



AIM Healthcare and social benefits for all

SPECIAL BRIEFING

BRUSSELS
November 2024

Dear members, dear friends,

At the beginning of the year you receive the special briefing on our last General Assembly on 13 and 14 in Brussels. We were hosted by one of our Belgian members, Mutualité Chrétienne, again many thanks for the hospitality and support offered!

In my speeches there I already recalled that these are turbulent times in Europe and the world. Part of our meeting was also dominated by this: the profound effects of the climate crisis on our health and thus on our health care, the political developments in numerous countries and of course the terrible wars in Ukraine and the Middle East.

In this context, we work together on one of the most important basic conditions for a good life: health and social care that are accessible and affordable for everyone. And we do this as mutuals and health insurance companies based on our core values: not-for-profit, democracy and solidarity. During the General Assembly we shared good examples from everyday practice. Given all the developments and major challenges we face, it is only becoming more important to learn from and share experiences with each other. AIM likes to play a central role in this, both during our General Assemblies and in supporting bilateral contacts between members.

This foreword is not the place to go over all the developments in detail again, but as for Europe, I would like to recall the start of a new European Parliament and a new European Commission. I believe that our activities in 2024 have laid a good foundation for contacts with the new Parliament and Commission and that we are ready to continue to represent the interests of our members.

2025 will be an important year in that respect. But it is also an important year because we will be moving to a new office at the end of January. And because of our conference in Burundi, in early February. And last but not least, because we will celebrate our 75th anniversary in 2025. You will all receive an invitation to an online meeting on Monday, January 27, our “real” anniversary. That day we will also launch our social media campaign on the theme of solidarity. I count on your online presence and call on you in advance to actively contribute to this campaign by sharing messages in your own network!

I thank the AIM team for their great commitment and once again welcome here our new colleagues Charlotte and Mar, whom you met in Brussels. And of course, I thank you all for the good cooperation in the past year and wish you happy holidays and a prosperous 2025.

Loek Caubo





Joint Committee Meeting

Climate Justice

The Joint Committee Meeting on Climate Justice held on the 13th of November focused on the intersection of climate change and the health insurance sector, with particular emphasis on the role of mutuals in contributing to a fair transition. The meeting opened with the welcoming remarks of President of the AIM Loek Caubo, who introduced the session and emphasized the increasing uncertainty about the future due to the climate crisis. He highlighted the challenges that we are facing, such as disease outbreaks, heat stress, and natural disasters, all of which have significant implications for public health. The core principle of solidarity, central to mutual health funds and insurance providers, was also highlighted as a foundational element in addressing these adversities.



Giulia Laganà, Co-Director of the Just Transition Centre of the International Trade Union Confederation (ITUC), enforced the importance of a just transition in securing the future and livelihoods of workers and their communities. She stated that a just transition aims to guide the shift towards a low-carbon economy, limit global temperature rises to 1.5°C above pre-industrial levels, and protect the environment while restoring biodiversity. The ultimate objective is to halt the exploitation of both people and the planet, contribute to achieving the Sustainable Development Goals (SDGs), and address inequalities between and within countries. This approach ensures that the transition to a more sustainable world is both fair and inclusive for all. Anne Stauffer, Deputy Director and Strategic Lead at the Health and Environment Alliance (HEAL) stressed that climate change is not just an environmental issue, but one that is inherently linked to health.

The keynote session was followed by a panel discussion focused on the role of mutuals in contributing to climate justice. The panel featured Eric Chenut, President of Mutualité Française (FNMF); María Isabel Carbonell, Climate Change Expert at the Argentine Confederation of Mutual Societies; and Paul Gnobo, President of General Mutual Society for State Employees and Civil Servants in Ivory Coast. The panelists discussed how mutuals and health insurance funds should adapt their services to meet the challenges, and how mutuals can ensure equitable access to healthcare for those most at risk, including low-income communities, the elderly, and people living in regions that are especially vulnerable to climate-related disruptions.



The meeting concluded with closing remarks from Sibylle Reichert, Executive Director of AIM, who summarised the discussions and underscored the collective responsibility of mutuals and health insurers to prioritise climate justice in their operations. She reiterated the importance of protecting vulnerable populations and adapting healthcare services to the emerging threats posed by climate crisis.

Latin-American Committee

Insights into the Healthcare Systems of Uruguay and Argentina

The meeting was officially inaugurated by Alejandro Russo, Vice President for LATAM at AIM, alongside Loek Caubo, the President of AIM. The session was designed to offer comprehensive insights into the healthcare systems of Uruguay and Argentina, with a particular emphasis on the costs of these systems. Julio Martínez, the former manager of Asociación Española Primera de Socorros Mútos in Uruguay, presented an analysis of the health costs in Uruguay. On the other side, Juan Pivetta, President of the Federación de Mutuales de Salud de Argentina and Director of the Confederación Argentina de Mutualidades, delivered on the Argentine healthcare system, with a focus on its accessibility.

Julio Martínez provided a thorough analysis of the health costs in Uruguay, offering a deep dive into the financial structure of the Uruguayan healthcare system and how these costs impact both the public and private sectors. His insights helped attendees understand the broader implications of healthcare financing and the balance that must be maintained to ensure both sustainability and access to quality care. In contrast, Juan Pivetta presented a detailed overview of the healthcare system in Argentina. His discussion centered on the accessibility of healthcare services in Argentina. He noted the underfunding of the private health system, leading to fragmentation, inefficiency, and inequities. Juan discussed the rising costs driven by new technologies, inflation, and the growing judicialization of healthcare, with expanding mandatory coverage that ignores costs. He also pointed out the lack of health data for decision-making, insufficient investments, regional connectivity issues, and the crisis in healthcare human resources. Finally, he emphasized the role of mutual healthcare organisations in improving access to services, especially in underrepresented communities.

The meeting not only offered valuable insights into the healthcare systems of both countries but also provided a platform for discussing the critical issues of financial sustainability and accessibility that are currently shaping the future of healthcare in these countries. By examining the unique challenges faced by Uruguay and Argentina, the session encouraged meaningful dialogue and offered valuable insights into the healthcare systems in both countries.



Africa & Middle East Committee

Solidarity: AIM Africa and Middle East Committee addresses Healthcare and Social Protection challenges

On 13 November 2024, the Africa and Middle East Committee of the Association Internationale de la Mutualité (AIM) convened to discuss critical issues affecting mutual societies and healthcare systems in the regions. The meeting, guided by a structured agenda, featured engaging discussions and valuable insights from key stakeholders.

Loek Caubo, President of AIM, delivered the opening remarks, emphasizing the significance of mutual cooperation in tackling the pressing challenges within health and social protection systems in Africa and the Middle East. Abdelaziz Alaoui, Vice-President of AIM, facilitated the adoption of the agenda and minutes of the previous meeting, setting the stage for productive deliberations.

Mathilde Mailfert, Specialist in Social Protection at the International Labour Organization (ILO), presented a comprehensive report detailing the evolving role of mutual societies in Africa. The report highlighted progress in extending health coverage and social protection to vulnerable populations, challenges such as limited resources and structural barriers, and opportunities for further investment to expand the reach and impact of mutual societies in the region.

Jussi Tukiainen, a psychologist, shared insights into the Egypt-Finland Mental Health Program, drawing attention to the growing demand for mental health services in Africa and the Middle East. He emphasized the program's relevance in addressing societal and environmental stressors, showcasing a collaborative model for mental health care.

Participants engaged in a detailed discussion about the upcoming Bujumbura Conference. Key topics included the progress of preparations, identification of key stakeholders, and support from international institutions. The discussion highlighted the importance of collaboration in ensuring the conference's success and its role in shaping policies for mutual societies.

The meeting concluded with a resounding call for continued collaboration and innovation to strengthen health systems and expand access to care across Africa and the Middle East. Participants underscored the need to promote solidarity and mutual support, address mental health challenges, and foster international cooperation to enhance social protection systems. This session reaffirmed AIM's collective commitment to addressing healthcare challenges in the region, building on mutual societies' foundational principles of solidarity and inclusion.



European Affairs Committee

On 14 November 2024, AIM had its European Affairs Committee on the framework of the AIM General Assembly meetings on up-coming European legislation: the Critical Medicines Act, the Revision of the Medical Devices Regulation as well as an Action Plan in Mental Health. After the opening of the meeting from the AIM President Loek Caubo, Elise Derroitte, Vice-President of Mutualité Chrétienne, emphasized the importance of mutuals as a social movement and what it means to offer healthcare services based on the principles of solidarity, democracy and to be not-for-profit.

During the first panel discussion on “Critical Medicines Act in the pipeline: What to expect and what should be in?”, Jocelijn Stokx from Mutualité Chrétienne and chair of the AIM pharmaceutical working group and Julie Spony, Policy officer at the European Patient’s Forum (EPF) and expert on the Critical Medicines Alliance discussed how to solve the problems of shortages of medicines. The problem of shortages of medicines is not a new problem but it has increased during the pandemic. Jocelijn Stokx presented a unique Belgian initiative that could inspire other Member States: From the first of January 2025, patient, who have to pay more because of shortage of their usual medicin, can have compensation in certain situation for these costs. The compensation will be covered by the pharmaceutical industry via a fund. Julie Spony explained measures at European level, which were joint stock piling, joint procurement and the set up of the critical medicines alliance a consultative mechanism bringing together relevant stakeholders from EU Member States, key industries, the civil society, and the scientific community. The objective is to propose solutions to strengthen the supply of critical medicines in the EU and to prevent shortages effectively. Both panelists concluded that some countries are more impacted than others, therefore it is important to find a solution of all Member States and to leave no one behind.

The second panel discussion was on “Getting the newest technologies faster on the market for a better healthcare: The Revision of the Medical Devices Regulation”, Annabel Seebohm, Secretary General, European Trade Association, representing the medical imaging, radiotherapy, health ICT and electromedical industries (COCIR) and Tjerk Heijmens Visser, Policy advisor, Zorgverzekeraars Nederland (Healthinsurers Netherlands) and Digital Strategist and Innovator, CZ health insurance in the Netherlands, emphasized that medical devices are not getting on the market fast enough. The reasons are long and complicated procedures and a lot of regulations, which will have an impact on the correlation with the AI Act and the European Health Data Space. The resolution of the European Parliament, which was recently published, is a good start but focusses only on short term but not on long term solutions. Both panelists agree that a revision of the Medical Devices *Regulation* is necessary.





The last panel focused on “A European Action Plan for Mental Health”. Sarada Das, Executive Director at Standing Committee of European Doctors (CPME), Koen Lowet, Clinical psychologist at Mutualité Chrétienne and Liuska Sanna, Head of Operations from Mental Health Europe discussed that mental health problems were already there before the pandemic, the pandemic has only raised awareness of it. Work force in the health care sector is equally impacted by mental health issues, which can be read in a survey published by CMPME and Mental health Europe. Developments in societies have an impact on the mental health of citizens and certainly on youth. However, research still is ongoing on what exactly is the impact of screentime on the mental health status. The panelists agreed that a comprehensive approach is necessary and focusing on certain aspects is not enough.

The European Affairs Committee was closed by Verena Nold, Vice President for European Affairs of AIM.





General Assembly

General Assembly and Innovation Panel

We thank our hosts Mutualité Chrétienne for welcoming us in their premises during the General Assembly in November. The meeting was imbedded in the aftermath of the European elections and the hearings of the Commissioners designate as well as the elections in the US with the known outcome. Cooperation on health and social services is more than ever needed across the globe. Luc van Gorp, President of Mutualité Chrétienne, in his keynote speech underlines the need for promoting intergenerational solidarity and guaranteeing affordable access to high quality health and social care. Mutuels are an important part of providing this access to all without inequalities.



Tribute to Jean-François Belliard

We mourn Jean-François Belliard who represented MSA – Mutualité Sociale Agricole from France at AIM. He was a member of AIM’s Board of Directors & General Assembly more than 15 years. He was also a member of our Internal Audit Committee and the Committee of the revision of the AIM Statutes. For years, Mr Belliard has substantially contributed to the development of AIM.

AIM welcomes a new member from Morocco

AIM members confirmed the adhesion of Fondation Roi Mohammed VI as an associate member. The Mohammed VI Foundation for Science and Health is a non-profit organization with legal personality and financial autonomy. It shares the same objectives as AIM member such as promoting the mutualist model and the social and solidarity economy.



Feedback from the regions

Verena Nold provided feedback on AIM’s activities in Europe during the elections for the European Parliament as well as the input provided to the hearings of the Commissioners designate. AIM’s secretariat engaged with the new Members of the European Parliament and meetings took place and will take place in the next couple of weeks. Furthermore, Verena Nold informs about the ongoing discussions on the pharmaceutical legislation in the Council and that there is still no agreement between Member States.



Abdelaziz Alaoui informed the members about the next International Mutualist conference that will take place on February 3rd and 4th in Bujumbura, Burundi. Our partners in Burundi as well as the Steering Committee (COPII) support the secretariat in the preparations. The conference will deal with the subject of “Objective: universal health coverage and social protection in Africa - Relying on mutuals as key players in the social economy”. He also reported on a planned pre-seminar organised by MASMUT that will gather mutualists from Africa on the 16th of December to present the positive developments of mutuals in Africa since the Platforme of Lomé and the Dakar Declaration as well as preparing arguments against negative image of mutuals.

Alejandro Russo, highlighted the significant challenges facing the Argentine healthcare system. With the new

government, there has been a shift from a regulated model to a more liberal one. This transition has increased legal uncertainty in an already unstable economic context. Alejandro Russo also mentioned that Argentina's public health program, the Plan Médico Obligatorio (Mandatory Medical Plan), faces constant legislative changes, often without considering the financial challenges of private healthcare providers. He finally informs about his participation in the COP16 in Colombia, an event focused on "Economies for Life".

Marion von Wartenberg gave an update on AIM's increasing presence on LinkedIn and the plans to increase its visibility and to gain momentum. Posting on LinkedIn will be increased and AIM has gained more than 800 followers in the recent months. Marion von Wartenberg also referred to the communication plans for AIM's 75th anniversary. A communication agency has been hired to prepare a campaign that will be started on AIM's anniversary on January 27th.

Yannick Lucas reported on the need to further promote social economy in times where there is no clear mentioning of social economy in the mission letters of the Commissioners responsible for that. Yannick Lucas is also AIM's representative of the GECES, the expert group of the European Commission on social economy. AIM has been asked by DG Grow to stage in a video demonstrating the activities of social economy actors such as mutuals.

Innovation Panel

A new topic on each agenda of the General Assembly will be the presentation of innovations of members. We had the pleasure to have the following presentations followed by lively discussions about the how and why of those innovations. Jean-Pierre Descan from Mutualité Chrétienne presents the ID card for mutuals developed by WSM and Mutualité Chrétienne.

Thierry Manten, CCMSA presents the one-stop shop for social security in France. The aim of this innovation is to bring public services closer to citizens and thus ensure greater equality and social cohesion.

Yassine Issaoui from the Mutuelle de Prévoyance et d'Actions Sociales of Royal Air Maroc reports on the experience of implementing a quality management system in accordance with the ISO 9001 V 2015 standard and the parallel implementation of a new integrated information system.

Hector Acosta from Argentina, presents an innovative example in the field of education that CAM has introduced to train employees and managers of mutuals in technology and other necessary topics.

Verena Nold from santésuisse presents a new fee schedule for doctors that will be introduced throughout Switzerland on 1 January 2026 for doctors with their own practice and in the outpatient hospital sector.





Special Thanks

AIM warmly thanks to 'Alliance Nationale des Mutualités Chrétiennes' for their support in the organisation of our meetings at the Aeropolis Center as well as LCM-ANMC International which offered us a Cocktail Reception at the prestigious Cinema Palace in collaboration with WSM (their main partner for international cooperation projects outside Europe) and INSPIR, the international network of social organizations.

Upcoming meetings

The next General Assembly will take place in Brussels on the 12th and 13th of June 2025.



Photo by [Petar Starčević](#)

Presentations are available upon request.



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