

#### **Welcome to France!**

As you prepare for your new life abroad, having the right information to hand can help make the planning, moving and settling in much easier.

This guide has everything you need to begin navigating health care in France.

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## YOUR HEALTH IN THE US



#### THE FRENCH HEALTHCARE SYSTEM

Protection Maladie Universelle (PUMA), the French public healthcare runs on a co-payment system that is 70% funded by the state and 30% paid for by the patient. Most residents in France take up *mutuelle*, supplemental health insurance plans that cover the 30% they are expected to pay. All residents are covered by health insurance provided by the public healthcare system or through a private plan.

Before PUMA was introduced in 2016, expats in France were not entitled to subsidised access to the French healthcare system unless certain conditions were met. Today, you are guaranteed public health insurance as long as you are a resident in France for at least three consecutive months.

Some specialist doctors receive public health funds and have their service fees fixed by the state. Others have extra charges that mutuelle plans do not cover, so you will have to pay out of pocket.

#### ACQUIRING HEALTH INSURANCE



Firstly, you need to be registered in the *Securité Social*, the French social security system. Employers are expected to help new employees register in the system and arrange for their health care coverage. Do make sure to verify that your company has started this process before your big move.

If you qualify for PUMA, visit the local office of the *Caisse Primaire d'Assurance Maladie* (CPAM), the primary health insurance fund, or mail your application to them. You will be asked to present these during your registration:

- A completed CERFA form (CERFA stands for Centre d'Enregistrement et de Révision des Formulaires Administratifs, a government department that creates forms for legal purposes)
- Proof of identity
- Proof of residence
- Translated birth certificate

- Translated marriage certificate
- Proof of at least three months of residency in France
- Bank account details
- Proof of income
- Déclaration de médecin traitant, an official doctor's registration

You may include beneficiaries or dependants in your registration.

CPAM will assess your eligibility, and *Securité Social* determines how much you contribute to your health care costs. If your earnings are low, you may qualify for free health care under the *Couverture Maladie Universelle* (CMU), the French universal health coverage.





After your eligibility has been confirmed, you can apply for your *carte vitale*, a national health insurance card, also known as the green card. CPAM may take some time to process your application, but you can request an *attestation de couverture sociale*, a temporary insurance card.

As the system functions on a reimbursement basis, you will need to pay for treatments received at clinics and hospitals first, then receive a reimbursement afterwards. Presenting your *carte vitale* at your appointment automates the process for 70% of your bill.

Reimbursement rates may vary from service to service. French hospital bills are 80% reimbursed, while most fees charged by *médecins généralistes*, General Practitioners (GP), are reimbursed in the ballpark of 70%.



Prescription medications at pharmacies are covered by *Securité Social*. The system uses "third-party payment", so you do not have to pay for them upfront if you choose to accept generic forms of the drugs prescribed to you. Medications that are not covered may be partially or fully refunded by your own *mutuelle*.

You will receive reimbursements from the state within five to 10 business days. To ensure your reimbursements are swift and smooth, do remember to keep CPAM notified of any major changes in your life, such as a change in your residence or your marriage and employment status. You can update these details through your *ameli* account (the official website for the French social security system) or at a pharmacy.



#### **ADVICE HOTLINES**

If you need further clarification about your social security, benefits and health care rights in France, you can call the CPAM advice lines:

- If you are calling from France: 09 74 75 36 46
- If you are calling from other countries: 0033 974753646





## DAY-TO-DAY HEALTH CARE





You are not required to name a doctor as a *médecin traitant*, your primary care physician, but having one raises your *carte vitale* reimbursement rates to 70% for most consultations. Without a designated doctor, you may only be reimbursed 30% of your fees.

To secure yourself a primary doctor, you can:

- 1 Approach your colleagues or the Human Resource (HR) department of your company to ask them about trusted doctors that are easily accessible near your workplace or residence.
- Check if the doctor is taking on new patients by looking up their online profile or enquiring via a phone call. Apart from Paris, there is a shortage of GPs in most cities and towns, so it may take a few calls to find a doctor willing to take on new patients.
- 3 Once you have made an appointment, you will need to bring these to your consultation:

Your *carte vitale*, your social security number or a photo ID.

A check book or cash as many doctors do not accept credit or debit cards for payment. Those registered on <a href="Doctolib">Doctolib</a> may list the forms of payment they will accept.

- 4 Ask them to be your *médecin traitant*.
- 5 If they accept, they will either inform CPAM of the arrangement or give you a form to fill up for submission to CPAM.

Members of your household may share your primary care doctor, but they must register with them individually. There is, unfortunately, no way to register the whole family as a single unit.

Routine consultations cost €25-55 depending on the doctor's speciality and the treatment that you undergo. Most of your fees will be covered by CPAM through your *carte vitale*. If you or your family are not eligible for a *carte vitale* because your stay in France is short, you may consider arranging short-term health insurance to cover your stay.





#### **ACCESSING SPECIALISTS**

It is possible to approach a specialist without going through your primary care doctor, but be aware that the state will only cover 30% of the costs if you make a specialist appointment without a referral. The remainder will be partially or fully covered by your *mutuelle*.

Some specialisms are exempt from this rule, and the state will reimburse 70% of their fees without prior referral by a GP:

#### Gynaecologist

For periodic gynaecological examinations, screening, prescriptions, contraception monitoring, pregnancy monitoring, voluntary termination of pregnancy (interruption volontaire de grossesse, IVG) through medication.

#### Ophthalmologist

For prescription glasses, renewals, glaucoma screening and monitoring.

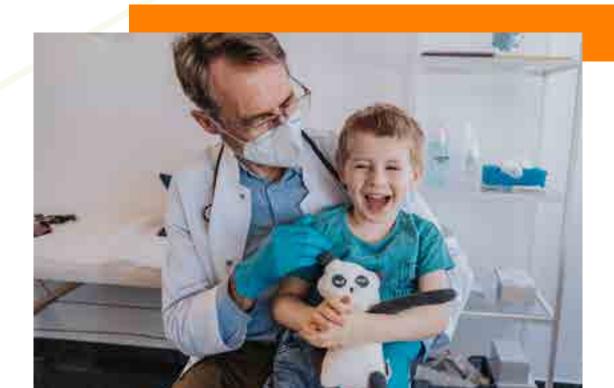
- Psychiatrist or neuropsychiatrist
   For those aged 16-25 years old.
- Stomatologist
  With the exception of major surgery.



#### **TYPES OF DOCTORS**

General practitioners and specialists are grouped by three major categories which determine the costs of their services.

- Secteur 1 doctors charge fixed prices set by Securité Social. If they are named as your primary care physician, you may be reimbursed for 70% of their services.
- Secteur 2 doctors may charge fees higher than those set by the government. Reimbursements are based on rates charged by secteur 1 physicians, so any difference is to be paid out of pocket or by the patient's mutuelle.
- Non conventionné doctors are allowed to charge any fees they deem appropriate. Reimbursements for these doctors are extremely low, set at €0.61 for GPs and €1.22 for specialists.







#### **HOUSE CALLS**

If you require non-urgent medical care but are unable to attend an appointment at your doctor's office in person, you can request for your doctor to make a house call. They cost between €35-85 depending on when they are requested—late night or early morning requests are usually the most expensive. House calls are reimbursable with a *carte vitale*.

Another option is to set up consultations over the phone or through online channels. Both options have become widely available in recent years.



## EMERGENCY MEDICAL SERVICES



#### IN A MEDICAL EMERGENCY

If you find yourself in an emergency in France, these are some emergency service numbers you can dial:

- Medical emergency (SAMU): 15
- Police (Police Nationale or Gendarmerie Nationale): 17
- Fire service (sapeur-pompiers): 18
- Europe-wide emergency number: 112

If you call 15, an operator of Services d'Aide Medicale Urgent (SAMU), the French national emergency service will assess your situation and determine the best response. They may:

- Dispatch an ambulance and a specialist medical team.
- Send an on-duty doctor.
   You can contact an out-of-hours doctor by dialling: 116 117
- Recommend you visit your doctor for assistance.



SAMU operates about a hundred call centres, each run by a local hospital and manned by trained medical staff. They are served by hundreds of *Service Mobile d'Urgence et Reanimation* (SMUR), mobile response specialist teams that may be dispatched to assist you.

#### **USEFUL PHRASES**

It is unlikely that you will be answered by an English-speaking operator, so it is important for every member of your household to practice giving instructions to emergency workers in the local language. You will need to be able to say your identification details, your address and your phone number in French.

Here are some phrases that may come in handy:

- It is an emergency: "C'est un cas d'urgence."
- My name is...: "Je m'apelle..."
- I live at...: "J'habite à..."
- Help: "Au secours!"
- Ambulance: "Une ambulance."
- I need an ambulance: "J'ai besoin d'une ambulance."

You may need the help of a fluent French speaker if you encounter pre-recorded messages on some emergency service lines.

## IN A NON-EMERGENCY MEDICAL SITUATION

If you are in an urgent but non-life-threatening situation, you can visit your local hospital's *urgences*, or accident and emergency (A&E) department. A&E services are not available in all hospitals, so do check before you go to the one closest to you.

An alternative medical service you can use is *Maisons Medicales de Garde* (MMG), a type of medical centre that
offers 24/7 services. They are run by medical professionals
like GPs to assist you out-of-hours. However, MMG centres
are not available in all regions.

## HOTLINES FOR OTHER SERVICES

Out-of-hours doctor: 116 117

Child abuse: 199

Domestic violence: 3919

 SOS missing children: 116 000 or report go online at www.116000enfantsdisparus.fr/

• SOS mental health (English): 0146 21 46 46

SOS drug / alcohol addiction: 113

Poison centres

Angers: 02 41 48 21 21

Bordeaux: 05 56 96 40 80

Grenoble: 04 76 76 56 46

Lille: 08 25 81 28 22

Lyon: 04 72 11 69 11

Marseille: 04 91 75 25 25

Nancy: 03 83 32 36 36

Reims: 03 26 06 07 08

Rennes: 02 99 59 22 22

Rouen: 02 35 88 44 00

Strasbourg: 03 88 37 37 37

Toulouse: 05 61 77 74 47

• Terror / kidnapping: 197

Racial discrimination: 114

• Rape: 08 00 05 95 95







# DENTAL AND VISION



#### **DENTAL CARE**

Dental care is generally covered by the French healthcare system. Ophthalmologists require a referral from your primary doctor or a GP if you want 70% of your appointment fees reimbursed through your *carte vitale*.



You do not need a referral from your primary doctor to arrange your annual visit to a dentist, and children enjoy free and mandatory dental visits at ages 6, 9, 12, 15 and 18.

The French government does not regulate the rates at which dentists charge their patients. Many dentists set their treatment rates above the authorities' recommendations. You will be reimbursed for 70% of the state-recommended treatment cost, with the remaining 30% covered by your *mutuelle*, but everything above the state-recommended price will have to be paid out of pocket.

### **DENTAL CARE**

Dental treatments that are covered by the state:

- Routine dental treatments
   Fillings
   Extractions
   Gum disease treatments
- Dental prostheses
   Bridges
   Crowning
   Movable prosthetics



Charges vary greatly from one clinic to another, so do take some time to ask your colleagues and friends for recommendations.

Most privately arranged dental insurance plans are mutuelle dentaire avec plafond, coverage with reimbursement caps for treatments like scaling and surgical implantation. If you anticipate that anyone in your household will be undergoing a significant amount of dental procedures, you may want to consider mutuelle dentaire sans plafond, dental insurance with unlimited coverage, but those come with expensive monthly premiums.

#### **VISION CARE**



Most residents in France do not go to an optician for eye tests. They are usually referred by their primary care doctors to an ophtalmologue, an ophthalmologist who specialises in eye care. If you already wear glasses or contact lenses and are due for an eye test, you can skip your primary care doctor and make an appointment with an ophthalmologist of your choice.

Prescriptions issued by ophthalmologists are valid for three years so you can visit an optician for an eye test and a new pair of spectacles anytime before its expiry. Online shops have lower-cost glasses and contact lenses. Prescription glasses are partially or fully reimbursable, depending on your insurance coverage.

Spectacles and contact lenses are relatively pricey in France. Even with a *mutuelle*, you may only get up to €100 worth of coverage for contact lenses.

