Health Insurance in France:

The French healthcare system is based on two main components, the basic state health insurance (Sécurité Sociale) and complementary health insurance, a blend of public and private services.

1- The basic state health insurance: Sécurité Sociale

A) What is the French Social Security system?

The French social welfare system is based on the principle of 'solidarity contributions', which covers both French nationals and resident foreign nationals. This means that everyone living in France has access to France’s high-quality healthcare system, both in private practices and in hospitals, while benefiting from partial coverage of healthcare costs by France’s Social Security system (topped up with complementary cover).

Contributions are made through social security deductions from each person's income.

B) What health insurance rights do foreign nationals have?

Whether they work in France or reside in France on a regular basis, expats are covered via the Universal Health Protection scheme as long as they are not covered by the social protection system of another country.

This system allows foreign nationals living in France to obtain:

- A Social Security number
- A 'Carte Vitale': This French ‘green card’ doesn’t give you the right to move to the US, but it does allow you to benefit from the French health insurance system. Simply present your Carte Vitale to your doctor or pharmacist, and the French Social Security fund will be notified of the cost of your treatment or services. The fund (‘caisse’) then processes your reimbursement automatically, without any other procedure being required. The carte Vitale is a card with an embedded microchip that certifies entitlement to health insurance. It is issued to all persons aged 16 and over and contains all of the administrative information the patient's health insurance fund needs in order to reimburse their healthcare expenses. Depending on personal circumstances, it also contains the information needed to use the third-party payment system (meaning that the patient does not pay amounts upfront that will later be reimbursed either by the health insurance system or by his/her supplementary insurance, which kicks in once the patient has been reimbursed by the national system. Parents can apply for a separate carte Vitale for children ages 12 and up. NB: these reimbursements are generally partial (except in some cases), and are usually capped. Obtaining complementary cover is therefore essential in
order to guarantee full reimbursement of your medical costs, which can sometimes be considerable.

C) **Doctor’s Fees**

You are usually asked to pay at the end of your consultation. Your doctor may have a terminal which reads your Carte Vitale and transmits the information directly to the Social Security office for reimbursement. If not, you will be given a “feuille de soins” form which you must send to Social security yourself.

Many doctors charge for their services according to the Social Security approved rates but it is always helpful to confirm this before your consultation.

Doctors don’t always accept card as means of payment, so ensure you take cash with you to the appointment.

* **Non-hospital medical care in France: operations and repayments**

In France, everyone covered under state Social Security is free to choose their own GP, provided they declare them to the Social Security as their "treating doctor" (‘médecin traitant’). By declaring your GP, you have the right to the maximum repayment rate: 70% of the basic fee, currently set at €25. If you do not do this your GP consultations will be repaid at 30% of the basic fee.

However, you’re by no means obligated to remain with the same GP year in, year out. You can change your treating doctor at any time – just don’t forget to inform your Health Insurance Fund.

Your treating doctor is responsible for coordinating your treatment, meaning they’re responsible for recommending any extra consultations or referrals to a specialist (rheumatologist, cardiologist, dermatologist, etc.). Again, you’re entitled to select the doctor or specialist of your choice. By going through your treating doctor, you’re guaranteed to receive a 70% repayment of the basic fee.

However, you can consult specialists doctors such as, for example, gynecologists, ophthalmologists, stomatologists, psychiatrists and dentists, without any prior referral from your treating doctor.

* **Hospitalisation**

Once again, every person covered by state Social Security has the right to choose which hospital they’re treated in, whether public or private. The cost of care is divided into several categories:

- **Accommodation costs**: 80% repaid by Social Security;
- **Supplements for personal comfort** (individual room, television, etc.): payable by the insured;
- **Additional fees** which may be charged by some hospital doctors, also payable by the insured;
- **The "daily flat-rate charge"**: a financial contribution by the insured of €20 per day.

The remainder of the fees, called the "ticket modérateur" [deterrent fee], is not repaid by Social Security, but can be covered by a top-up health insurance policy.

**Additional medical fees**

Whether they work in a private practice or a public hospital, French doctors (GPs and specialists) can choose from several pricing structures:

- They can opt for rates based on French Social Security’s repayment scheme (BRSS), for example €25 for a GP consultation. These doctors are part of what’s known as the "Sector 1" category;
- They can charge (limited) additional fees, as a member of a DPTAM (Controlled Pricing Practice System – ‘Dispositif de Pratique Tarifaire Maîtrisée’);
- They can charge unrestricted additional fees, and as such are not associated with a DPTAM.

Social Security reimbursements are restricted to the BRSS rates and prices, and don’t take into account any extra charges as a result of visiting DPTAM or non-DPTAM doctors. These supplementary charges will affect the remainder you’ll have to pay after any course of treatment, as well as the amount of the repayment guaranteed by your top-up health cover. As a result of regulations affecting "responsible contracts" (which must comply with the repayment caps imposed by French law), services offered by non-DPTAM doctors are reimbursed at a much lower level than BRSS- or DPTAM-affiliated doctors.

**D) Sickness leave**

If you are employed and your doctor signs you off work for medical reasons, you will continue to receive your salary. The Social Security and your complementary health insurance scheme will cover the cost and repay your salary to your employer.

The French government also guarantees maternity / paternity / adoption leave, that is much longer for women than men and is variable according to sectoral agreements.
E) **How to proceed to be covered by the French Social Security** *(source access.ciup.fr)*

🌟 **You’re a student:** More explanation here: [https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/students-and-social-security/](https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/students-and-social-security/)

Click on the following link to be covered: [https://etudiant-etranger.ameli.fr/#/](https://etudiant-etranger.ameli.fr/#/)

🌟 **You’re a PhD student:**

You are a PhD student enrolled in a PhD program in a French establishment, you have a student card, and are not a paid employee (It means you do not have a work contract but a doctoral contract, CIFRE contract…): you can benefit from social security for free. To find out how to register, please consult the following rubric: [https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/students-and-social-security/](https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/students-and-social-security/)

You are a PhD student in an international joint thesis program: this will depend on your program contract and how long you will stay in France. If you will be staying in France for fewer than three months, you are not eligible for social security.

You are a PhD student and employed in France (you have a doctoral contract, a CIFRE agreement…): you will be registered for social security based on professional criteria. For the appropriate steps to take, consult [https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/researchers-and-social-security/](https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/researchers-and-social-security/) and begin your registration application process as soon as possible.

If you are a non-European PhD student and have a visa/residence permit « researcher – talent passport » because you have a contract in France (doctoral contract, CIFRE…), please refer to [https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/researchers-and-social-security/#152284886725-c2b8a6ed-5b79](https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/researchers-and-social-security/#152284886725-c2b8a6ed-5b79).


🌟 **Your family:** [https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/#152295066725-64439819-cfad](https://access.ciup.fr/en/steps-in-your-administrative-process/health-insurance/#152295066725-64439819-cfad)
2- The Complementary Health Insurance : la mutuelle

A) What is the French complementary health insurance?

A complémentaire santé or mutuelle, as it is also called, is a policy which reimburses medical costs not covered by the Social Security.

Depending on the policy chosen, it will cover some or all of the remaining percentage NOT reimbursed by the state. This can be substantial if you need hospital or emergency treatment as hospitalization, a private room, ambulance costs, all of which can be expensive and refunded only minimally, or not at all by the Sécurité Sociale (la Sécu).

Unlike health insurance in some other European countries, however, the French private cover does not guarantee faster treatment nor is it associated with private practitioners. It simply acts as a way of bridging the 30 per cent gap left by the state cover.

B) How to subscribe to a complementary health insurance?

🌟 If you’re a student/PhD Student: the choice to subscribe to a complementary health insurance to top up the reimbursements of your medical expense is entirely up to you. It is not mandatory, but we do recommend it strongly. It's up to you to complete the subscription process. Start by asking for a quote, and compare the offers. You can do so with: Traditional student healthcare mutuals, Insurance companies or Banks.

Check that health insurance you choose offers a civil liability valid for both your private and student life. That way, you'll be covered on your place of study and the place of your internship.

🌟 If you’re a professor working in a public university:

🌟 If you’re working in the private sector: Employees of the private sector must join the company’s policy as part of their benefits package.

Useful information:

- **AMELI** Assurance Maladie en Ligne French Health Service web portal. Almost everything can be done online. This is a very useful website.
- **CPAM** French Health Service English-language service
  Tel: 36 46
- **CLEISS** Helpdesk for international mobility and social security
  At: 11 rue de la tour des Dames, 75436 Paris cedex 09
  Tel: 01 45 26 33 41