



Health care in France

The French health care system is a universal service providing health care to all legal residents. It covers both public and private hospitals, doctors and other medical practitioners.

Most residents contribute to financing this system, known as *Protection Universelle Maladie* (PUMA) through health insurance contributions. If you are not working or self-employed, you may have to contribute to this universal protection by paying the *cotisation subsidiaire maladie*.

Two types of organisation cover your health care costs in France: state social security (known as *régime obligatoire*) and your top up health insurer (*complémentaire santé* or *mutuelle*).

The state has decided on the cost of each type of health care and medicines (known as the *tariff de convention* or fixed fee) and pays a percentage of this cost. The state pays between 15% and 80% but usually around 70%. The top up health insurer pays for the remainder of the cost up to 100% of the fixed fee. Depending on the conditions of your cover, if the actual cost of the treatment was higher than the fixed fee, the top up health insurer may also pay part or all of the additional cost.

If your household income falls below a certain threshold, you may be eligible for state complementary health insurance coverage called *Complémentaire santé solidaire*. This is a means-tested benefit. Modest income households will have to pay a small financial contribution (less than 1 EUR per person per day) towards it. Very low income households can access this cover for free. If you are entitled to *Complémentaire santé solidaire* you don't need to take out top up health insurance.

Your social security number

Once you are registered with the French health system you will be issued with a social security number by your *regime obligatoire*. This is the body which manages your refunds. The main one is CPAM however for some professions, such as farmers, it is a different body.

You may first be issued with a provisional number beginning with a 7 for a man and with an 8 for a woman or you may be immediately issued with your definitive number beginning 1 for a man and 2 for a woman.

The document showing your social security number is called *attestation de droits* or *attestation vitale*. This proves your entitlement to state social security. **You need to have a social security number before you can take out complementary health cover.**

Carte Vitale

The *carte vitale* is a green, plastic card bearing your photo issued a short time after you obtain your social security number. Your *carte vitale* contains the same information as the *attestation de droits* and enables health care practitioners to arrange direct payments from your *régime obligatoire* to them. Other health care practitioners will use the *carte vitale* to arrange automatic refunds for health costs which you have paid up front.

You don't need a *carte vitale* in order to take out top up insurance. The *attestation de droits* is sufficient. Once you have a *carte vitale*, you should take it with you to any healthcare appointment to avoid unnecessarily paying up front and to ensure automated refunds of any cost you do have to advance.

How to use the French health care system

Choose your general practitioner/family doctor and inform your state provider that this is your chosen doctor (*médecin traitant*) in order to receive maximum refunds. You can ask the doctor to do this for you during a consultation.

Your chosen GP holds and maintains your medical records, can refer you onto other doctors and specialists and co-ordinates follow-up treatments. If you are referred by your *médecin traitant*, you will access the maximum state refund for the treatment. Without a referral letter, you will be reimbursed much less by the healthcare system in France. It is not possible to reclaim the missing part from your top up insurance.

However, you can consult a gynecologist, pediatrician, or ophthalmologist directly and still be refunded the maximum state refund. If you are under 26 you can also see a psychiatrist without a referral from your *médecin traitant*.

Public or Private?

In France, you can choose whether to consult a public or private specialist.

There are two types of hospitals in France state-run *hôpitaux* and privately run *cliniques*. Most *cliniques* are state approved and part of the French healthcare system. Again, you can choose whether to use a state hospital or private clinic.

The state will contribute the same amount regardless. The costs of privately run services, however, will be higher. The actual cost often exceeds the state fixed fees. You or your top up cover will therefore have to pay more for the part that isn't covered by the state.

Because of this, some people take out top up insurance which is higher than 100% to cover the remaining amount. Top up insurance can also cover complementary therapies not available through public healthcare such as osteopath.

Glossary of Useful terms

100% Santé

The name for the reform progressively deployed from 2019-2021 which ensures all residents with a social security number and top up health policy (contrat responsable) can access a range of dental, optical and audio care without having anything to pay.

Affectation de longue durée (ALD)

A registered chronic condition. Treatment related to that condition is covered at 100% by the state provided your family doctor registers the condition.

Attestation de droits

Document provided by your state health care provider which confirms your rights to social security in France. It lists any dependents who access healthcare via your social security number e.g. children.

Attestation tiers payant

Document provided by your top up health insurer which details the cover you have. Some health care practitioners, for example pharmacists, use this to arrange direct payments from the top up health insurer.

Base de remboursement (BR)

The social security fixed fee. Also known as *tarif de convention*.

Décompte de prestations /relevé de prestations

Statement of the amounts paid issued by the *régime obligatoire* and top up insurer.

Dépassement d'honoraires

Extra-amount charged by a health care practitioner over the state fixed fees. This can be covered if you take a top up policy with more than 100% cover.

Feuille de soins

A coloured form you are given when you pay the full cost of healthcare (the state part and the top up part). You need to sign this and send it to your *régime obligatoire* to obtain the state refund.

Franchise médicale

A small excess on medicines, paramedical acts and transport. The amount is fixed by French social security. It is currently 50cts per box/bottle of medicine, 50 cts per paramedical act, 2 EUR per medical transport journey. The maximum amount payable per person is 50 EUR p.a.

When the pharmacy, health care practitioners and ambulance drivers have been paid directly, the *franchise médicale* is deducted from refunds due to you by the social security for other health care costs.

Médecin généraliste

Family doctor or GP. These doctors are mostly self-employed and work either alone or in group practices. You are free to choose whichever French family doctor you prefer, but you must declare them to be your *médecin traitant* in order to access the full refund from the state.

Médecin traitant

Your chosen family doctor declared as such to the *régime obligatoire*

Parcours de Soins Coordonnés

Coordinated healthcare circuit i.e. taking the correct route to access healthcare thus ensuring you receive the maximum state refunds. Declare a family doctor and obtain a referral from this doctor for most specialist consultations.

Régime obligatoire (R.O.)

The social security body which manages your state health cover (usually CPAM) It sends direct payments to most health care practitioners and refunds costs you have paid in advance.

Reste à Charge

Amounts left for you to pay after social security (CPAM) and your top up health insurance have paid.

Reste à Charge Zéro (RACZ or RAC0)

When social security (CPAM) and top up insurance cover the full expense and there is nothing left for you to pay.

Tarif de convention

The social security fixed fee. Also known as *base de remboursement*.

Tiers payant

The process by which doctors, pharmacists and other medical personnel receive payment directly from the health insurer.