors and as risk managers whose activities directly support climate neutrality, adaptation, and sustainable finance. The Green Deal's regulatory framework — such as the EU Taxonomy, Sustainable Finance Disclosure Regulation (SFDR), Corporate Sustainability Reporting Directive (CSRD), and upcoming Solvency II adjustments — requires insurers to integrate sustainability risks, increase transparency, and channel more investment into green and low carbon assets. Mutuals are well equipped to respond to these expectations because their member-focused model encourages long-term thinking and community-oriented risk prevention. In the context of the widening natural catastrophe protection gap, mutuals help maintain and expand insurance availability through innovative climate risk products, parametric solutions, local risk prevention services, and strong collaboration with public authorities. These activities support the Green Deal by strengthening climate adaptation, improving financial stability, mobilising capital for the transition, and ensuring citizens in vulnerable regions continue to have access to affordable insurance, thereby contributing to a just and resilient European transition. Examples from across Europe illustrate this.

> **LähiTapiola, an insurance group operating in Finland** promotes green investments by integrating sustainability into their core investment processes and by aligning their strategies with international climate frameworks. Its climate strategy includes commitments under the Net Zero Asset Managers Initiative, and it offers specialised Environmental Social Governance (ESG) and impact funds that direct capital toward renewable energy, sustainable infrastructure, and socially responsible projects. In addition to investment activities, the group supports climate mitigation and adaptation through practical initiatives such as participating in Finnish Meteorological Institute projects, improving climate data, and supporting SMEs in strengthening their climate competence.

b. Mutuals boost European leadership and collective values in the digital era through a human-centred transition

The digital transition in the mutual sector is human-centred and always focused on member benefit, while ensuring that no one is left behind. Mutuals believe in digital technology as a driver of social progress and innovation, ensuring prerequisites and safeguards are respected (e.g. not generating exclusion, respecting privacy, offering improvements in health, in prevention and in services, no commercial capture or data surveillance, etc.).

In Greece, during the COVID-19 pandemic, Greek mutuals introduced e-voting for elections, and the annual general assemblies are now conducted by using e-voting and e-participation platforms. The Greek mutuals TYPET, EDOEAP, ATPSYTE and LYMSOEL have developed digital platforms that not only automate transactions but also strengthen continuity of care. They introduced data ethics committees to ensure that members' data is only used to improve care and prevention and never used for commercial profiling or risk-based exclusion. Instead of using predictive models to segment and reject risks, they identify members at risk of missed care (e.g. gaps in chronic medication adherence, repeated missed appointments, social isolation signals) to trigger early outreach programmes.

Digital transformation in healthcare can improve patient experience, result in better health outcomes, lower costs and help in overcoming staff shortages. Privacy and security concerns remain a challenge. Digital tools must be available for all, while health literacy and digital skills must be ensured.

Unlike for-profit actors, mutuals reinvest all surpluses back into better coverage, lower premiums, improved services and digital innovation that benefits the community. While data sharing in health and social care is important, as for insurance in general, the sharing of customer data, i.e. data on coverage, guarantees, deductibles, claims and risk profiles is seen with great concern.

In Germany, several health insurance companies, BIG direkt gesund, IKK Südwest, mhplus Krankenkasse, and SBK Siemens-Betriebskrankenkasse have recognised the potential of digital health start-ups for patient care. To make such innovative care solutions available to customers and patients, a systematic approach was needed, also to overcome regulatory challenges. Therefore, several health insurance companies, insuring around 3 million patients, established a joint venture with three other health insurance companies, the Healthy Hub22, with the aim of helping digital health start-ups to enter the healthcare market in Germany and to offer their digital health solutions to patients.

The Financial Data Access proposal of the European Commission (FiDA) plans to open the EU insurance market to non-European actors, including Big Tech, without ensuring they follow EU-level prudential, ethical, or data protection requirements. Mutuals fear that Gatekeepers could exploit financial and insurance data to reinforce their dominance, using Europe as a data source rather than genuinely investing in Europe. All this can lead to market segmentation as new types of competitors target the best – most lucrative – risks only, ultimately leading to demutualisation. Such strategies can result in certain populations such as the vulnerable, high-risk groups, older people, climate-exposed households, and low-income populations becoming uninsured, potentially transferring economic exposures to local authorities or national administrations, directly or indirectly.

Mutuals are constructive partners, ready to innovate and use AI, provided that the EU gives them the right legal protection, investment tools and capacity-building support to keep digitalization firmly human-centred and in line with European collective values. Funding programs now include public organizations, private for-profit legal entities and exclude the non-profit private mutual organizations; this disparity could be corrected through targeted EU funding and programs for social economy actors including mutuals, so they can invest in secure data infrastructure, trusted cloud, AI for prevention and chronic-care management, and cross-border e-health projects, without being dependent on big tech.

c. Mutuals offer innovative, solidarity-based and people-centred solutions to address the impacts of population ageing and vulnerable groups needs

Mutuals in AIM and AMICE welcome that mutuals are recognised in the European Care Strategy[13]. Mutuals are leading players in the fight against social inequalities in the health and medico-social sector. For instance, health centres and medico-social services are most often found in left-behind urban areas where healthcare provision is more limited, such as priority neighbourhoods under a city policy or in priority areas defined by the regional health plan.

The health and medico-social sector is increasingly confronted with the commercialisation of its players. It is important to highlight a profound change in the nature of certain economic players. While in the past some of them made profits by providing care, today they provide care to make profits. This paradigm shift on the part of economic actors, whose primary objective is return on investment, raises serious questions about the scope of their activities in terms of their methods and objectives and the quality of care. Mutuals' objective is to leave no one behind, a key priority when it comes to healthcare.

In Belgium, 97,6% of the Belgian population were registered in a mutual in the first semester of 2025. Mutuals have many means to reach vulnerable people, for example, through community health workers subsidised by the government and working with mutuals. In 2022, about 50 community health workers active in most Belgian urban areas reached and helped more than 10 000 people over a period of 8 months. Community health workers are listening, providing information and administrative support for all questions related to health issues and creating tailor-made solution in connection with appropriate internal or external services. This mutual-based network helped to reach individuals in need during the COVID-pandemic. Another example is the Mutualité chrétienne's 140 permanent social offices in the

Furthermore, one of the effects of commercialisation of care is the loss of attractiveness in some areas (for instance rural locations) of the healthcare professions. In this context, mutualist establishments offer an attractive alternative, with working conditions that are often better suited to the aspirations of new generations of healthcare professionals in terms of salary and career progression, working conditions and social protection.

A crucial element of solidarity-based solutions is the recognition and support of informal carers and volunteers. Family members continue to provide most of the long-term care across Europe, often without adequate training, psychological support, or respite. Supporting carers through education, counselling, peer-support mechanisms, and digital tools is not only a matter of social justice, but also a prerequisite for the sustainability and resilience of care systems. Thanks to their people-centred

In Italy, approximately 1.5 million people are covered by health mutuals. Some vulnerable groups, such as low-income workers, can count on the same quality of supplementary healthcare as those with higher incomes. At the same time, solidarity allows workers, collectively registered through a company agreement, to remain supported and to continue to benefit (with voluntary contributions) from healthcare plans, including long-term care insurance (LTC), without losing the capitalised contributions to which they were entitled, when they terminate their employment and are no longer covered by their professional fund.

[13] **European Commission (2022).** *Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions: European Care Strategy for carers and care receivers.* COM(2022) 440 final, 7 September 2022

networks, mutuals can be at the forefront of such a policy strategy.

Social innovation and digital solutions, including telecare and remote monitoring, play a complementary role in people-centred care. When designed in an inclusive and accessible manner, technology enhances safety, enables early intervention, and facilitates coordination between professionals, carers, and beneficiaries. At the same time, addressing digital exclusion remains essential to ensure equitable access to these innovations.

In Poland, the Mutual Help Association "Flandria" operates as a non-governmental organization within the social economy, positioning its activities in the space between public and private healthcare and social services. By focusing on the needs of its members and systematically diagnosing their social and health-related challenges, Flandria develops solutions that are rooted in lived experience rather than theoretical assumptions. Pilot projects play a central role in this approach, serving as a practical tool for testing, adapting, and refining responses to identified needs. It was precisely through such pilot initiatives that the Integrated Care and Telecare Centres were developed, gradually evolving from experimental solutions into stable, scalable models of integrated care.

In addition, the ageing population requires a change in financial strategy towards long-term resilience. In Member States where this is authorised, mutuals can play a vital role in providing retirement income products such as complementary pensions or life insurance which respond to these needs and address long-term income stability. Their governance models, reinvestment of resources into services, and long-term commitment to local communities enable the delivery of inclusive and equitable care solutions. Multi-sector partnerships between public authorities, civil society organisations, healthcare providers, and local communities strengthen social cohesion and shared responsibility.

Finally, people-centred approaches require the active participation of users. Older people and vulnerable groups should be involved in the co-design of services, ensuring that solutions respect dignity, autonomy, and individual preferences. Participation builds trust and ensures that innovation remains grounded in lived experience.

d. Recommendations

- **Create enabling environments for climate adaptation investments** through green budgeting frameworks and updated project appraisal tools that properly account for uncertainties and non-market benefits. In addition, dedicate specific funds for health and environment in the Multiannual Financial Framework.
- **Align financial markets with climate resilience objectives** with clear disclosure frameworks and simpler classification systems within taxonomies.
- **Coordinate Public-Private Partnerships** within national adaptation plans and realistic funding strategies, and targeted financial support mechanisms such as blended finance structures that align incentives and de-risk private investment.
- **Provide targeted EU funding and programs for social economy actors including mutuals** so they can invest in secure data infrastructure, trusted cloud, AI for prevention and chronic-care management, and cross-border e-health projects, without being dependent on big tech.
- **Support digital literacy and capacity building:** EU initiatives on financing e-health, data & AI literacy programs led by social economy organisations, and transparency requirements so private entities disclose cost of R&D based on shared data, for fair pricing of digital tools and treatments.

- **Withdrawing FiDA** so that open-finance rules are aligned with EU priorities on sovereignty, competitiveness and consumer protection

- **Support mutual insurers' actions in prevention** by providing high public health standards and precautionary principles in all European legislation applying the "health in all policies" principle. Reducing the costly chronic diseases (e.g. cancers, diabetes…) will contribute to keeping the solidarity-based health system sustainable.

- **Support mutual insurers' in their work of healthy ageing of the European population** and support the development of national health system models integrating preventive care and holistic health management, for example, through integrated care models, a more efficient use of data and technologies, policy and regulatory incentives, research collaboration.

- **Mobilise the European Investment Fund and related investment instruments to finance the modernisation of long-term care.**

- **Guarantee the participation of mutual insurers in the future EU4Health programmes** with provisions fostering the participation of not-for profit actors.