



Democracy for Tomorrow

A member guide to the proposed changes to
Benenden Health's democratic structure

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Glossary

As you read through this guide you might find some terminology that's new to you. Where the words below are used, they have the following meaning:

Benenden Health Communities - Groups of members in a region e.g. East Anglia.

Community Representatives - Volunteer members who will run the Benenden Health Communities, elected by their fellow members via Direct Member Vote.

Democracy - The system through which members make decisions at Benenden Health.

Democracy for Tomorrow - The name given to our new democracy programme.

Direct Member Voting - Every member has a vote.

Forum - A meeting or medium where ideas and views on a particular issue are exchanged.

Member Council - Where one representative from each Benenden Health Community and the Board of Directors will meet to discuss ideas and issues that impact the Society.

Member meetups - In-person events run by your Benenden Health Communities.

Benenden Health Community Groups - Volunteers that will run the online community spaces and arrange member meetups.

Benenden Health Community Leaders - Volunteers that will lead their Community Group.



An introduction to our democracy

First things first... let's begin by sharing a bit more about Benenden Health's mutual status. We're a mutual which means we're run by you, our members.

Every Benenden Health member pays the same price each month. All that money goes into a pot to support our members when they need help. Our mutuality enables our members to be one big community; a community that's there for each other every day and a community where everybody is equal.

Benenden Health may not be the only mutual you're part of, other big mutual brands include The Co-op and Nationwide Building Society.

Why does being a mutual matter?

As a mutual we're run both by and for our members which means you can have your say in how the organisation is run. Benenden Health has been a mutual since it was founded in 1905 to bring people together to pay for medical care when they need it. We exist for the sole benefit of our members, not-for-profit.

What is our current democratic structure?

When you become a Benenden Health member you're entitled to have your say in how the organisation is run under our mutual status. You have that say through our democratic process which currently involves attending meetings through our branch structure and culminates with decision-making at our annual Conference.

How does this all tie into Democracy for Tomorrow?

The Democracy for Tomorrow proposal was put forward by a dedicated member representative group following three years of research and discussion with branches and members with the aim of improving member engagement and giving members a stronger voice.

It puts forward a way for more members to get involved with our democracy in ways that suit them best. Rather than attending meetings to have their say, and changes only being able to be made at our annual Conference, the proposal gives members the power to influence change all year round and get involved in-person and online at a time that works around their day-to-day commitments.

Ultimately this opens the door for more members to get involved. The more members that get involved, the more views and ideas we have and the better we can make the health and wellbeing services you receive.

The reasons for change

Back in 2018, at a meeting of our branch volunteers, it was agreed that our democracy could be improved to better represent the views of our members.

There are several reasons for this, but the main ones are:



Member involvement is declining

Less than 0.4% of members engage in our democracy. Right now, members can only have a say by attending branch meetings which we don't believe is reflective of your modern life. We need our democracy to encourage new routes of participation so that more members can have a say.



We've lost focus

Too much time is spent focused inwards on the formality of our democratic structure. The Society needs to foster a democratic structure that focuses on health and wellbeing issues, as well as the strategic direction of the organisation.



Our structures are outdated

The wider world is changing at pace. And we need to modernise to make sure we're hearing a wide variety of member views.



Branches are continuing to close

Many of our branch volunteers are choosing to step away. And there's no-one to fill their shoes, meaning branches are continuing to close.

A representative group of members was formed in 2018, at the request of branches, to investigate the future potential of our democracy. At that time, we had no idea where the journey would take us. What we did know, however, was that our democracy needed to change.

After years of research and debate, the group put forward their recommendations for Benenden Health's future democracy. Branches and the Board were consulted, changes were made and what you're reading today is the culmination of years' worth of work. We believe these changes will protect our brilliant mutual society for another 117 years, and hopefully many, many more.

An overview of the proposed changes to Benenden Health's democracy

The proposed change to Benenden Health's democracy introduces new ways to engage that encourage you to have your say in a way that suits you. It is:



More flexible as members can interact with us in a variety of ways including meetups, online or by post



Responsive and able to help us stay agile and adaptable to the changing healthcare landscape



Inclusive of our diverse membership base by introducing new ways to interact with us that fit around your busy lives



Supportive in nature with a focus on health and wellbeing

Current structure	New structure
You participate through attending meetings	You share and engage online and by attending member events
Representatives vote on behalf of members	Every member can vote online or by post
Member meetings are focused on formal business and branch updates	Benenden Health Communities focus on healthcare issues and how to better support our members
Member ideas must be submitted for a formal vote at our Annual Conference if agreed at the branch Annual General Meeting	Member ideas can be discussed and progressed by your Benenden Health Community and Member Council representatives at any time of year
Our Annual Conference is used as a formal platform to discuss rule changes and Society administration	Conference is an engaging event dedicated to health and wellbeing issues

Key features of the proposed new democratic structure



Direct Member Voting

Every member gets a vote

- Every member will be able to have a direct impact on the future direction of Benenden Health in a way that suits them
- Voting on formal decisions will be carried out online, in-person or by post – with the voting process culminating at Conference
- Direct Member Voting makes sure decisions made are representative of our entire membership base with all members having the option to influence key decisions
- Voting will include elections to the Board of Directors and Benenden Health Community Representatives, amends to our rulebook and significant product and service changes.



Benenden Health Communities

Member Communities that offer new ways for you to get involved

- Every member will be allocated to a Benenden Health Community based on where they live
- Have your say in a more informal way
- Discuss your ideas with your Community Representatives at member meetups
- Get involved and share your views via a dedicated online community space
- Receive regular updates from the Society and your Community Representatives.



Member Council

A brand new forum that gives you a voice at the highest level

- A group that will become a bridge between our communities of members and the Benenden Health Board
- Review and progress suggestions and improvements you have, quickly
- Work together with the Board to make sure decisions made are in the best interests of our members.



Conference

Our yearly event focused on Benenden Health's strategic direction and health and wellbeing issues

- Creative, friendly, and fully participative
- An open forum for discussion of ideas put forward by members and the Board
- A platform for the Board to consult with members and gain indicative views on Benenden Health's strategy, products services and plans for the future.

Direct Member Voting

Decisions are just a vote away

As a Benenden Health member you can vote on key business decisions every year ahead of the Society's Annual General Meeting (AGM) and Conference.

One of the biggest parts of the proposal is the introduction of Direct Member Voting which means instead of branch delegates voting on your behalf, you'll be invited to cast your individual vote on many important decisions that impact the way the Society is run, and the health and wellbeing services it offers. A motion will be put to a direct member vote if it's:

- submitted by the Board
- submitted by the Member Council
- supported by 250 members

Some of the things you can expect to vote on include:

The Board of Directors - the people making decisions at the highest level of the Society.

Your Benenden Health Community Representatives - the people running your Benenden Health Community.

Significant product and service changes - if it involves changing our rulebook

Proposals to change the Society's rulebook – any fundamental changes to the way we are governed.

How will you vote?

Members will be able to vote in the following ways:



Online



By post



In person during the formal AGM part of our annual Conference

We will equip you with all the details you need to make an informed vote. Any proposals requiring a Direct Member Vote will be discussed at length by the Board and the Member Council which will flow through to your Benenden Health Community.

Proposals will be communicated through member meetups and our online community space. These proposals will be accompanied by a clear explanation. Voting will typically take place once a year ahead of our AGM in June and you will receive an invite to vote with all the information you need. When it comes to electing the Board of Directors and your Benenden Health Community Representatives, the candidates will be supported by clear and concise biographical information so you can make sure you're making the most informed decision possible.

- Voting information will be sent out to all members at least 28 days before Conference via their preferred communication method
- Members will vote in person, by post or online. Members will also have the option to appoint a proxy, which means appointing a person to vote on their behalf.
- The deadline for receipt of postal and online votes will be two days before Conference
- Voting will reopen on the day of Conference for those in attendance. In future, we are looking at the possibility of members being able to attend – and vote live – either in person or online.
- Voting results will be announced at Conference



Benenden Health Communities

Connect with other members

What is a community?

You'll be allocated to a Benenden Health Community based on where you live. This will be the forum through which you will engage with the Society and share your views. Engagement channels open to members will include in-person meetups, online and by post.

Member meetups

These will be in-person events led by your Benenden Health Community representatives where members gather to discuss health and wellbeing issues and get updates from the Society. Your Benenden Health Community will run at least one of these a year.

At your member meetup you can expect to hear health and wellbeing advice from guest speakers, get updates from members of the Society's Board of Directors, get advice on how to make the most of your membership from our partners and so much more.

Our online platform

You will also be able to interact with your Benenden Health Community via our online platform. This includes:

- Posting in forums to share your views and hear from other members
- Voting in polls
- Reading Society updates
- Watching videos from guest speakers
- Contacting your Benenden Health Community representatives directly

The online platform will be a great way to keep up to date with Society news, and provide your feedback, in a way that fits around your busy life.

How to put your ideas forward

Do you think there's a product or service that would make your Benenden Health membership even more valuable? We want to hear your ideas! Your Benenden Health Community will be the quickest way to put ideas forward for the Board's consideration.

Below is a quick guide on how you will be able do this:

Lewis from Manchester is a single parent, his son Charlie has autism. This brings many challenges and he sometimes doesn't know who to turn to.

Lewis comes up with an idea that there should be a service that offers support to parents of children with autism. There's three ways he can submit this; in person, online or by writing in. He chooses to submit this idea online.



Next, the Benenden Health Community will meet with Lewis to discuss his idea. They may also post the idea on their online community space to gather the views of other members. They think the idea could benefit our members so share it with the Member Council.

Once they've reviewed the idea, the Member Council will work with the Society to investigate the idea and submit their recommendations about the autism service to the Board.



The Board will review and if they believe the idea is in the best interests of our members, will give the go-ahead to introduce it into the membership.

The Member Council reports back to Lewis, the Benenden Health Communities and members on the outcome.



This is an example; we do already have an autism support service which you can find out more about here:

www.benenden.co.uk/health/healthcare/care-planning-and-social-care-advice/

The Member Council

The Member Council will be a brand-new forum that gives you a voice at the highest level. It will act as a bridge between your Benenden Health Community and the Board, they will feed your ideas up and pass news from the Society down – keeping our members at the heart of what we do.

What is the Member Council?

A group of members (one representative for each Benenden Health Community) who will meet every quarter to represent member views. They will put member ideas forward to the Board and constructively challenge the Board on behalf of the members. Your Member Council representative will also consult with their Benenden Health Community on Board proposals, gathering member views and feeding them back to the Board.

How will I feed ideas into the Member Council?

If you have an idea for a new product or service, you'll be able to feed it into the Member Council via your Benenden Health Community representative. They'll discuss your idea with you, gather other member views and, if they think the idea could benefit our members, provide rationale to the Member Council.

How often will the Member Council meet?

The Member Council will meet quarterly. Discussion will be focused on:

- The Society's strategy and performance updates
- Proposed changes to our products and services
- Suggestions from members
- Topics of discussion at the Society's Conference

Can I join the Member Council?

If you're interested in joining the Member Council, the best route is to get involved with your Benenden Health Community as Member Council Representatives are Benenden Health Community Representatives. They are elected to serve a three year term by their fellow Community Representatives.

How will the Member Council keep me updated?

After each Member Council meeting an update will be published on the online community. Member Council representatives will also give regular updates at member meetups. Updates may also be included in other member communications such as Be Healthy.

Conference

Make your voice heard

Conference is our Annual General Meeting (AGM) where key Society business is addressed. It brings our members together to focus on health and wellbeing, the services we offer and the business strategy.



The Society's AGM Business will include:

- The election of the Society's Board of Directors and Benenden Health Community Representatives
- Receipt of the Society's Annual Report and Accounts
- Appointment of the Society's auditors
- An advisory vote on the Director's Remuneration Report
- Voting on amendments to the Society's Rulebook and any major proposals



The discussion sessions will include:

- Group debates, workshops and presentations giving attendees the opportunity to listen, discuss and share their knowledge
- Topics will be prompted by suggestions raised through our Benenden Health Communities to the Member Council and from the Board. They will also focus on the Society's strategic direction, its services and the wider health and wellbeing environment
- Discussions will be collaborative with the intention of seeking agreement that is in the best interest of our members
- Indicative votes may be taken to make sure the Board fully understands the views of representatives.

Will I be able to attend Conference?

Any member will be able to attend the AGM portion of our Conference if they wish to vote in person as long as they have booked a space in advance.

For the full event each Benenden Health Community will choose representatives to attend the Society's Conference based on the number of members in their community. Communities may also nominate at least one member from each Community (who don't have to be Community Representatives) to attend in an observer capacity.

Do I have to attend Conference to vote?

No, you will also be able to vote via post or online.

Who will organise our Conference?

A Conference Facilitation Panel will facilitate the delivery of a creative, friendly and participative Conference. They will work closely with the Member Council and the Society Secretary to agree the best way to approach Conference and schedule the topics for discussion. This might include guest speakers, presentations, workshops, and breakout groups, as well as general debate.

The Panel will consist of six members, and they'll elect a chair and a deputy chair (from within their number). The Society Secretary will act as secretary to the Panel.



What happens next?

We need to hear the views of all our members to make sure this change is right for everyone.

For this future democracy to be introduced it must be voted on by the majority of delegates under our current process at a Special Conference in September. The best way for you to influence your delegates is to attend your branch meeting – we call this a Special Mandating Meeting – to give them your opinion.

If you can't attend the meeting, it's still really important that we hear your view.

You can make your voice heard by:



Registering attending your meeting, or giving us your view, via the online form here: benenden.co.uk/haveyoursay

If the changes are agreed, the new structure would be introduced from January 2023.

To find out more about Democracy for Tomorrow, including which Benenden Health Community you'd be a member of, please contact us on thesecretary@benenden.co.uk



To act now visit our website



www.benenden.co.uk/haveyoursay