

HEALTH INSURANCE



The health insurance system in France includes basic health insurance (covered by social security) and optional supplementary health insurance (often referred to as "mutual insurance" provided by private organisations or by the Assurance maladie [health insurance office]).

CANCELLATION OF STUDENT MUTUAL INSURANCE - LMDE AND SMEREP

At the start of the 2019/2020 academic year, students do not need to perform any special procedures on registering because they keep the plan under which they are covered, most often that of their parents, whatever it may be (general, agricultural or other schemes).

However, they are independent and have their own social security number under their universal health insurance coverage (PUMA).

Students who were already covered by one of the student mutual insurance plans, either SMEREP or LMDE, at the start of the 2018/2019 school year, will continue to be covered by their mutual insurance plan until 31 August 2019. They will be automatically covered by the health insurance office of their place of residence on 1 September 2019.

If you have come to undertake or continue studies in France: register on the international student reception website, in order to benefit from healthcare coverage upon your arrival in France. Registration on the site (the site is in French/English/Spanish) is simple and free. Your healthcare coverage will be provided on the date of your final registration with a higher institution and according to your address.

➤ <https://etudiant-etranger.ameli.fr/>



Registering on the site etudiant-etranger.ameli.fr

Fill in the mandatory information and submit the supporting documents on the site.

- your personal details (surname, first name, date of birth, country of birth, email address, address in France and phone number)
- A certificate of registration with an institution or your student card
- A copy of your national identity card or passport
- A copy of your student visa
- a copy of your residence permit or OFII (French office of Immigration and Integration) document

You will then receive your certificate of provisional rights from the health insurance office.

As soon as possible, complete your application by submitting the following on your personal page:

- a birth certificate;

- the IBAN or RIB (bank account identification details) of your French bank account (where your refunds will be deposited).

you will then obtain your final certificate of assignment of social security.

CREATING YOUR AMELI ACCOUNT

upon receipt of your final health insurance number, you can create your "ameli account." with your "ameli" account, you can monitor your reimbursements, perform online procedures, download your certificates and report a status change.

you can also fill out the carte vitale application form (insurance card) by providing supporting documents (recent passport photo and identity document) or order your European health insurance card.

For information on the carte vitale, go to:

<https://www.ameli.fr/paris/assure/remboursements/etre-bien-rembourse/carte-vitale>

REIMBURSEMENT OF EXPENSES

the health insurance office informs you of the rates and reimbursement rules applicable according to your status in the coordinated care system.

to be reimbursed, you must submit by mail the healthcare forms provided by the doctor, specialist or pharmacy, completed and signed, to the health insurance office of your place of residence.

tips for receiving a reimbursement at the best rate:

- choose and declare an attending physician (otherwise, the amount of reimbursements will be reduced): have it filled in [treating doctor's statement form](#) by the doctor chosen during a medical visit, then send it to the health insurance office of your place of residence. or the chosen doctor can send the information directly to the health insurance office.
- preferably choose "sector 1" doctors: they always apply approved rates. current consultation 25
- those in "sector 2" may apply "free fees."
- do not hesitate to ask the sector to which the doctor belongs when making an appointment or check it on the website annuaire.sante.ameli.fr.
- purchase supplementary health insurance (mutual insurance).

SPECIAL CASES

STUDENTS WITH A EUROPEAN HEALTH INSURANCE CARD OR A CERTIFICATE FROM THE RÉGIE DE L'ASSURANCE MALADIE DU QUÉBEC (QUEBEC INSURANCE BOARD)

before arriving in France, European students must apply for a European health insurance card (EHIC) from the social security centre in their country and Quebec students must apply for a certificate from the Quebec health insurance board (RAMQ). students who hold an EHIC or an RAMQ certificate valid for the duration of their stay do not need to register for student social security.

if they receive healthcare in France, they must contact the international relations department of the primary health insurance fund (CPAM) of their department of residence.

For students living in Paris:

 **Paris Health Insurance - International Relations Department**

75 948 Paris cedex 19

 **36 46** (request for information or scheduling an appointment)

The documents to be submitted are as follows:

- double-sided photocopy of EHIC or RAMQ certificate;
- double-sided photocopy of identity document;
- bank account identification details (RIB) of a bank account in the student's name in France;
- proof of address in France;
- healthcare forms;
- double-sided photocopy of student card;
- + specification of address abroad.

note: a national of a third ("non-European") state who is covered by the social security system of a European country may also apply for a European health insurance card and use it during his/her stay as a student in a country of the European union, with the exception of Denmark, Switzerland, Norway, Iceland and Liechtenstein.

All of these students may then take out additional health insurance.

EMPLOYED STUDENTS

students who perform a salaried activity in parallel with their studies are covered by the health insurance office of their place of residence. coverage according to professional criteria is provided from the 1st hour worked for the year.

supplementary health insurance (mutual insurance) can then be purchased.

SUPPLEMENTARY HEALTH INSURANCE

sometimes referred to as “mutual insurance,” it reimburses the co-payment after deduction of the lump sum contribution (costs not covered by social security).

- it is optional but strongly recommended.

beneficiaries:

Any person registered for social security (membership according to professional or residence criteria)

procedure:

several private insurance companies offer supplementary health insurance options.

The LMDE and SMEREP management centres also offer options. some of their offers include liability insurance (required, for example, during work placements) and home insurance at student-friendly rates.

The health insurance offer offers two service options:

- The cmu complémentaire is free supplementary coverage designed to facilitate access to healthcare for low-income people residing in France in a stable and regular manner.
- The Aide complémentaire santé (ACS) allows you to benefit from a reduction of the cost of your supplementary healthcare coverage.

Low-income insured persons may receive assistance in covering healthcare expenses. cmu-c or ACS assignments depend on your status and resources. A cmuc - ACS eligibility simulator is available on the ameli website: <https://www.ameli.fr/simulateur-droits>

STUDENTS STAYING FOR LESS THAN THREE MONTHS

The LMDE and SMEREP management centres offer suitable options.

- SEM / SMEREP “health coverage for foreign students”: no waiting period, 100% coverage of hospitalisation, competitive rates: 15 days (€32), 1 month (€44), 3 months (€96) then by fortnight up to 11 months and an annual guarantee (€510): www.mutuelle-sem.fr
- LMDE “foreign student coverage”: coverage from the day after subscription, suitable coverage dates (coverage for 1, 2, 3, 6, 9 or 12 months), reimbursement of care at 100% of the approved rate for €52 per month. www.lmde.fr/mutuelle-sante/je-viens-etudier-en-france/couverture-etudiant-etranger

ADDRESSES IN PARIS

LMDE – LA MUTUELLE DES ETUDIANTS (www.lmde.com)


79 rue claudes bernard 75005 paris

 Luxembourg et  censier daubenton

monday from 9:00 a.m. to 12:00 p.m. and 2:00 p.m. to 4:00 p.m., and from tuesday to friday from 9:00

 a. to 12:30 p.m. and from 1:30 p.m. to 4:00 p.m.

LMDE Assurance maladie 35070 Rennes cedex 9




 by the creation of a my LMDE personal page on the website www.lmde.fr or an ameli account for social security on www.ameli.fr

 0811 505 633 from monday to friday from 8:30 a.m. to 5:30 p.m.

SMEREP - SOCIÉTÉ MUTUALISTE DES ETUDIANTS DE LA REGION PARISIENNE (www.smerep.fr)

accueil saint michel

54, boulevard saint-michel, 75006 paris


 Luxembourg  cluny-La so  saint-michel

from monday to thursday from 9:00 a.m. to 5:30 p.m. (8:00 p.m. on thursdays), friday and saturday from 9:30 a.m. to 5:30 p.m. continuously.




reception in English, Spanish, Arabic and Chinese.

SMEREP – 16 Boulevard du Général Leclerc – 92115 CLICHY cedex

 01 56 54 36 34, from Monday to Saturday from 9:00 a.m. to 6:00 p.m. (8:00 p.m. on Thursdays and 5:00 p.m. on Saturdays)

ASSURANCE MALADIE (www.ameli.fr)

All contact details are available on [ameli.fr](http://www.ameli.fr) / Ameli portal for insured persons: go to Addresses and contacts > other subject > in one of our reception points.

 36.46 From Monday to Friday, from 8:30 a.m. to 5:30 p.m. - service charge 0.06 / minute + call price
The CPAM provides a telephone information service in English at 0 811 36 36 46 from 8:30 a.m. to 5:30 p.m. (service charge 0.06 / minute + call price)
From abroad, dial +33 811 70 36 46 (variable rate depending on the telephone company).