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## When alternative organizations compete together: The case of the French mutual insurance sector for students

Y. Bousalham et B. Vidaillet

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Abstract: Interest in alternative organizations and their emancipatory potential has grown significantly among critical scholars. Among current inquiries, it has been shown that these organizations may be “contaminated” (i.e.: implement anti-alternative practices and/or adopt capitalist values) when competing, on their markets, with traditional capitalist organizations. But what happens when alternative organizations compete with one another or operate in a market that consists exclusively of other alternative organizations? Does their alternative nature help them deal differently with the competition-related issues they face, to develop solutions and practices other than those they would implement if they were competing with privately-owned capitalist enterprises?

In this research, we have explored a sector – that of student healthcare in France – that involves two alternative, mutualist organizations competing directly and exclusively with each other. Focusing on the relations of competition between these mutuals, we observed in the field that their practices and methods greatly contrasts with the mutualist values and principles those organizations claim to stand for, in particular with the principles of solidarity between members and of non-commercialization of health care. This case shows how the alternative nature of an organization becomes diluted in the issues of competition even though the market is shared by two alternative non-profit organizations. We suggest that the situation of direct competition by itself, and not only competition with traditional capitalist organizations, is a key determinant of alternative organizations’ ability to put into practice their distinguishing principles.

**Keywords** : alternative organization, competition, mutual sector, mutual principle, critical management studies, duopoly

### Introduction

In recent years, “alternative” organizations have arisen much interest among many scholars in Critical Management Studies - CMS - (Cheney *et al.*, 2014; Parker *et al.*, 2007, 2014). Indeed, those alternatives to conventional capitalist organizations concretely extend, in the field, the theoretical project of transformation or critical performativity, strongly supported by some researchers of this

**Commenté [BV1]:** Je mets au singulier car a fortiori le pluriel contient le singulier et c'est plus large

**Commenté [BV2]:** Là je mets au pluriel car c'est le nom générique

area (Alvesson and Willmott, 1992, 2003; Alvesson and Spicer, 2012; Cheney *et al.*, 2014; Huault *et al.*, 2014; Leca *et al.* 2014; Roscoe and Chillias, 2014; Spicer *et al.*, 2009).

Their works focus on organizations - cooperatives, mutuals, associations, foundations, credit unions, etc. - (see. Draperi, 2005, 2007; Laville and Katani, 2006; Parker *et al.*, 2007, 2014), that potentially pave the way for a more egalitarian and democratic society. Behind their diversity, these investigations have the common objectives of deconstructing the “capitalocentric” approach, and of showing that other forms of organization are possible (Fisher, 2009; Gibson-Graham, 1996; Parker *et al.*, 2014), the traditional capitalist enterprise ultimately being no more than “only one form of organizing amongst many” (Parker *et al.*, 2007: xiii). The challenges include getting rid of the misrepresentation of possibilities, associated on one side with the famous claim that “there is no alternative”, and on the other with a revolution whose unlikelihood, distant prospect and realization conditions quash all hope of effective change.

This desire to identify and develop, in the “already here”, emancipatory alternatives that can serve as examples, has given rise to descriptions of “*a range of vibrant, viable, non-capitalist practices that embody politically radical and socially progressive values*” (Parker *et al.*, 2014: 19). In addition to their non-profit status, particular emphasis is placed on human, social and democratic values (Bull, 2008; Charterina *et al.* 2007; Cheney *et al.*, 2014; Cheney, 2002, 2006; Laville and Glémain, 2009; Sanders and McClellan, 2012), or on the principles of autonomy, solidarity and responsibility that make those alternative organizations original and distinguish them from traditional capitalist enterprises (Parker *et al.*, 2014).

However, some researchers have shown that in sectors in which capitalist and alternative organizations coexist, the competition between them could alter the originality of the latter or their ability to offer a real alternative. Examples include worker-recovered enterprises in Argentina (Atzeni and Vieta, 2014), which face competition from traditional businesses in their markets; the cooperative group Mondragón, in the Basque country, subject to globalization (Cheney, 2002, 2006; Cheney *et al.* 2014); small micro credit operations in Australia (Cutcher and Mason, 2014) or local community-based credit unions in France (Glémain and Moulévrier, 2011; Nouvel, 2009), all of which compete with traditional banking firms. A key finding of all those studies is that the specificity of these alternative organizations is often undermined, or even perverted when they find themselves having to compete with capitalist organizations.

However, one question remains open: what happens when alternative organizations compete with one another or operate in a market comprised exclusively of alternative organizations? Do their alternative principles enable them to address differently the competitive challenges they face, to develop solutions and implement practices other than those they would have to adopt if they were competing with privately-owned capitalist companies? Our intention here is to identify in what way competition between alternative organizations may or may not affect their alternative potential. This paper explores those questions, using the study of a unique and “revealing” case (Erkama and Vaara, 2010), or, in other words, a case from which generalizations can be derived due to the unusual configuration that characterizes it. Indeed, we were able to examine a case in which two alternative (mutualist) organizations are in direct competition with each other, in the same sector – that of student health care – in which there are no other competitors. The situation observed is one of almost “perfect” competition, in that these organizations (which we have called HEALTHMUT and RIVALMUT), compete with each other in a duopolistic market, and provide similar products or services aimed at the same target population.

In particular, we have examined the management methods behind the commercial and competition practices used by HEALTHMUT, a large French mutual insurance organization. HEALTHMUT is emblematic of the social economy and is an inheritor of the French history of mutualism. Its principles of solidarity between members and of non-commercialization of health care correspond in every respect to the distinctive features of the alternative forms of organization described in the literature (Parker *et al.*, 2014: 31-42). They are still affirmed and defended by its executives and employees. We have analyzed the effects of the competition between HEALTHMUT and RIVALMUT by concretely examining during the “university campaign” period, during which the two competing mutual organizations generate almost 90% of their turnover (1) the practices implemented by the HEALTHMUT staff in charge of affiliating new student members; (2) methods of management - before and during the campaign – that foster these practices.

Many of the reasons for the obvious discrepancy between values and practices seem to lie in the competitive environment in which HEALTHMUT operates, and particularly in the fact that this organization competes “face-to-face” with RIVALMUT. The case shows how the alternative nature of an organization becomes diluted in the issues of competition – which takes the form of “perfect” competition during the campaign - even though the market is shared by two alternative non-profit organizations.

The article is structured as follows: the literature review identifies a lack of research on the subject of alternative organizations that compete with each other; we then present the student health market in France - a duopoly of mutual organizations in direct competition with each other. A presentation of our methodology is followed by a description of the competitive and business practices observed in HEALTHMUT, and of its business and human resources management methods. Finally, we put our findings in perspective in the discussion section before concluding.

### **Alternative organizations: From principles to competitive reality**

#### *Enhancing existing alternatives*

Critical researches aiming at identifying organizations that constitute alternatives to capitalism (Cheney *et al.*, 2014) and have the advantage of already existing, can be presented as formulated within the framework of a “performative” approach of CMS (Alvesson and Spicer, 2012; Spicer *et al.*, 2009). Such approach, broadly presented, calls for a more engaged scholarship (King and Learmonth, 2014), takes a nuanced approach to promises of emancipation (Alvesson, 2008; Huault *et al.*, 2014) and focuses on “small wins” (Zald, 2002), micro-emancipation (Alvesson and Willmott, 1992) and local transformation (Alvesson and Deetz, 2000). From this point of view, the task of identifying and presenting potentially inspiring examples of heterotopies (Spicer and al. 2009) contributes to contest the hegemony of the traditional capitalist organization.

Various signs indicate that capitalism has been contested, in different ways, for a long time. Among them is the fact that mutualist organizations represent millions of jobs worldwide and sometimes gain great visibility; it is the case for example of the Basque cooperative Mondragon (Azkarraga *et al.*, 2012; Cheney, 2002) or of large mutualist groups in France (Draperi, 2005; Laville and Glémain, 2009). Another pointer is that those alternative organizations take various forms (associations, cooperatives, mutuals, etc.) and have operated in many different cultural and economic contexts (“old Europe”; former Eastern Europe countries; Latin American countries formerly under authoritarian regimes, etc.), and sometimes for a very long time like the pirates of the early 18th century (Durand and Vergne, 2013; Parker, 2009; Rediker, 2004), the European mutualist movement in the 19th century, or the experimental kibbutzim of the early 20th century (Warhurst, 1998). In this perspective, there is no capitalist hegemony and the great diversity of existing alternatives is no utopia: it is already part of the real world (Gibson-Graham, 2006). While alternatives do exist, it is up to the critical scholar to identify them, explore their diversity, understand their history and their functioning so as to develop models from them, models that can be improved and replicated (Parker *et al.*, 2014).

### *Alternative principles eroded by competition with conventional capitalist organizations*

Some studies have shown that alternative organizations can deviate from their alternative principles, and have analysed this deviation as a consequence of the contamination these organizations suffer when they compete with capitalist companies in highly competitive sectors (Charterina *et al.*, 2007; Sanders & McClellan, 2012).

Atzeni and Vieta, (2014) explain, for example, how worker-recovered enterprises (WRE) – those businesses that were taken over and operated by their workers following the massive plant closures of the early 2000s in Argentina – face competitive pressure that makes it difficult to apply the principle of organizational democracy (Atzeni, 2012; Atzeni and Vieta, 2014). Based on his investigation of the Basque cooperative group Mondragon, a small Spanish company which has become a veritable financial empire, Cheney (2002, 2006) shows that changes the company has undergone can be attributed to the effects of global competition or globalization. Focusing on the industry of personal financial services in Australia, Cutcher and Mason (2014) examine the transformations undergone by credit unions, cooperative and mutualist organizations, in competition with traditional banking corporations and subject to structural changes that affect the entire banking sector (privatization of the public sector, deregulation of financial services, etc.). In France, Nouvel (2009), who focused on local credit union agencies, and Glémain and Moulévrier (2011), observing the sector of solidarity-based financing, come to similar conclusions: an erosion of the mutualist principles and practices occurs when the activities of mutualist banks become as commodified as those of conventional banks. Similarly, Meyer (2009) and Fauvy (2009), looking at associations and production cooperatives respectively, highlight a “risk of trivialisation in a competitive environment” (Meyer, 2009: 114).

The key hypothesis of those studies is that: (1) those alternative organizations have distinctive principles; (2) these principles are thought to enable them, on the whole, to implement alternative practices and methods of operation, and (3) could get corrupted when they have to compete with private organizations (and encounter overt pressure from their environment, the State and their contributors to commodify or trivialize their services). These organizations can then be driven to adopt values and methods of operation close to those used in the private sector with which they now compete, at the risk of “losing their soul” (Cheney, 2002). Here, it is supposed that these organizations become more “business-like” (Sanders et McClellan, 2012) through a mimetic process captured by formula such as: “contamination”, “banalization”, “degeneration”, “marketization”, or

“trivialization” (Alexander 2000; Cheney and al. 2014; Dart, 2004; Heras-Saizarbitoria, 2014; Meyer, 2009; Storey *et al.* 2014). In the case we have studied, there is no explicit pressure on HEALTHMUT from the State; the company conducts its activities within a strictly French environment and therefore faces no globalisation-related pressure; its only competitor is another French mutual company. Yet HEALTHMUT implements highly aggressive and competitive practices and methods of management to cope with the competition it is engaged with its alternative rival, RIVALMUT. Such practices and methods of management contradict and bypass the alternative principles supposed to lead the activity of this organization. In this article, we shall formulate hypotheses as to the origin of such aggressive and competitive behaviours.

### **The market of student health care insurance in France: a duopoly of competing mutual companies, HEALTHMUT and RIVALMUT**

In France, the health insurance regime for students is modelled after the General Health and Social Security System, but with the peculiarity that only two student mutual organizations compete on the market of social security services (which students are obligated to subscribe to). These mutuals also provide supplemental health insurance coverage. HEALTHMUT is one of them: almost half the student population in France is affiliated to it (almost one million members). This organization<sup>1</sup> was founded in 1948 to respond to a demand from student unions that French students be considered as “knowledge workers”, and independently manage their own health care plans. HEALTHMUT still claims to uphold alternative and anti-capitalist principles.

*Faced with competition from private insurance companies, HEALTHMUT reaffirms its mutualist values: solidarity, non-discrimination, equal access to health care, absence of risk-based selection ... those are all strong principles we wish to defend. We believe that student health care should not be commodified. In a world in which the economic liberalism ideology dominates, mutualist organizations constitute a model of social economy and seek to defend the interests of their members. (President HEALTHMUT 2006<sup>2</sup>)*

This alternativeness also results in strong opposition to private insurance companies and their commercial view of health care:

*The primary objective of private insurance companies is profit (...) as opposed to*

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<sup>1</sup> The company has changed names to HEALTHMUT since 1948 but its principles and organization have remained the same.

<sup>2</sup> HEALTHMUT presentation manual

*mutuals, which have a vision of health care based on solidarity, in line with the collective solidarity on which the compulsory social security scheme is founded (...) An insurance company speaks of “clients”, whereas a mutual speaks of “members”. (HEALTHMUT President, 2006<sup>3</sup>)*

In the 1970s, RIVALMUT was founded on the initiative of several French regional mutuals. This venture was undertaken with the agreement of the then conservative government in an attempt to challenge the monopoly of HEALTHMUT on the student market and its political left-oriented position (Morder, 2004). The emergence of RIVALMUT has since given rise to an unprecedented situation of duopolistic competition, in which two health insurance mutuals, two alternatives with a mission of public service and offering almost identical top-up health insurance policies, share the student health insurance “market” in each region.

The mutualist student healthcare system in France is currently strongly criticized. Such criticism, from various shareholders including a national association of consumers, politicians, or the main national newspapers, focuses mainly on technical and operational issues such as the administrative costs and operating expenses of both HEALTHMUT and RIVALMUT as compared with the classical national insurance scheme, the payout delay or the time to issue the student social security card. While recognizing the importance of these problems, our criticism is directed to a more substantial issue for alternatives as it questions the very capacity of HEALTHMUT and RIVALMUT to fulfill their alternative ideals in a direct situation of competition.<sup>4</sup>

This singular situation of competition between HEALTHMUT and RIVALMUT is characterized by several traits. Firstly, their target population, the services they provide and their sources of revenue are identical. Both organizations address students exclusively, and provide two types of services. The first is the mandatory enrolment in the student social security system (Service A); they are mandated with this public service task by the CNAM (National Health Insurance Fund). Students must necessarily choose between HEALTHMUT and RIVALMUT when they apply for enrolment in a university. HEALTHMUT and RIVALMUT receive a flat-rate sum from the CNAM (around 50 euros) for each affiliated student. Their second source of income is through the sale of supplemental

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<sup>3</sup> HEALTHMUT presentation manual

<sup>4</sup> See for instance the well documented survey *UFC Que Choisir*, September 2012; the documentary *Envoyé spécial*, « Faut-il supprimer les mutuelles étudiantes ? », February 12 2015, France 2 ; the Senate report: Commission sénatoriale sur les mutuelles étudiantes, November 2014  
[http://www.senat.fr/commission/soc/groupe\\_de\\_travail\\_protection\\_sociale\\_et\\_sante\\_des\\_etudiants.html](http://www.senat.fr/commission/soc/groupe_de_travail_protection_sociale_et_sante_des_etudiants.html)



insurance to students (service B). Both organizations offer virtually identical top-up insurance products<sup>5</sup>. These two mutuals are therefore dependent of the same target population (students) and the same revenue sources.

Secondly, the enrolment “campaign” of both organizations takes place at the same time and in the same places. HEALTHMUT and RIVALMUT make most of their turnover through employees called “consultants”, who work in stalls placed side by side (or opposite each other) in the same place (in universities) and during the same period (the university enrolment period between July and October). This period, called “the campaign”, is carefully prepared by the staff of the so-called “development” departments. The latter consist of development managers (DM) and developers (most of whom are sales agents trained in the sale of insurance products) who recruit, train and manage consultants, employed under short term contracts for the duration of the campaign. In line with mutualist values, the consultants are themselves students (i.e. not professional sales agents) and are not paid on commission. They are supposed to explain to the students, who have come to enrol in a university, the specifics of the student social security system; they inform the students of the contribution fees they will be required to pay, and at the same time (but, generally as a secondary mission), “promote” the mutual organization they represent against its competitor.

### **Data collection and analysis**

Our data collection focused on the preparation and implementation of the HEALTHMUT campaign (Alvesson and Deetz, 2000: 201-210 on *situational ethnography*). We paid particular attention to how, over and above the rhetoric on the mutualist principles, the development department staff (15 development managers and developers and around 150 consultants), prepared and concretely performed their task of serving students, in a context of intense competition. We sought to observe commercial and competition practices as well as management methods. Although we limited our analysis of management methods to those used in HEALTHMUT, our field observations and the interviews conducted with RIVALMUT developers confirm that RIVALMUT uses recruitment, training and management methods similar to those used at HEALTHMUT.

To start with, one of us participated in three university campaigns, first by getting recruited by HEALTHMUT as a simple consultant, and then as a consultant team leader (on an university enrolment site) and finally as the manager of several consultant teams located in different sites. He

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<sup>5</sup> It must be noted that students can choose not to have supplemental cover or may subscribe to a supplemental insurance policy provided by another mutual or private insurance company.

then undertook a fifteen-month research task in several stages. The first consisted in collecting and analysing documents (information brochures, corporate communications, training materials, etc.) that helped identify how the organization interprets and applies the mutualist principles and communicates them to the general public, universities and employees.

The second stage, ethnographic in nature, was dedicated to observing the preparation of the campaign (including the recruitment and training of consultants and the developers' preparation meetings). The third phase was one of participative observation of the four-month campaign. In return for total freedom of observation, we were required to provide all the necessary materials used at the stalls by the consultants (brochures, pens, membership forms, etc.). This arrangement allowed us to visit, on a regular basis, all the sites in the area under investigation (twenty university sites), to collect the interpretations, the formal and informal statements and practices of the HEALTHMUT developers and consultants. We attended meetings with members of the registrar's offices, negotiations on the position of the mutual's stalls, and motivational meetings. We also collected the sms's sent by the developers to the consultants, the emails, sales pitches used by the consultants at the stalls. At stage 2 and 3, the observations were recorded in a field diary. The final stage consisted of 51 semi-structured interviews conducted with the main actors of the campaign - developers, consultants, registrars, students - at the end of the campaign. Those reflexive interviews lasted from 40 to 150 minutes and addressed topics related to our observations such as: how the actors experienced the campaign and explained the practices observed, how they understood mutualist values and their organization's mission, etc. (See Alvesson (2003) on reflexive interviews).

The data collected amounted to over 1 500 pages of transcripts, notes, text and images<sup>6</sup>. We aggregated the data using qualitative data processing software (NVIVO8). Analysing the documents enabled us to identify two main themes related to the alternative and mutualist principles of HEALTHMUT, themes presented as the "Group's values": (1) the principle of non-commercialization of health; (2) HEALTHMUT's purpose of social solidarity towards students. We have used these themes as a framework for our analysis and then coded all the material collected according to whether it contradicts or is coherent with those themes. To ensure validity of coding, two research colleagues questioned our interpretations - interpretations on which our coding categories are based; this led us to change some formulations until consensus was reached.

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<sup>6</sup> We do not include to this computing the *social and ethical reports* prepared by the organization which alone represent several hundred pages.

We first present the practices observed on site, and then discuss the business and human resource management methods which, at HEALTHMUT, give rise to and maintain these practices, ignoring the mutualist principles the organization claims to uphold.

### **The campaign: competitive rivalry and aggressive commercial practices**

We now outline two types of practices used by the actors of the campaign towards their competitors and students in the process of enrolling, respectively: competitive rivalry and aggressive commercial practices.

#### *Getting the best position on site to give the campaign a good start*

A few days before the start of the campaign, HEALTHMUT and RIVALMUT's developers meet with the registrar on each university site to "negotiate" the position of the stalls. A key challenge for each mutual is, indeed, to get the "best spot"<sup>5</sup> so as to be exposed to the maximum number of students enrolling in university. Developers use fairly specific codes to define these "best spots", using criteria of visibility, accessibility and position of the stalls in relation to those of the competition, and taking into account what stage the campaign is at and the nature of the student population on site. Because of these implicit rules, the negotiations on the stalls' positions are particularly tense moments that reveal what is at stake in the campaign.

In configurations where, for example, the mutuals' stalls are positioned upstream of the university enrolment desk, it is imperative to avoid being the first stall the students stop by. Indeed this positioning gives the competitor – whose stall is in second position – the opportunity to "take to pieces the sales pitch" just delivered by the first consultant to the student. And it is then very unlikely that the first consultant will manage to convince the student to come back to his stall, and to deliver a "counter argument"<sup>6</sup>. In this configuration, it is common for the consultants at the first stall to try and keep the student with them as long as possible so that the latter does not have enough time to stop by the competitor's stall before proceeding to the enrolment desk. In contrast, when the mutuals' stalls are positioned downstream of the enrolment desk, it is preferable to be located immediately after the enrolment desk so as to be the first to present their offers of supplemental health insurance

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<sup>5</sup> Field journal; term used by the developers.

<sup>6</sup> Phrases found in the field journal. All terms and phrases between quotation marks in this section and that are not referenced in a footnote were collected from the field journal.

The position of the communication materials and displays is another subject of negotiation and conflict. The developers demand that the competitors' billboards or posters – which “block the view” or are intentionally placed to “create confusion as to whom the stall belongs to” - not be placed in proximity to their stalls. Eagerness to “not give up an inch of space”, leads, during these negotiations, to situations where the heads of registrar services, feeling torn and at a loss, have to play the role of conciliators, or are even forced to physically interpose themselves between competing developers to avoid clashes.

*Competition games: destabilisation, aggressiveness and “pulling” the students toward the stalls*

Tensions are evident between competing consultants on the sites. Indeed, the proximity between the stalls allows them to continuously observe one another, listen to their competitors' arguments and to then, either pick the latter to pieces (for example when their stall is located in a favourable position, upstream of the enrolment desk) or to directly interfere with and demonstrate the fallacy of those arguments. The two mutuals are difficult to differentiate commercially and so the consultants use arguments related to secondary aspects of their offer to distinguish themselves from their competitors. For example, the two mutuals are historically located in geographical areas that justify that one be oriented towards the national market, and that the other focuses on regional proximity.

The consultants frequently quote the arguments used by their competitors (arguments they end up knowing by heart) in order to convince the students or their parents that the latter deliberately use ambiguous and misleading expressions (hence the advantage of being located in second position just before the enrolment desk). They publicly report on court decisions regarding the rival organization.

*A technique the consultants presented as particularly effective in a “good practices’ meetings”, consists of addressing the student (or parent) while the competing consultant is delivering his sales pitch, and of saying, “Don’t trust him; it’s a sales technique, he’s been trained to do that”<sup>7</sup>.*

One of each mutual's consultants is in charge of “pulling” the students towards his/her stall, which is another example of competitive game. Those “pullers” stand close to each other and sometimes come in physical contact when they are trying to direct a student towards their stall. This exercise is crucial in the battle between the consultants and so the latter are thoroughly trained, prior to the campaign,

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<sup>7</sup> Passage abstracted from the field journal.

to “escort the student, get him/her to sit down, and then direct him/her towards the enrolment desk without getting caught by the competition’s consultant”<sup>7</sup>.

The intensity of those “pulling” and destabilization practices leads fairly regularly to quarrels and physical violence between the consultants.

#### *Disinformation and sales of additional products*

The competitive intensity between both organizations and the fact that sales take priority over alternative ideals are also reflected in the sales practices. Trained in selling skills and obsessed with the objectives to be reached, the consultants quickly understand that they can exploit the students’ lack of information to offer them supplemental health insurance and additional services.

Indeed, according to a recent survey, only 39% of students know what the mutual health insurance they choose when they enrol in university is for<sup>8</sup>. They do understand that it is mandatory to join a student mutual insurance program to be covered by the Social Security (because this is specified on their university application form) but they do not always know whether they are covered by their parents’ supplemental health insurance policies. Consultants do not hesitate to exploit this lack of information and to suggest, using a well-oiled argument that it is also mandatory to subscribe to a supplemental health insurance program. They are, for example, trained in using the phrase “comprehensive social protection”, a marketing phrase combining a reference to the Social Security protection and a reference to a supplemental health insurance. The consultants sometimes also present the registration to a mutual fund as a stage that comes automatically and logically after the enrolment in the university. We have the example of a consultant who, after realizing that the student she is addressing is probably covered by his parent’s supplemental health insurance, makes him believe that he must subscribe to a supplemental health insurance plan at HEALTHMUT:

*Consultant: Do your parents have a mutual insurance policy?*

*Student: Not sure...I think they do...*

*Consultant: [...] Sometime around December, your parents will receive a membership renewal letter from their mutual insurance. Tell them not to include you in*

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<sup>7</sup> Training documents

<sup>8</sup> UFC Survey – « Que Choisir », September 2012.

*their insurance contract, because from January, your health cover will be with HEALTHMUT*<sup>9</sup>

On some sites, consultants can triple their sales of supplemental insurance policies by using those sales techniques they were trained in, and which results in the students not being able to make the difference between the (mandatory) Social Security program and (optional) supplemental insurance policies. In addition, student mutual insurance companies do not hesitate to propose other services such as insurance contracts, opening bank accounts in a partner bank, discount cards, etc. – services which are far removed from their initial mission. This, incidentally, prompts the Registrar' staff to keep watch on the sites and to regularly remind the consultants of their social function of informing students.

The improvised role of campaign “referee” or “conciliators” played by the Registrar' staff and the fact that they must, whether they intended to or not, set the “rules” of the campaign (the position of the stalls, the sales techniques consultants are authorized to use when addressing students, etc.), confirm the aggressiveness of the competitive techniques used by the rival mutualist organizations on university sites.

### **Management methods in no way “alternative”**

The practices described above reveal the intensity of the competition between the two mutuals during the campaign. And although this intensity is rooted in the very particular configuration in which the two organizations are competing – positioned face to face in the same places at the same time to offer almost identical services - it is produced by the management methods used by both organizations and which result from choices made internally to adapt to those competitive conditions. Those methods, far removed from the mutualist ideals, focus on the preparation, organization and running of the campaign. They are based on the use of key quantitative targets, the recruitment and training of consultants and the positive/negative incentive techniques used to motivate the latter. We observed how those techniques were used in HEALTHMUT, and found that, even when safeguards were implemented to ensure compliance with mutualist principles (that of not recruiting professional sales agents but students, of not paying them on commission, etc.), the latter were often bypassed to adapt more efficiently to the rules of the competitive game between both organizations.

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<sup>9</sup> Recorded on site and added in the field journal.

### *Number driven management*

Quantitative objectives play a structural role in the organization and weigh heavily on the developers. Those targets are fixed by the directors and given to the developers, often during “development meetings”. The developers will then assign targets to each consultant on the sites they are in charge of, taking into account the dynamic on the sites, the type of student population enrolling and the supposed potential of the consultants. Developers generally recognize that they “deliberately set the bar higher to motivate the consultants to surpass themselves”<sup>10</sup>.

The consultants are informed and reminded of those targets using different channels: telephone, weekly motivational meetings and, mostly SMSs. Messages such as “Hello, remember to reach your target!”<sup>11</sup> are sent at any time of the day and sometimes quite late for the day after. SMSs – such as “Good luck. Crush the RIVAL” - can also be sent to remind the consultant of the need to fight the rival organization.

### *Recruiting aggressive and resilient sales people*

The developers face a difficulty related to the mutualist principles: HEALTHMUT and RIVALMUT are committed to recruiting students – and not professionals – as “consultants”. Each year the developers of the sector we have observed recruit and train over 150 students who are then dispatched to the university enrolment sites. The selection process through which those students are recruited to be part of the “team” is indicative of the commercial and competition implications of the campaign.

The preamble to the consultants’ temporary work contract places great emphasis on their public service mission, its counselling aspect and “activist” nature: “The purpose of this contract is to entrust students with an activist task of informing other students on the services of social protection HEALTHMUT provides”<sup>12</sup>. Yet, in practice, those aspects are not valued during the recruitment process, which aims at selecting the consultants who are the most likely to cope with the pressure of target numbers and to engage in competing against RIVALMUT, on site.

In the first two stages of the process (call for applications and screening CVs), the intention, according to an internal memo, is to “specifically target [the candidates with] experience or training in sales

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<sup>10</sup> Informal interview with a developer.

<sup>11</sup> The SMSs were recorded in the field journal during the campaign or collected subsequently during interviews with consultants.

<sup>12</sup> Work contract.

and/or in tiring work (McDonald's, harvesting, waitressing ...)." Indeed, the latter are expected to "stay the course", to not display "negative behaviour" and to "not complain too much, or slow the group down"<sup>13</sup>, while working under pressure from competition and targets<sup>13</sup>.

The shortlisted candidates are then individually interviewed – in a fairly formal manner – by the developer. The aim, at this stage, is to "exclude the candidates (profiles) we suspect will not survive the group interview", let alone "the campaign"<sup>14</sup>. The group interview is then the most discriminant stage and, more importantly, the most revealing of the rationale implemented during the recruitment process. It is conducted with eight to twelve candidates, by the developers and / or development managers and is supposed to last 2 and half hours. The candidates must then "sell their partner", "manage to sell unsellable concepts": "a house without windows", "a car without an engine" or "powdered water"; represent competing companies in a simulated duopoly (e.g. Pepsi and Coca) and convince a third party to purchase a product from their brand. The developers see the latter simulation as essential:

*When someone stands out in a situation of duopoly, I contact him/her again directly. Because it fits with the work as we see it: face to face competition: you stand in the front, you block the way, you present your product and at same time you keep an eye on what's happening behind you. That's the profile I'm interested in: someone who's good, who will cope with the competition and at the same time communicates well orally.<sup>15</sup>*

*You can never be sure until you've seen how they do in an interview; facing other students (...) This is when you can make sure you keep the best.<sup>16</sup>*

None of the exercises conducted during this process contain references to the specific "products" HEALTHMUT offers. The content of those simulations leaves the candidates no doubt as to the nature of their future mission. They are asked to not continue the process if they are uncomfortable with these methods, and learn key behaviours they will put into practice during the campaign. As a developer explains at the end of a group interview:

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<sup>13</sup> Interviews with developers.

<sup>13</sup> Interview with developers.

<sup>14</sup> Interviews with developers.

<sup>15</sup> Interview with a developer.

<sup>16</sup> Interview with a developer.



*So, these exercises have given you a pretty clear idea of what the different stages in the registration process will be and of what your mission will be as consultants. We will expect you to give 100 percent of yourself during the registration process, to play the game. When you're at the stalls, there's no break and on some sites, you won't be able to sit all day. If some of you have a problem with this, or if you didn't expect this when you came, that's no problem. You can leave now or during break. You don't have to wait for the end of the interview.<sup>8</sup>*

This invitation to leave, addressed to those who “didn't expect this”, aims to “purge the group” of those who “do not play the game” or have profiles that “do not match”<sup>9</sup> the requirements of the mission.

#### *Training “operational” consultants in three days*

Providing the future consultants with residency training to enable them to carry out their counselling role at the stalls is another practice which, in principle, is in line with the mutualist values of HEALTHMUT. But in the facts, the so-called “practical” training given to the consultants mostly contributes to increasing competitive intensity during the campaign. The three-day training course takes place after a three-hour “theoretical” training course supposed to provide the consultants with the knowledge they will need to carry out the “Social security diagnosis”. It is during this practical workshop that the developers or development managers train the consultants to be “operational (...) from the day enrolment starts”<sup>18</sup> and “be able to develop an argument on ‘comprehensive social protection’”. This formulation reflects the organization's policy of encouraging the sale of supplemental products in addition to compulsory affiliations.

The content of the training clearly focuses on the commercial mission entrusted to the consultants and alternates between presentations by the developers (containing sales pitches) and simulations. A module on how to “pull” the students towards the consultant's stall is followed by another on the first step in the sales process, “the greeting approach”<sup>19</sup>, during which the consultant is supposed to present the stall as a mandatory step in the university enrolment process:

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<sup>8</sup> Field journal.

<sup>9</sup> Interviews with developers.

<sup>18</sup> HEALTHMUT training manual.

<sup>19</sup> HEALTHMUT training manual

*Whether or not your stall is located before or after the university enrolment desk, you have to position yourself as a mandatory part of the enrolment process: if the student does not stop at your stall, he will not be able to enrol in university [that is what the student is meant to believe].*

The consultant is then supposed to carry out his mission of advising students on social security matters, by making a “Social Security diagnosis”. This technical stage aims to determine whether the student needs to register with the student social security or whether he is still covered under his parents’ social security. The consultant must provide arguments to convince the student to join HEALTHMUT – without mentioning the existence of the competitor. This is a delicate task in that it is at this point that the consultant reveals the commercial purpose of his/her mission, thus breaking from the administrative posture s/he had assumed until then to hold the student’s attention.

A training instructor explains that “once the consultant has delivered his pitch on comprehensive social security, he must shift the customer’s attention towards a supplemental insurance policy”. The module aims to facilitate the consultants’ task, using a “funnel strategy” to determine which one of HEALTHMUT’s supplemental insurance products best matches the student’s needs.

During the “practical” training course, the specifics of the independent social security system for and by students are not discussed with the consultants or, if they are, are presented as “assets” or “sales arguments”, particularly useful with students in certain disciplines, assumed to have well developed political sensitivity (arts, sociology, etc.).

*Assignments: “only the best consultants are assigned a full time work schedule”*

In accordance with mutualist values, the consultants are not paid on commission. However, the methods of shift assignment enable the developers to bypass this restriction by keeping constant pressure on the consultants. Indeed, when they are recruited, the consultants sign a clause stating that, depending on the needs of the campaign, they may not be called to work for a whole week. Furthermore, the developers typically hire more consultants than they actually need on the stalls. This surplus of students is then used to generate competition between the consultants:

*Yes, I train many more [consultants] than necessary. (...) Then, we meet (...) and look at the results: someone who makes a lot of sales is kept at his post; but in the case of someone who*

*doesn't do well; we have no qualms about keeping him/her away from the registration process.*<sup>22</sup>

Although developers could, technically, compile a provisional shift assignment schedule, they avoid doing so. The shift assignments are frequently communicated at the last minute (in the evening for the next day, or in the morning for the afternoon). On occasions, the developers decide to “give the afternoon off” – as an implicit penalty – to a consultant deemed insufficiently enthusiastic by a developer, following a “raid” on the stalls. Some developers justify this type of practice by the need to promote a “positive dynamic” and competition between the members of the group. They emphasize that the consultants are warned, prior to the campaign, that they “might not work the full month”<sup>23</sup>

The “good” consultants are assigned to new posts as university enrolment sites close. Thus, the last important sites are tended by what the developers call “the dream team”, comprised of the best profiles of consultants. In contrast, some consultants work less than a week in a month because they were not assigned enough shifts. The consultants quickly realize that shift assignments are directly related to whether they have reached their targets or not, and to the developers’ assessment of their commercial aggressiveness on site, assessment often made during the developers’ “raids”.

*“Raids” on the sites, to maintain the pressure*

Throughout the campaign the developers conduct what they call “raids” on the sites. These raids, which last from 15 minutes to several hours, consist in dropping by unexpectedly at the stalls, in order to make sure that “the consultants work in the best possible conditions.”<sup>24</sup> The developers ensure that the consultants are never sitting, check the stalls’ position, remind the consultants of their targets, correct their posture, rectify wording errors in the consultants’ sales arguments, and offer advice on how to “pull” students towards their stall.

Consultants generally perceive the developers’ raids as stressful situations.

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<sup>22</sup>Interview with a developer

<sup>23</sup>Interview with a developer.

<sup>24</sup>Informal interviews with developers.

*The worst is when a developer comes in and there's no one at our stall, and RIVALMUT's stall is full of people. In these moments, we have to show that we're doing well at "pulling", to quickly rectify the situation.<sup>25</sup>*

Tension does rise when the developers are present. The consultants know that their shift assignments depend on the developer's assessments. Thus, the consultants, especially those who are in charge of "pulling" the students towards the stalls, are particularly virulent and aggressive when the developers are present. The frictions between competitors intensify, and, as a registrar explains: "You can see, when their managers arrive on the sites, they're practically fighting."<sup>26</sup>

*Motivational meetings to "boost the teams" and "share good practices"*

Compulsory and unpaid "motivational meetings" are held weekly. They are attended by consultants from several sites and conducted by developers. Their purpose is to "boost [the consultants] so that they don't start slacking halfway through."<sup>27</sup>

The consultants share recommendations on how to deal with this or that competitor reputed to be aggressive or shrewd, and give one another tips on what arguments they have used to convince students. Thus, one technique considered effective by the meetings' participants consists of using the key word "mandatory" to sell supplemental health cover policies, although this comes down to giving untruthful information. During a meeting, one developer declares: "If I stop at a stall and don't hear the word 'mandatory'..."

The developers turn the spotlight on those they consider "the best" consultants on the basis of the latter's results or of their observations on site. The developer concludes the meeting by assigning shifts to the consultant for the coming week. This timing of the announcement of the shift is not a trifling detail of organization, but on the contrary is intended to "keep the consultants alert throughout the meeting", ensure that they stay until the end of the meeting and reward the consultants they praised during the meeting (and will be given good shifts).

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<sup>26</sup> Interview with a Registrar's staff member.

<sup>27</sup> Informal interview with two developers.

## Discussion

### *An organization that has adapted to its environment and is removed from its mission*

The case presented here describes an “alternative organization” – a mutual - operating in a sector that is not globalized and faces no competition from capitalist organizations, but has one single competitor - another mutual. We observed, over several years, the business practices implemented, during the university campaigns by HEALTHMUT’s employees, whose function is to inform students, affiliate them to the Social Security System and get them to subscribe to a supplemental health insurance policy. We also observed their practices vis a vis their competitor and the management methods they use to prepare and conduct this campaign. These practices and management methods contrast greatly with mutualist values and principles HEALTHMUT claims to uphold, mainly: the non commercialization of health care, and social solidarity toward its members.

The employees working on sites focus on aggressive sales and on attacking their competitors rather than on informing students; they exploit the latter’s lack of information (even though their mission is precisely to remedy this problem) to sell their products at any cost. Not only does the organization not fulfil its role as an alternative but it exploits this supposed alternativeness by reducing it to a commercial argument to convince “clients”. These aspects, which strongly contravene the social and alternative mission of a mutual, are accompanied by significant tensions: with the various stakeholders such as students, parents and registrar’s departments; with its direct competitor, RIVALMUT, which, like HEALTHMUT, is engaged in aggressive commercial practices, resulting in constant acts of destabilization, denigration and physical attacks between employees of the two organizations.

Our research study also shows that these practices do in no way constitute local, occasional and unwanted deviations, and are, on the contrary, the result of specific HRM and business management methods implemented before and during the campaign: steering based on sales targets; recruitment of the most aggressive profiles and of those which are the most likely to be able to engage in competitive rivalry and to not call it into question; training that prioritizes sales at the expense of information; training for the use of aggressive rivalry techniques (including physical aggression); creating competition between consultants by using “merit-based” shift assignments and “motivational meetings”; wage insecurity for the consultants. The alternative practices consistent with mutualist principles and initially established as safeguards (recruitment of students and not professional sales

people, the fact that salaries are not commission based, etc.), are circumvented by the staff in order to better respond to the competitive situation in the field.

We conclude from our observations that although HEALTHMUT officially claims to be an alternative organization, it has developed practices that could be described as “anti-alternative” (and from what we observed on sites, this also applies to RIVALMUT, which appears to use similar practices). One key issue is therefore to understand those discrepancies between principles and practices and we suggest that competition is a critical explicative factor.

*The competitive environment: A critical factor in the sustainability of alternative organizations*

As mentioned in the literature review, several studies have shown how alternative organizations get “contaminated” when they compete with classical capitalist organizations on their markets. In order to stay competitive they develop similar practices in terms of management, sales, or marketing (Alexander, 2000; Cheney *et al.* 2014; Dart, 2004; Heras-Saizarbitoria, 2014; Meyer, 2009; Storey *et al.* 2014). Our research question was: what happens when alternative organizations compete exclusively with one another? Our case study provides the ideal conditions for reflecting on this question. Indeed, one can hardly argue here that it is competition with conventional capitalist organizations that forces HEALTHMUT and RIVALMUT to develop such practices and management methods. In this particular case, only two organizations compete with each other and they are both mutual insurance businesses, operating on a French-only market regulated by the state. The absence of a “capitalist alter ego” does not prevent HEALTHMUT and RIVALMUT from developing the anti-alternative practices we observed. Another factor is at stake here: the very situation of competition – one from which both organizations do not seem to be able to extricate themselves – that, by itself, leads them to adapt and develop the practices observed in order to reach their target population. However, these practices of rivalry and commercial aggressiveness are not the direct or immediate product of this competitive environment. They result from the organization adapting to this environment, through its business and human resources management methods.

In the case studied, the situation of competition is intensified by the singular characteristics of the campaign and the fact that there are only two competitors that are alike, have similar values, offer identical products and services and compete face to face (in the same places and at the same time). These features put consultants and developers in a situation where it is very difficult to be different from one another. Working in such a state of proximity and promiscuity intensifies the will to “destroy

the opponents<sup>10</sup>”, denigrate it or take over its customers. The perpetual games of destabilization, aggression, the very practice of “pulling” the students towards one’s stall, confirm the exclusive focus on rivalry at the expense of any social consideration. Competition, as defined here by the campaign, becomes an end in itself.

In this regard, the case shows how alternative and social values and principles can get diluted in the intensity of the competition, which adds to the relevant discussion on the consistency between ends and means, raising among researchers working on alternative organizations (Cheney, 2002; Parker *et al.*, 2007, 2014). The case shows that in such conditions of competition the only purpose becomes to maximize the sales and to make a good campaign (i.e: destroy the competitor). Mutualism and solidarity are relegated to means, sales argument, etc. Students themselves, the *raison d’être* of both organizations, become means, ironically depicted by developers as “walking insurance contracts”.

Parker *et al.* (2014: 34-36) emphasize how difficult it is to separate judgments about the ends from judgement about the means when trying to assess the alternative nature of an organization. When seeking to identify and promote alternative organizations, the means and ends must be approached as equally political dimensions. The case confirms this idea in offering an illustration of how a simple campaign of enrolment – and the practices of rivalry and sales it implies in a situation of direct competition - can overcome initial social and militant missions and become an end in itself.

The bypass of alternative practices observed also shows that implementing practices *a priori* consistent with the organization’s alternative mission (and intended as safeguards, such as recruiting students and excluding commission-based remuneration, etc.) is no guarantee against contradictions. Indeed, the case shows clearly how they can be bypassed or diverted from their original objective, while giving the impression that everything is working perfectly. Thus, the operational challenge is to consistently ensure that practices do not get perverted and are implemented, in the field, in compliance with the alternative and distinctive principles on which they are founded.

#### *The impossibility to question competition*

In the case studied, all the practices developed by mutualist rivals, far from limiting the already difficult objective situation of competition, contribute to make it harder and tougher. Competition is totally taken for granted by the actors. We never observed them attempting to: question the validity of the model of competition they were put into; recognize that people in both organizations work for

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<sup>10</sup>Field journal; term used by developers and consultants

alternatives, share a common mission, and may be seen as victims of the system; discuss the sales objectives they received; ponder the practices used; or try to find agreements with their rivals to share the number of students to affiliate. The competition is so strong that it leaves no space for such reflexive and denaturalization activity (Fournier and Grey, 2000; Alvesson 2008), even when both organizations are alternatives.

It is noteworthy that HEALTHMUT (but also RIVALMUT) continues to claim that it is an alternative organization. The practices described here are neither named nor debated within the organisation. There is no explicit acceptance, within HEALTHMUT, of a competitive ideology intended to justify the practices in use. This aspect contrasts with what Cheney (2002) observed within Mondragon, whose leaders have changed their discourse, or with Czarniawska's findings (1997) about changes in the discourses intended to discredit public organizations in Norway. At HEALTHMUT, the practices observed are not accompanied by an ideological change nor by new discourses by the leaders (Alexander *et al.*, 1999; Cheney, 2005, 2006; Dart, 2004; Fauvy, 2009; Laville and Glémain, 2009; Meyer, 2009). Neither have we observed a sophisticated (or negotiated) use of "communicative practices" on the need to be more "business-like", as is the case in an American Association for disabled athletes investigated by Sanders and McClellan (2012). As the practices observed here are not openly assumed in the organization, they cannot be challenged nor contested.

### **Conclusion**

To conclude, a key implication of the case we studied is that the desire to promote alternative organizations must be accompanied by a careful reflection on the type of environment that can support such a project. A key lesson that can be drawn from this case is that the competitive environment can in itself create conditions unsuitable for the sustainability of alternative organizations. From a political and more performative perspective, our case study is undeniably in line with recent proposals that advocate to identify the difficulties, limitations and contradictions that these organizations might potentially face. The key challenge being to suggest ways enabling them to fulfil their alternative potential by taking into account all aspects that contribute to it.

This knowledge has direct implications when it comes to question public policies relying on the taken for granted idea that competition is necessarily "healthy". Our case study clearly shows the potentially damaging effects of competition on alternative organizations and the lesson learned from it also suggests to care (Spicer *et al.*, 2009) more about what actors, militants or adherents of such entities have to say before taking political decisions that can have long term consequences for the alternatives involved. As a matter of fact, it is worth observing that the militants and actors of student mutualist



movement, when the conservative government in place in 1972 made the historical decision to create RIVALMUT as a second student mutualist network to compete with HEALTHMUT, then predicted the risk that this situation of unprecedented competition entailed: in a report on the organization's activities compiled in 1972, they feared that "the introduction of competition between mutualist organizations would lead to a commercial escalation at the risk of causing disaffection from mutualism" (Morder 2004: 5). More than forty years later, it seems that these concerns were well founded and that, among other challenges, student mutualism is now under latent threat: that of annihilating its principles, of going against its mission of social transformation and of gradually losing all credibility with their key stakeholders.

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