



Your Paperwork Professionals in France



Your Healthcare Options in France

tracy@lbsinfrance.com - www.lbsinfrance.com

411 Chemin des Fumades, 06220 Vallauris

SIRET: 753 340 769 000 29

A SIMPLE GUIDE

One of the key questions when moving or living in France is your health care rights. The French healthcare system is actually quite simple and it has a very good reputation however it's true that when new to France, it can all seem a little bit too much!

There are lots of articles and magazines that cover the subject very well and there are some very comprehensive English magazines out there however they contain a huge amount of information and after the first few pages, it all becomes a blur! The idea of this mini-guide is really just to give you the basic overview so you can understand where you stand and of course we at LBS are always on hand if you need our help.

The main questions revolve around having access to the French health care system and how to get the infamous "*carte vitale*". It's true that obtaining this card is the subject of many heated conversations between expats but if all your paperwork is in order, you can and should get a '*carte vitale*' reasonably quickly. For more complicated cases it can take up to 18 months, hence the bad reputation for getting this 'green card'!

As a relocation specialist and an expert in many of the different processes in France, I have dealt with numerous *carte vitale*'s and to date have a 100% success rate.

All of the information is available from the www.ameli.fr website but we have tried to simplify the information into something understandable and more importantly quick to read!

We apologise in advance for any errors that may have slipped into this document. Bear in mind that the health care rules and French processes do change and although LBS tries to keep all information up to date, small changes can be missed. If in any doubt, you can call the CPAM helpline at 3646 or go to the Ameli website, as indicated above.

If after reading this you feel you need a helping hand with your access to health care in France, feel free to contact me at tracy@lbsinfrance.com or +33 (0)6 59 04 01 51.

LBS provides different service levels to meet your needs with the aim of taking the pain out of this process and many others in France – we will help you get that card!

WHAT IS COVERED IN THIS MINI-GUIDE?

1. What is the '*carte vitale*'?
2. What are my options for accessing the French healthcare system?
3. How does the French Healthcare system actually work?
4. How much will I pay when seeing the Doctor?
5. The CEAM card, how do I get one?



I have put this as the first question as most people think that having a '*carte vitale*' gives them access to health care in France. This is not true. And yet, everyone wants one! The '*carte vitale*' is really just the card that facilitates your reimbursements when seeing the doctor and avoids you having to pay upfront

for your health care when hospitalized.

Before you can have a '*carte vitale*', you need to be 'affiliated in' the French health care system and your health care rights need to be activated. These are two separate processes and of course the first priority is to ensure that you are actually in the French health care system. Once your rights have been opened, you can then ask for a '*carte vitale*'.



TOP TIP:

As getting the '*carte vitale*' can take some time always ask for an '*attestation d'ouverture des droits*' which proves you have access to health care in France whilst you are waiting for your '*carte vitale*' to be processed. Keep this attestation safe for use if hospitalized and to prove you are in the health care system.

Note that a '*carte vitale*' is not always given automatically once you are in the health care system. You need to ask for it and follow up every 5-6 weeks. If you wait for them to contact you, you could be waiting a long time, believe me I am talking for experience!

I have dealt with cases that are securely in the health care system ie they have validated their rights but after 18 months are still waiting for their '*carte vitale*'! This is generally because either they haven't asked for it officially, or they haven't followed up one of the many letters asking for documents.

So now let's look at how you can get into the health care system...

WHAT ARE MY OPTIONS FOR ACCESSING THE FRENCH HEALTHCARE SYSTEM?

There are really 4 main categories for obtaining access to health care in France:

- A) A salaried employee
- B) A business owner
- C) A retired person (of retirement age)
- D) An inactive resident of France

Each of these people have one thing in common, they have paid or are paying their '*cotisations sociales*'. These are the equivalent of your national insurance contributions in the UK or social security contributions in other countries ie they are paying into or have paid into the French Health care system.

Like many healthcare systems, if you don't pay in you cannot qualify to obtain healthcare. I'm not saying that if you have no money you can't get health care, but I am saying that you have to be able to justify this when making your application. Hence lies some problems when moving from another country.

If you are the underage child of a salaried person, business owner or retiree, you can also gain access to healthcare rights as a beneficiary. Of course, again, this doesn't happen automatically, you need to fill in the forms!!



A) ————— A SALARIED EMPLOYEE

If you relocated to France and are working as an employee, you will have access to health care coverage in France as you will be paying your 'cotisations' via your salary slip. Not a problem, life is good! The Employer should complete a DPAE '*déclaration préalable à l'embauche*' within 8 days of your contract start date and the process will be launched with the URSAFF.

However, on your side, you need to apply for your *carte vitale* via the

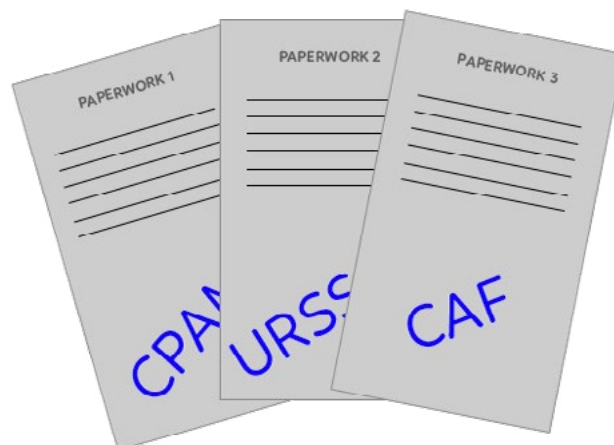
CPAM (Caisse Primaire Assurance Maladie). As stated above the company should declare you as an employee however the follow up is your responsibility as not all companies provide this service to their employees as it is not a legal obligation. So, if you do nothing, you may not have health care cover and ultimately no '*carte vitale*'! This is the big mistake of most new employees in France, they think that all the paperwork is taken care of for them, and that's rarely the case!

They could ask for other documents but these would be the main ones. If you have beneficiaries that you wish to add to your health care cover, there are also other documents to be included such as:

- Adding children is done with Cerfa 14441*01

**BENEFICIARIES ayant droits

With the new security reform rolled out since January 1st 2016, spouses will need to apply for health care in their own right. This is being phased in gradually for new requests. For current spouses who are beneficiaries' of their partner's health care, they have the choice to stay as a beneficiary or access healthcare in their own right. From 31st December 2019 all adults should apply for healthcare in their own right. This has no effect on children who can remain a beneficiary of their parent's health care up until the age of 18.



B) _____ A BUSINESS OWNER

If you have set a business up in France either as a micro-entrepreneur (sole trader) or any other business structure, you will also have access to health care. From 1st January 2019 affiliation to the healthcare system was transferred to CPAM from the RSI. This, with the aim of keeping everyone under the same organisation for healthcare, even if they change from being salaried to business or vice versa. You have access to the health care system from day one of your business set up. You will receive a letter of 'affiliation' from the CPAM...

...and again you will need to provide:

1. Copy of your passport
2. Copy of your carte de sejour, if you are non-european
3. Copy of your birth certificate (with parental affiliation)
4. Legal translation of your birth certificate
5. Bank RIB
6. Declaration de 'Medecin traitant' – Your GP choice
7. Proof of address in France less than 6 months old (EDF, fixed telephone line

For both salaried and business owner's, you will receive a temporary social security number whilst your file is being validated by the SANDIA. You will recognise it's temporary as it will have '00000' in the middle of your number. At this stage you can make a request for the 'carte vitale'. Once validated by the SANDIA, you will be issued with a definitive social security number. The validation stage can take quite a few months. Again, this doesn't happen automatically, you need to follow up regularly.

You will then receive a letter requesting a photo and a copy of your passport, this is the sign that your Carte Vitale is being fabricated and you should receive it within 4-5 weeks. You did it!

C) _____ RETIREES

If you are a retiree who is receiving a pension from another country, you can ask for your health care in France. You will have to provide proof of the pension you are receiving, along with the documents indicated below. The first action is request your S1 form from your country of origin. Then consolidate your file and send to CPAM: Consolidate your file to send to the CPAM with your S1, the documents indicated in the section above along with your retirement pension

notification.

If you are a retiree who is not receiving a pension and not of retirement age, then you can refer to the section Resident in France criteria below.

You will receive a 'attestation d'ouverture des droits' by post. This is your legal proof of healthcare in France and can be shown to doctors and hospitals whilst waiting for your carte vitale.

You will receive a letter asking for a photo and a copy of your identity papers. You need to sign this form and send it back. Your 'carte vitale' will then be processed and is usually sent out within 4 to 6 weeks.



TOP TIP:

When completing the CERFA application form, ensure you mention the date you moved to France, despite the fact this is not asked for on the cerfa form. If not, they will send all of your documents back to you.

Vive la France !!!

D) ————— INACTIVE RESIDENT IN FRANCE

As touched upon briefly above, the PUMA Protection Maladie Universelle is now the process for inactive or early retiree residents of France since January 2016, created by article 59 of the 2016 Financial Budget. It is an overly complex process in that it is renowned for taking many months and being quite intrusive from a document perspective.

The PUMA was created to :

- simplify access to health care
- ensure continuity of healthcare coverage even when changing activity
- reduce the administrative difficulties
- guarantee more confidentiality

It is access to health based on residency criteria for those that do not fall into the other categories.

RESIDENCY CRITERIA :

You will need to have lived in France for more than 3 months and be a resident of the country for a minimum of 6 months of each year.



HOW MUCH WILL IT COST?

The CPAM will affiliate you for health rights and organise the production of your carte vitate but it is the URSAFF which will take the 'cotisations' for access ie they will take your money :-). As I said above, healthcare isn't free; you need to pay into the system, how much you pay will depend on your previous years' earnings.

The 'cotisations subidiare maladie (CSM)' you will pay depends upon your 'revenue fiscale de reference' which can be found on your tax form from the previous year. Your tax records made available to the URSSAF from November, which is when you will receive your request for payment CSM if you are required to pay anything. It is a complex calculation, and I will not go into detail of this as it should be looked at on a case by case basis.

Incomes that could be considered for the calculation of CSM are:

- Rental or property income
- Investment & capital income
- Gains from investment portfolios
- BIC/BNC self-employment income



Exempt from this payment are:

- Underage children
- Divorced spouses
- Students

If in doubt do contact us for more information and support with your healthcare file.

E) ————— DOCUMENTS

Depending on which category you fall under a certain number of documents will be requested from the CPAM. They may even be requested more than once. They do get lost in the system sometimes, so patience is a virtue when dealing with your file. Below you will find a list of documents that you can prepare to be ready for your file, no matter what category you fall under :

- CERFA 15763*02
- Copy of your passport
- Copy of your carte de sejour, if you are non-european
- Copy of your birth certificate (with parental affiliation)
- Legal translation of your birth certificate (for certain files)
- Bank RIB
- Payslips
- Bank Statements
- Doctors registration form
- Pension notifications
- S1 form

HOW DOES THE FRENCH CARE SYSTEM ACTUALLY

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Again, it's not that difficult but it can seem like it when reading the different websites on the subject I admit!

So basically, you need to be registered with a local GP. You do this by getting your doctor to sign the 'Declaration de Medecin traitant'. This is one of the documents that you will be asked to hand in to access your health care.

You then go to see the doctor, pay the appropriate fee. Here is the difference between having the 'carte vitale' and not!

If you have a 'carte vitale', the reimbursement is quite quick 2-5 business days directly into your bank account.

If you don't have a 'carte vitale',

your doctor would give you a receipt called a 'feuille de soins' which is the brown document that allows you to get reimbursed via the CPAM (or RAM, Mutuelle ...).

So more paperwork!

You need to complete and sign this document and send it back to your social security office (don't forget to put your temporary social security number on the form).

If you need to see a specialist your GP will write you a letter that you take to see the specialist of your choice. For some specialists you don't need a letter eg gynecologist, dentist.

HOW MUCH WILL I PAY WHEN SEEING THE DOCTOR?

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In France, doctors that have signed an agreement with the government are classified into two sectors and based on this sector they charge a certain fee. This is called the tarif conventionné.

GP's in Sector 1 charge 25 euros. Doctors and specialists in sector 2 can charge more (within moderation) however you will only ever be reimbursed based on the standard fee called the 'base de remboursement'.

As an example, if you have access to health care and you see a GP in sector 1 who charges the normal rate of 25 euros. You will

be reimbursed 70% of this fee ie approx. 17.50 euros. The government then takes 1 euros participation called 'participation forfaitaire' which is obligatory so you would get a reimbursement of approximately 16.50 euros for your 25 euros payment.

This reimbursement would come into your bank account via CPAM.

If you wish to cover the difference between the French Social Security reimbursements and the real costs, you would need to take out a 'top up' insurance. This is commonly known as a mutuelle de santé.

THE CEAM CARD, HOW DO I GET ONE?

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This is the international card that covers you for health cover in the 27 member states of the EU.



You should apply for this card at least 3 weeks before you leave for holiday and it is valid for 2 years. You request via CPAM and usually requested online. Note that this card would not cover you in case of repatriation from a member state so ensure you have adequate travel insurance in case of any doubts.

More information here in French
Useful Links & Numbers

ORGANISATION	LINK
CPAM	www.ameli.fr Tel : 3646 From abroad +33 811 70 36 46
English Hotline	09 74 75 36 46
URSAFF	www.ursaff.fr Tel : 3959

We hope that you have found this guide useful, practical and informative and if you would like to provide your feedback, I would be more than welcome to hear from you. Please feel free to contract tracy@lbsinfrance.com should you need help with your paperwork in France.



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