

Education and Solidarity Network Requirements for the creation of a solidarity-based social protection system

1) Identify and mobilise individuals solely responsible for leading the project

The ministry will need to make 1 to 3 individuals available for a minimum of 18 months in order to launch the scheme under suitable conditions. These individuals must be governed by a steering committee to which they will report on a weekly basis on the development of the project.

2) Needs assessment (regional meetings)

A key prerequisite is a good knowledge of the existing level of coverage in the country (state plus private systems) in terms of social protection.

Meetings must then be arranged with potential future members of the mutual society. A series of local meetings must also take place in order to allow future policy holders to state their needs in terms of social protection.

Please note that needs must be categorised by level of importance, beginning with the most pressing.

3) Assessment of mobilisable resources

3.1) During the meetings referred to in point 2, future policy holders must also indicate the level to which they can contribute to the mutual society. It is essential that future members share not only their requirements but also the amount that they would agree to invest in solidarity.

3.2) At this stage, the state must also be requested to supplement individual contributions as a means of financially supporting the creation of the mutual society. For example, if a policy holder pays 50 francs per month, would the state agree to contribute a further 10, 30 or 50 francs?

3.3) The state must be requested to deduct these contributions and refund them to the society in order to reduce operating costs to a manageable level.

4) Proposal and cost assessment

The steps referred to in this section require external technical assistance.

4.1) Research professional categories by speciality according to the needs identified as the most important. Identify proposals in terms of geographical coverage.

4.2) Develop partnership agreements for the selected areas, taking into account scope, quality, price and third party payment.

4.3) Establish costs corresponding to proposals and aligned to the categories of stated needs (see point 1).

5) Creation of the association

External technical assistance is also desirable for this fifth area.

5.1) Structural creation, including statutes, General Assembly, Executive Board, headquarters etc.

5.2) Creation of a multi-annual budget with a 10% cap on operating costs.

5.3) Selection of operating tools (IT systems, site, staff etc)

Conclusion

The creation of a mutual society requires commitment and planning.

Each step requires preparation and implementation. When required, and to the extent that it is able, the MGEN will support those wishing to develop a mutual society, in line with the required procedures and within the framework of the Education and Solidarity Network.