

World Social Security Forum

33rd ISSA General Assembly

Brussels, Belgium, 14–18 October 2019

The contribution of the mutual benefit movement to universal social protection

A guide to joint efforts and mutual learning
Abridged version

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1. Introduction

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1.1. Context

We face the challenge of achieving international commitments on sustainable development, universal social protection and universal health coverage through ambitious social security programmes based on the contribution of the mutual benefit model, recognition of its potential and the enhancement of its added value.

Since the inception of the International Social Security Association (ISSA), the mutual benefit movement has been part of it and continues to align its work with international institutions, representative organizations and global coalitions in order to promote the achievement of the United Nations Sustainable Development Goals (SDGs).

This Guide, *The contribution of the mutual benefit movement to universal social protection*, is written with this in mind. It is not a static document describing the status quo, but a valuable resource for the creation and development of systems of universal social protection and universal health coverage, with mutual benefit societies as both actors and partners worldwide.

This guide has four main focus points:

- To set guidelines for work previously conducted by the ISSA.
- To assert and reaffirm the added value of mutual benefit societies in making sustainable development, and the right to social protection and health a reality for all. This includes:

- the contribution of the mutualist movement to the eradication of poverty and the fight against inequalities in all its forms worldwide;
- the role of mutual benefit societies in social transformation in addition to the prevention of health risks. They promote health by providing services that are investments in the human capital of citizens in order to improve their living and working conditions.

This holistic role of the mutualist movement makes it a social power, a force that carries proposals and demands for inclusive development.

- To define the programme and plan of action that will facilitate the movement's achievement of its full contribution and potential by creating conditions and defining measures that can be used as building blocks.
- To review past work and avenues, and move from words to deeds by uniting our strengths, crossing borders, and setting aims for the mutual movement as a model for the future that will ensure increasingly supportive, inclusive and innovative responses including:
 - its values and distinct principles, and by putting solidarity to work, generate shared benefits that are useful to all and responding to social needs. The mutual movement makes social progress including social protection and health coverage a common good;
 - the mutualist movement is an ally of political decision makers;
 - the mutualist movement works in synergy with all other players in the ecosystem of social protection and health coverage;
 - the multidimensional potential of the mutualist movement requires certain conditions and measures to be met and applied.

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This report is a version of the guide produced by the National Union of Socialist Mutual Benefit Societies (Solidaris), Belgium.

1.2. Two flagship reports as a foundation

Two technical reports have been presented and adopted at previous meetings of the World Social Security Forum (WSSF):

- At the WSSF in Moscow in 2007, the report *Linkages between statutory social security schemes and community-based social protection mechanisms: A new approach*.¹

It was revised in 2009 for the publication of an article on “Extending Health Care Coverage: Potential Linkages between Statutory Social Security and Community-Based Social Protection”² in the *International Social Security Review*.

¹ A. Coheur, C. Jacquier, V. Schmitt-Diabaté, J. Schremmer. 2007. *Linkages between statutory social security schemes and community-based social protection mechanisms: A new approach* (World Social Security Forum, Moscow, 10-15 September 2007). https://www.ilo.org/secsoc/information-resources/publications-and-tools/articles/WCMS_SECSOC_2550/lang--en/index.htm

² J. Schremmer, A. Coheur, C. Jacquier, V. Schmitt-Diabaté. 2009. “Extending health care coverage: Potential linkages between statutory social security and community-based social protection”, in *International Social Security Review*, Vol. 62, No 1, pp. 25-43.

- At the WSSF in Doha in 2013, the report *Mutual benefit societies: A tool for developing social protection worldwide, particularly in the health sector*.³

In these reports, the ISSA highlighted the mutual model as essential to achieving universal social protection and universal health coverage and defined the meaning of “mutual benefit societies”:

- Mutual benefit societies respect fundamental principles.
 - *They are societies of people...*
Mutual benefit societies are comprised of a group of people called “members” or “adherents”. They are not listed on the stock exchange (there are no shares or shareholders to pay).
 - *based on solidarity...*
They are not for profit: the goal is not to make a profit but to serve the interests of their members.
They do not discriminate or fix their rates according to the age, sex or state of health of members. Risk pooling is based on solidarity which balances the “good” and “bad” risks.
Joining and leaving them is free.
 - *and democracy:*
They are representative: each member has a right to vote. The leaders are elected.
They involve their members by allowing them to participate in the governance of their mutual society.
Mutual members are hence both “insured and insurers”.

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- How and under what conditions do mutual benefit societies participate in the extension of social protection?

The goal of mutual benefit societies is not their development per se but the widest possible development of social protection.

- Their role is therefore complementary to and interdependent with the public social protection system.
Depending on changes in the public system, mutual benefit societies adapt to new contexts and redefine their services.
- Mutual benefit societies fight for a vision of solidarity in society. They aim to cover the entire population and offer a broad basis to make solidarity work by balancing the “good” risks and “bad” risks of the insured. They do not aim to cover only the vulnerable, excluded or marginalized populations.

In view of current challenges, mutual benefit societies must more than ever be watchful of preserving the foundations of their governance and democratic management, in order to

³ Steering Committee of the Technical Commission on Mutual Benefit Societies. 2013. *Mutual benefit societies: A tool for developing social protection worldwide, particularly in the health sector* (Report submitted to the World Social Security Forum, Doha, 10-15 November 2013).

legitimately demand national and international recognition and play a decisive role in extending protection in the world.

The mutualist movement is also a pillar of the social economy and its global expansion year after year is in pursuit of social cohesion and social well-being.

1.3. The seven building blocks

In view of the multidimensional value added of the mutual movement in achieving universal social protection and universal health coverage, a strategy to realize its full potential is essential. This strategy requires a number of conditions and measures to be satisfied and taken. These constitute the *seven building blocks*:

1. Political strategy and study of context
2. Operational development plan
3. Legal framework and effective enforcement measures
4. Financial resources and expenditures, and their control
5. Governance (mutual-based democracy and partnership)
6. The mutual benefit network as a lifelong global companion
7. Capitalization and sharing of experiences.

2. Political strategy and study of context

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Policy makers have affirmed their commitment to social protection and universal health coverage (UHC). Thus, there is strong political will to ensure concrete adherence to international conventions and agreements.

To this may be added complementary regional decisions which governments have adopted in different continents.

The cross-cutting guiding principles on which discussions on the progressive extension of social protection and UHC must be based include the following:

- universality (coverage of the entire population, without discrimination);
- national solidarity (equity in contributions and access to care);
- the general responsibility of the State (the State guarantees the proper functioning of the system, and acts as a trustee);
- compulsory membership (extension of coverage to all on the basis of compulsory affiliation);
- guaranteed financing (global budgetary allocations for the social protection system);
- the ecosystem approach (all stakeholders included as part of a “national dialogue”).

For this purpose a context study, or “panorama”, is needed to establish the following:

- the overall architecture of the social protection system must be defined;

- it is important not to conduct a multiplicity of studies, or to have them overlap, but to produce a review of the literature summarizing it, which makes it possible to guide action;
- in order to ensure a convergence of views and efficient action, a high-level unit needs to be formed (for example, an inter-ministerial task force, open to consultations with other actors, etc.).

This study of context must be the subject of a national consensus with a solid foundation, an “alliance of the life forces of the nation”:

- The foundation is, thus, a social contract for universal social protection.

As stated by the International Labour Organization (ILO) on the occasion of its centenary, the social contract is more relevant than ever and needs to be strengthened: “At this pivotal moment, it is important to recognize that implementation of the global social contract has occurred unevenly in some countries and imperfectly in others. Moreover, the formal institutions underpinning these social contracts do not reach the majority of the world’s workers, many of whom work in the rural and informal economy”.⁴

Governments, employers’ and workers’ organizations, and civil society must join forces around this social contract to meet the challenges of the 21st century.

The social contract must therefore be given concrete form (with guiding principles and a general system of reconciliation) and supported with mechanisms to implement it as described in the second building block.

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IN BRIEF: The first building block

The conduct of a detailed context study that can be restated as an operational development plan (see second building block), the establishment of a high-level unit to ensure a convergence of views and adoption by all living forces of a “Contract”.

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3. Operational development plan

Following a process of consultation and dialogue between the various actors, an action plan must be drawn up on the development of mutual benefit societies:

- based on the context study;
- reflecting global discussions on economic, social and environmental development. One issue requiring care is to avoid the creation of multiple uncoordinated plans. For example, within a single country the following may exist without any connection between them: a National Development Plan, a National Social Protection Policy, a National Labour Programme, a National Health Development Plan, Policy Coordination for Sustainable Development, and a National Financial Policy;

⁴ International Labour Organization, 2019. *Work for a brighter future*. It should be borne in mind that many initiatives have been taken with a view to the foundation or refoundation of the social state (ecological).

- taking account of the impact of each scenario on the extension of social protection and related financing options;
- in line with the “Contract” and through joint efforts, working together within a (National) Follow-Up Council and with key stakeholders (including ministries, social partners, senior directors of national insurance funds, local government, civil society and the mutual movement, technical and financial partners, and international institutions).

The action plan should be a “work-employment and social protection” plan with the strategic objective of promoting social security and universal health coverage by furthering the promotion and harmonious development of mutual benefit societies and making it possible to combine optimally the various means of extending social protection, with a view to ensuring equitable access to health and social services for citizens and “social peace”, the essential component of which is social justice.

As regards the commitments and the challenges to be addressed, a strategy must be established with indicators for follow-up:

- Arrangements for setting up, organizing, and extending mutual benefit societies:

The common thread of this strategy is to create a global “environment” for the development of mutual benefit societies. For this purpose:

- the link between the mutualist movement and other social protection mechanisms must be clarified within each State;
- the role of mutual benefit societies as partners in universal social protection and universal health coverage must be affirmed by adopting a scenario for extending such coverage: appropriate functions must be entrusted to manage the compulsory package and offer a complementary package, to conduct activities for the social and health services supplied by mutual benefit societies, and to ensure the operation of mutuals as social and political actors;
- in view of the functions involved, the progressive establishment of structures with appropriate scope for the mutual movement along the lines of the CSU;
- large-scale information campaigns must be launched in order to secure citizens’ support for the (compulsory) system;
- the compulsory nature of the scheme is necessary but not sufficient in itself: national solidarity must be built, since it will not come about by itself. A lack of public understanding of social protection, health coverage and the mutual movement makes public education a prior necessity;
- the mutual movement can also contribute to public awareness campaigns.

- Strengthening the governance and capacity of mutual benefit societies

The common thread here is twofold:

- improved governance (expanding the legal and institutional framework and coordinating the activities of the mutual movement);
- increasing organizational, technical, specialized and political capacities, the aim being the professionalization of the mutualist movement.

- Management

It is necessary to establish a body to coordinate the entire process which is representative in its composition of the diversity of the actors involved.

Mutual benefit societies play a role in the formal and urban sectors, as in the informal and rural sectors.

- For the formal sector (public and private):

In the formal sector, in addition to solidarity funds, there are professional mutual benefit societies. Their specific feature is that they group together workers from the same profession, establishment, company or public administration. They are effective in public and para-public services and in private companies.

The challenge is the extension of coverage to the entire population.

- For the informal sector

In the informal sector there is a high concentration of community-based mutual benefit societies. Such societies have as their main targets the populations of the informal sector, in both urban (outside the formal sector) and rural areas:

- in urban areas:

A problem little discussed in previous research, urban health is now at the top of the agenda. Urbanization presents both an opportunity and a risk from the point of view of public health.

Mutual benefit societies extend throughout the national territory including cities, where they can provide health care closer to people's homes more completely than in rural areas, which is an element to be taken into account in developing specific care packages.

- in rural areas.

Mutual organizations should be approached as vehicles for potential strategies to develop group insurance in the field of health care under social security.

The added value of mutual benefit societies can be highlighted on several levels:

- lifting financial barriers by acting as the “payer” or “reimbursing” of health care, which will improve the use of health services without entailing catastrophic costs for households;
- regulating services with care providers on a contractual basis;
- significantly strengthening social cohesion;
- developing prevention and health promotion mechanisms;
- acting as hubs for new projects, especially community projects;
- advancing the local and national economy through alliances with cooperatives and even microfinance institutions;
- involving people, who are made responsible for the management of “their” mutual benefit societies.

The potential and the promise of the mutualist movement for ensuring a virtuous circle of development towards social cohesion must be supported (see box below).

The added value of the mutual benefit movement to attain “the five Ps”

1. Population

The mutual movement pursues equitable access to health and social services (including health care), with special attention to the health of women and children. In addition, it should be borne in mind that civil society organizations (CSOs) and local authorities are stakeholders in good governance and national development dynamics.

2. Planet

Among the priorities of the mutual movement in addressing the challenges of social protection and health coverage systems, the link between the environment and health is at the top of the list.

3. Prosperity

Ensuring that all human beings enjoy a prosperous and fulfilling life: economic, social, environmental and technological progress is written in mutual benefit societies’ DNA, and this forges links with other organizations in the social economy.

4. Peace

There can be no lasting peace without sustainable development or social justice: this is the motto of the International Labour Organization (ILO). The mutualist movement advocates the right to decent work and decent work policies, as well as promotes genuine social transformation based on universal social protection and universal health coverage.

5. Partnerships

Mutual benefit societies do not act alone. A true ecosystem is needed, building on the strengths of each actor, to achieve universal social protection. Coordination is essential.

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IN BRIEF: The second building block

- For successful implementation,
 - take full stock of global discussions on economic, social and environmental development;
 - take into account the various actors involved, brought together by a Follow-up Committee.
- Development and implementation of a development plan for the mutual movement, with strategic goals:
 - establish a global environment for the development of mutual benefit societies (establishment, organization, extension);
 - strengthen the governance and capabilities of the mutual movement;
 - ensure management;
 - monitor indicators to ensure follow-up and evaluation of progress.

4. A legal framework for effective implementation

The activity of mutual benefit societies must be conducted in a legal framework specific to their needs:

- It must be embedded in a compulsory social protection system that is not decreed but developed jointly with all the actors concerned.
From a legal point of view, the compulsory nature of membership is an essential precondition and must be enshrined in legislation ensuring that the entire population is within the system.
- Management must be delegated to cover a variety of functions, in particular:
 - identification and categorization of populations;
 - registration of citizens;
 - collection of resources and sharing at the national level (special attention must be given to resource development through the “global management” of social security, with a “national office” or “national fund”);
 - monitoring the implementation of agreements with health care providers.

Mutual benefit societies may be regarded as delegated management organizations with broad functions. As an illustration, they can operate “one-stop shops” to serve citizens who would then not have to deal separately with multiple social security institutions to benefit from their full rights. For citizens, mutual benefit societies and their units must be close and easily accessible points of contact.

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Such a legal framework must respect and encourage:

- the democratic functioning of mutual benefit societies as companies of people and not of capital;
- the ability to manage, innovate and diversify in the interest of citizens.

Two remarks would seem critical here:

- International commitments can be applied based on the regional subdivisions of countries, in regional legislation as well as in national legislation.
- With regard to national legislation, it should be borne in mind that: (1) in compliance with national law and its provisions, implementing decrees or orders must be enacted, along with the establishment of the institutions required by these decrees and orders: (2) monitoring (evaluation) must be conducted.

Two specific cases presented in the 2013 ISSA report can be examined in the light of recent developments.

4.1. Focus on the African region and West African subregion

“In Africa, such legislation already exists: Regulation No. 07/2009 / CM / UEMOA respecting social mutuality within the West African Economic and Monetary Union (UEMOA)”.

While it is true that such recognition of the status of the mutualist movement is legally binding, it is also true that account must be taken of the legislative bodies associated with it and its impact on Member States.

While in 2019 we celebrate ten years since the adoption of Regulation No. 07/2009/CM/UEMOA, the report has received little attention:

- moving from project to implementation takes a long time;
- all Member States are currently pursuing its implementation; action, which varies in extent must, however, be pursued further.

4.2. Focus on the European region and the European Union

Although the mutual benefit movement does not enjoy any legal framework at the level of the European Union itself, nevertheless it enjoys legal recognition in national law in several of its Member States.

One example is Belgium, where the first law on mutual societies dates back to 1851.

A legislative framework must be a coherent and comprehensive system. It is advisable to avoid adopting piecemeal legislation, targeting only certain actors, such that multiple acts of legislation need to be adopted.

A global view must be systematically adopted.

Mutual benefit societies’ involvement in universal health coverage affects other social protection floor guarantees: basic income security for children, income for working-age citizens, and pensions for the elderly.⁵

The law must be adapted so as to avoid limiting such opportunities.

IN BRIEF: The third building block

Legal recognition of the mutual benefit movement, with the following key features:

- the compulsory nature of membership;
- delegation of management enabling the transition from plans to action

within a coherent and complete framework:

- establishment of the legal framework for social protection, one of whose “branches” is health coverage;
- the framework must define the actors involved and their functions based on a “mapping”;

⁵ D. Niyonkuru, 2018. *Pour la dignité paysanne* (For the dignity of rural people): experiences and evidence from Africa, methodological reflections and techniques (French only).

- the drafting of legislative texts together with provisions for their application to ensure consistency and the appropriate articulation of concepts.

5. Financial resources, expenditure, and their control

5.1. Global management, the solution to balancing financial resources with expenditure

- Fundable social protection

One preliminary consideration is essential: “Social protection is financeable if national specificities and contexts are taken into account, but the political will to do so is an essential prerequisite.”⁶

- The fiscal space to be developed

The notion of fiscal space (including the fiscal space allocated to social protection and health) has gained prominence in national and global policy discussions; all countries must take this concept into consideration when seeking ways to move towards universal social protection and universal health coverage.

This is a key priority, whether the aim is to create or expand such space or to protect it in the face of austerity measures.

The following must be formally adopted:

- global management based on multiple sources;
- arrangements concerning contributions, which are the basis of the solidarity mechanism (social security contributions);
- State contributions: national programmes, subsidies, and taxes.

Consideration should also be given to the possibility of providing additional budgetary resources for social protection and health through the introduction of “innovative financing” mechanisms.

It is important not to overlook the following:

- the integration of financing mechanisms is crucial to ensure their effectiveness and efficiency;
- “management” must be performed in a collegial manner, involving exchanges with those implementing social protection and health coverage, including the State, citizens represented by the mutual benefit societies, and care providers.

The following two considerations are essential to ensure the actual implementation of the system:

- Financing of the mutualist movement

One main principle is that the State should include financing in its budget for mutual benefit societies in the form of a support fund, for example, to enable them to perform their functions.

⁶ International conference: “[Investing in Mutuals for the 21st Century](#)“, Lomé, 22-23 January 2019.

Two remarks are appropriate here:

- First, it must be established that the administration costs of mutual benefit societies are lower than those of private for-profit insurance.

The assertion that “mutual societies are expensive and that other actors, the private sector for example, could do the job more efficiently” does not stand up to analysis.⁷

- Secondly, the weaknesses of the mutual movement (of which it is aware) can be explained in structural terms:

Volunteering limits the professional level of management bodies and the (almost) total self-financing is an obstacle to the consolidation of the sector.

Providing financing to mutual funds makes it possible to remedy these weaknesses by providing them with the means necessary to strengthen the professional level of their management (permanent and trained staff, etc.) and by making it possible to adjust the scale of operations in different areas (national structures, expanding the scope of care offered, using computerized management tools, etc.).

- Determining a mandatory care package, with a progressive funding plan for universal social protection and universal health coverage:

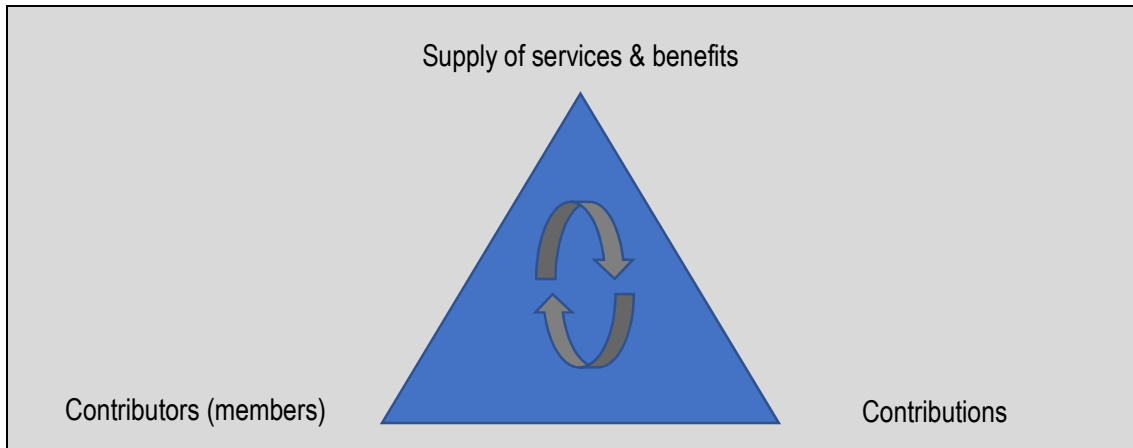
The extension of social protection, including health insurance, and the development of the mutual movement are investments in social and human capital, with positive effects for the economy.

This involves a sequence of measures, accompanied by evaluations of their expected impact at each stage:

- an actuarial analysis of options for extending health coverage to all segments of the population, identifying premium options, guaranteed services, exclusions, ceilings, etc.;
- a compulsory care package, costed in line with budgetary possibilities;
- an assessment of the quality of benefits and the efficiency of health care: the quality of services is proportional to the investment made in them.

The mutual benefit movement can contribute to this goal. It has considerable expertise in financial estimates of the cost of services and benefits offered and of management fees, illustrated in the following diagram.

⁷ Solidaris – Direction Etudes – Belgium. Mutual benefit societies’ administration costs tend to be 3.53 per cent, while those of the for-profit private sector that manages only the “best risks” are 15.9 per cent.



5.2. Mutual benefit societies as financially responsible bodies

The financial responsibility of mutual benefit societies is a means of enabling them to take responsibility for the evolution of health and other expenses. It can be approached on two levels:

- within the framework of the general social protection system, in which mutual benefit societies are delegated management organizations;
- in the context of the management of members' contributions by mutual benefit societies.

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Mutual benefit societies must, therefore, ensure:

- effective accountancy and financial management;
- a system of “monitoring” their financial management:
 - internal control;
 - internal audit to assess the functioning, efficiency and effectiveness of internal control;
 - risk management.

External supervision of mutual benefit societies is also exercised by the State to ensure their fair administration in accordance with the ethics of the mutual movement and the solidarity interests of their members. This supervision concerns compliance, accountancy, and financing.

To ensure fully responsible conduct, oversight arrangements are made for the control bodies of mutual benefit societies, together with key indicators.

IN BRIEF: The fourth building block

- The financing of social protection for investment in human and social capital, with positive spin-offs for the economy, and:
 - the definition of fiscal space
 - the articulation of financing mechanisms through global management
- Two essentials:

- Inclusion in the established budget of financing for mutual funds
- Sequential measures accompanied by evaluations of their expected impact, including options for the extension of health coverage, and the definition of the compulsory care package in line with defined budgetary possibilities and evaluations of the quality of care
- Financial accountability mechanisms for the actors involved and, more specifically, for mutual benefit societies, as well as a regulatory, accounting, and financial framework.

6. Governance: mutualist democracy, partnering for supply

6.1. What governance?

Involving citizens, giving them a voice and the right to vote (and take decisions) in the administrative bodies of mutual benefit societies is an integral part of ensuring a living democracy within mutual benefit societies.

- Making their contribution through participation in administrative bodies, a mutual movement for and by citizens.

In a mutual society, all members have the same rights and the same obligations; they have, inter alia, the right to participate, directly or indirectly, in various decision-making bodies (including the General Assembly and the Administrative Board):

- Such a participatory approach results in governance that guarantees members' participation in decision-making and the ability to monitor the operation of their mutual benefit societies.

Preserving such proximity is essential even when the mutual benefit societies grow or their structures expand (i.e., local units, regional unions, national federations).

- However, regulations alone are not enough.

Transparent management and full exercise of their rights by the members allows them to understand and honour their responsibilities in different structures with full knowledge of the facts.

Training of elected officials and communications must be organized regularly.

- From social movement to social mobilization: the added value of the preferred form of mutualist movement.

Social mobilization involves planned activities to reach, influence, and engage all segments and sectors of society to achieve the common goal of universal social protection (with universal health coverage).

It should hence be recalled that mutual benefit organizations make it possible to reach out to and sensitize a large part of the population, since –

- they have a strong local base and are close to citizens

- “sometimes the bearers of ambitions and solutions, sometimes vanguards and whistleblowers”,⁸ mutual benefit societies are recognized by citizens and enjoy their confidence
- mutual benefit societies act as “intermediary bodies” between the authorities and citizens, enabling the former to be understood, and the latter to be heard.
- Mutual benefit societies are capable of supporting and implementing extensive social mobilization programmes. Local leaders, community leaders, trade unions and professional organizations that also influence social and health policies, need to be involved in the social mobilization strategies deployed.

⁸ T. Beaudet, L. Perron. 2018. *La mutualité* (“Que sais-je” series). PUF (French only).

6.2. What is the concrete impact of this form of governance?

The mutualist movement makes its contribution to society as a result of the strength of its own mode of governance.

- The overall development of the mutualist movement at state level plays a significant role in the effectiveness of decisions on social protection and health.
- The mutualist movement is a valuable ally of the State not only for the implementation of the social protection and health system, but also for its implementation and, ultimately, its monitoring and evaluation.

6.3. Partnership with health care suppliers

The mutualist movement aims to provide its members with access to quality health services at the lowest possible cost. It is part of a framework of collaboration between health authorities, health care providers, and users. These actors must –

- engage in a structured dialogue so that the modalities of application are adapted to the expectations and constraints of each stakeholder;
- apply the procedures on which they agree;
- agree on the most efficient tools and methods for achieving universal coverage: third-party payment, medical attestations, billing, mutual society member's record book, etc.

The State plays a central role in setting the framework for such multi-stakeholder collaboration, thus ensuring national dialogue, negotiations for common agreements and tariffs nationwide and, ultimately, the portability of benefits.

IN BRIEF: The fifth building block

- The strength of the mutual benefit movement allied with the State and administrations in ensuring inclusive decisions on social protection and health as well as the effective implementation of the measures adopted.
- The social mobilization work of mutual benefit societies, true “trusted third parties” for citizens.
- Implementation of a multi-stakeholder framework for collaboration and dialogue to ensure access to quality health services, with negotiated rates, sound agreements, and assessments.

7. Mutual benefit societies as actors ensuring social protection and health care, from A to Z

In order to meet social needs, to be closer to citizens and to improve access to treatment and to social and health care services, mutual benefit societies must develop social, health and medico-social activities to form real “health networks”.

The establishment of such health networks is in fact in line with the founding principles of mutual benefit societies:

- the concept of the future of social protection and health coverage maintained by the mutualist movement involves taking into account all the dimensions of health while making full use of mechanisms providing lifelong support to citizens, with special care being provided in times of vulnerability;
- quality care and services, controlled costs, increased attention to prevention and health promotion.

The goal is to arrive at comprehensive and integrated care.

Some details:

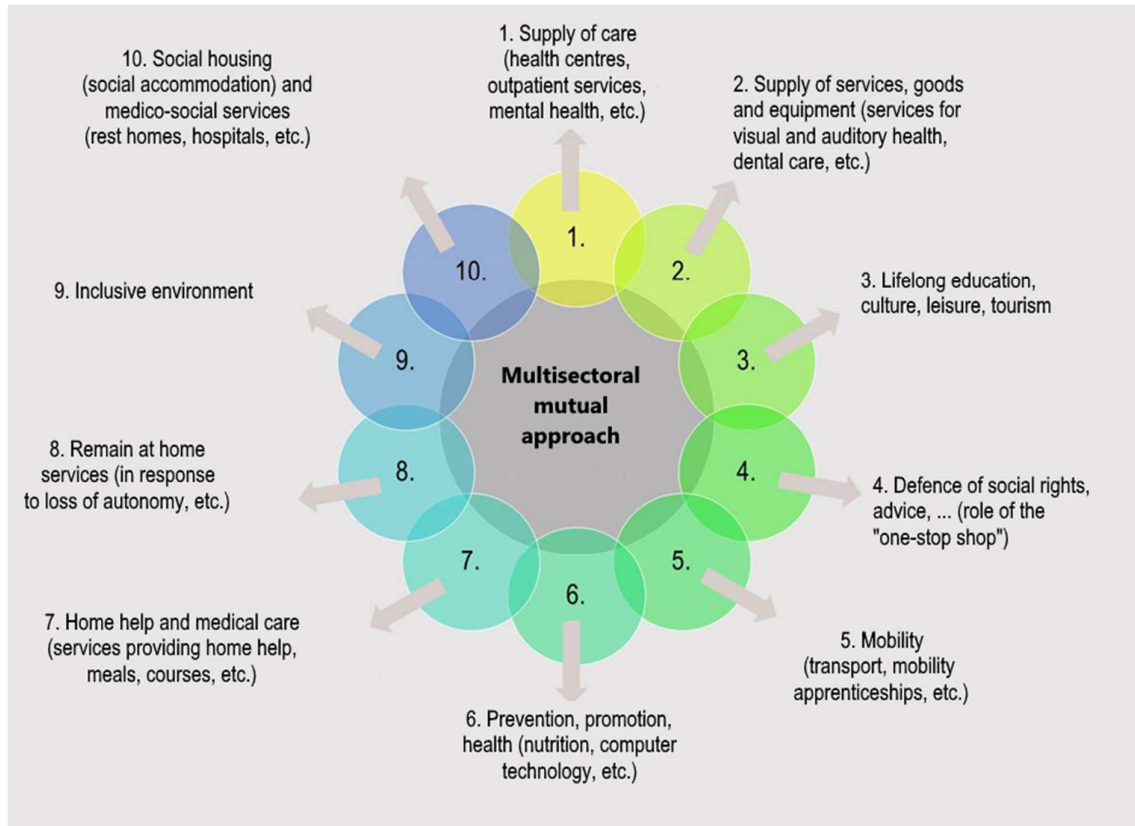
- Beyond the public / private divide

Although of a private nature, a mutual benefit society is a “service in the general interest”:

- the mutual benefit movement endeavours to ensure the supply of care based on the principle of solidarity and non-profit;
- no commercial vocation is pursued.

- Diversified, innovative, quality, accessible services at the best price

The mutual benefit movement, active in the social and political spheres, offers a wide variety of services with its extensive social and health network. The following diagram offers ten points illustrating the different areas of activity of mutual benefit societies.



IN BRIEF: The sixth building block

Promoting action through the many faces of the mutual benefit movement, to provide lifelong services and ensure the social, physical, and psychological health of citizens.

8. Capitalizing on practices in Europe, Africa, Asias and Latin America: Towards a worldwide partnership

8.1. Europe

8.1.1. Belgium, host of the World Social Security Forum, 2019

“Making sustainable development a political priority” is the goal expressed by the Federal Planning Bureau (BFP) in a communication published at the end of the first half of 2019.

One comment should be made at the outset:

- Belgium is committed to achieving the Sustainable Development Goals (SDGs). Without new measures, many of these goals will not be achieved. The federal public services made a number of concrete achievements between 2015 and 2019 to achieve the SDGs, despite the lack of political impetus.
- Additional policies are needed.

The commitment of the mutual movement:

- “Faced with the economic, social, political and environmental upheavals that continue to destroy our living conditions, some people are opting for “everyone for themselves”. We offer the choice of solidarity and collective intelligence.”⁹
- Solidaritis,¹⁰ a member of the ISSA, set up a think tank on the future of social security in Belgium comprising social protection specialists from a range of backgrounds (the mutual benefit movement, trade unionists, senior officials of public social security institutions, university professors, etc.). The idea of writing a manifesto for the reform of the social and ecological State has been one outcome.

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“The welfare state is not the problem but the solution” to the challenges before us, and social security is the cement holding a State together that must be continually strengthened.

In view of the European and international dimensions, which are closely intertwined, a call is made for a social and ecological Europe with a “Treaty on social and fiscal convergence”. At a

⁹ *Manifeste pour un nouveau pacte social et écologique*, 2018 (“Manifesto for a new social and ecological contract”, Brussels, 2019 – French only).

¹⁰ Solidaritis is the largest French-speaking mutual benefit society in Belgium and covers 30 per cent of the population, with more than 3 million members. Solidaritis endeavours to anticipate the future role of the mutualist movement and to provide solutions to the needs of the population. It hence develops its activities in accordance with three unifying objectives.

(1) As a key health insurance manager, Solidaritis reimburses its members more than EUR 7 billion in health care benefits each year. This role of public service provider informs its deep-rooted vision of what is in the general interest.

(2) As a full service provider, Solidaritis effectively protects its members by offering them additional health care coverage, amounting to more than 130 million EUR in reimbursed costs, and is part of a global approach to health care, providing health services and local medical and social services (network of hospitals, more than 2,000 beds, 65 polyclinics, 32 optician’s stores, 17 family planning centres, home care services, etc.).

(3) As an entity active in social matters and as part of civil society, Solidaritis draws on a network of associates that is responsive to the needs of citizens throughout their lives.

time when the right to social security is not yet a reality for more than 70 per cent of the world's population, the road to real global social justice is still long and requires the convergence of all policies in order to achieve SDG targets 1.3 (universal social protection), 3.8 (universal health coverage), 5.4 (gender equality), 8.5 (promoting decent work) and 10.4 (greater equality).

8.1.2. Multiple and varied forms of mutualist collaboration: multi-stakeholder alliances and inter-mutualist coalitions with strong political demands and advocacy

The mutual benefit movement in Europe is not limited to national organizations engaging in one-off exchanges.

It is united, meets, acts, and campaigns for recognition of the social economy in which mutual benefit societies play their full part, and of its distinctive features, including in particular limited profit taking, etc.¹¹ However, it also mobilizes around a number of key themes:

- mutual societies insist on health care being at the heart of a social Europe
- they call for increased social protection and strengthened health policy in order, inter alia, to eliminate inequalities by achieving the European Pillar of Social Rights
- social investments must be strengthened as part of economic and social governance
- a comprehensive EU SDG strategy guiding the actions of the EU and its Member States and its implementation is on the agenda.

8.2. Europe and the African Region: a shared outlook

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Towards enhanced cooperation between the actors of the African and European mutual benefit movement for an international dynamic, under the umbrella of the International Association of Mutual Benefit Societies (AIM).

The “Lomé Platform” is the result of a process of collective discussion and a joint text by various elements involved in promoting mutual benefit societies in both Africa and Europe.

The Platform is a document supported by the African mutual benefit movement and supported by the international mutual benefit community. It reiterates the call for mobilization addressed to a number of supranational and regional organizations and to policy makers in African countries.

“Conditions must be established for mutual benefit societies to play a decisive role in extending universal social protection as a human right.”

As one of the supporters of this platform and one of the networks forming the “Lomé Platform Monitoring Committee” – which includes PASS¹² – MASMUT (My Mutual Insurance, comprised of three Belgian mutual benefit societies,¹³ three Belgian NGOs,¹⁴ and several

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¹¹ European Economic and Social Committee. *Towards an appropriate European legal framework for social economy enterprises (own-initiative opinion)*, 20 June 2019.

¹² The PASS programme is a separate network.

¹³ Mutualité Chrétienne, Mutualité Solidaris, Mutualité Libre.

¹⁴ WSM, SolSoc, Louvain Coopération.

African national and regional mutualist platforms) aims to support “The role of mutual health organizations in achieving the SDGs and universal health coverage” in eight countries in West and Central Africa (Benin, Burkina Faso, Burundi, Guinea, Mali, Democratic Republic of Congo, Senegal, and Togo) and in the zone of the West African Economic and Monetary Union (WAEMU), as well as an initiative for Central Africa.¹⁵

In African countries, activities for advocacy, communication and dissemination must be undertaken on three major fronts in order to achieve social protection health care systems: (1) the political will in favour of the mutual benefit movement is secured; (2) compulsory membership has been introduced; and (3) the mutual benefit societies are delegated management bodies in a structured and integrated system based on “links”.

Advocacy must also be conducted at the international level: a request for support for the process has been made to international and regional institutions. Since ISSA has signed it, this step has already been taken.

8.3. The Asian Region

Mutual benefit societies for the construction of a harmonious society: the experience of Rural Mutual Health Care (RMHC),¹⁶ as perceived by the BRICS countries.

- A pilot process

An analysis conducted by the World Bank, entitled *Going universal: How 24 developing countries are implementing universal health coverage reforms from the bottom up*, the impact of Rural Mutual Health Care (RMHC) was examined.

In 2002 the Government of China announced a national health policy for rural areas. The RMHC experiment was conducted in response to this policy:

- RMHC has proven to be effective in reducing poverty;
- RMHC has increased the probability of an individual seeking outpatient consultation by 70 per cent, which reduces the likelihood of self-medication by a similar proportion with, however, some nuances (members in the lowest and highest income groups have shown the largest increase in consultations among village doctors, while the middle-income group experienced the largest increase in the use of health care services at the canton level);
- the results show that RMHC has had a positive impact on the health status of members.

- Mutual benefit societies set up elsewhere

The 2016 approval of “licenses” by the China Insurance Regulatory Commission (CIRC) for the creation of three mutual insurance companies (Zhonghui Property Mutual, Huiyou Construction Property Mutual and Xinmei Life Mutual) was hailed as a

¹⁵ [Plateforme des Acteurs Mutualistes d’Afrique Centrale](#) (Platform of Mutual Benefit Actors in Central Africa, PAMAC; French only).

¹⁶ W. Yip, H. Wang, W. Hsiao, *The impact of Rural Mutual Health Care on access to care: Evaluation of a social experiment in rural China*.

willingness on the part of the authorities to recognize mutual insurance as an actor in the system.¹⁷

The move to diversify forms of insurance is in progress and must be continued.

- A concern for all BRICS (Brazil, India, China, Russian Federation and South Africa) Social protection, universal health coverage and social investments are high on the BRICS agenda. A report by the ISSA has also demonstrated this. The mutual benefit movement can be a major asset in addressing social needs. An exchange of information on the establishment of the mutual benefit movement is one avenue to be pursued through the ISSA Virtual Liaison Office.¹⁸

8.4. The Latin American Region

Argentina and Uruguay: Pioneers

In Latin America, as in other continents, the social economy and the mutualist movement are a tangible reality, particularly in Argentina and Uruguay.

Exchanges of experience and the exploration of synergies around different themes are therefore essential for the following:

- recognition of the principles, values and forms of operation of mutual benefit societies and their institutionalization within legal frameworks;
- measuring the quality of care and its funding;
- the implementation of computerized solutions;
- the development of social networks by mutual benefit societies.

IN BRIEF: The seventh building block

In all the regions examined and referenced, the mutualist movement is a “social transformer” committed to the Sustainable Development Goals (SDGs) and their effective realization, and contributes to the fight against inequalities and to the eradication of poverty and the achievement of universal social protection and universal health coverage.

While they have historical roots, mutual benefit societies remain deeply relevant in the modern world and are the bearers of solutions for the future, such as initiatives for the creation and reassertion of a “social and ecological contract”, the strengthening of national and international inter-mutualist coalitions, community-based action, the supply of care and services, and innovative solutions including technology focused on citizens and solidarity. All of these are activities with high social added value for improving the lives of citizens, not simply their survival.

¹⁷ <https://www.icmif.org/global-mutual-insurance-federation-welcomes-approval-three-mutual-licences-china>.

¹⁸ <https://www.issa.int/en/topics/brics/introduction>