

UNIVERSAL HEALTH INSURANCE COVERAGE



HEALTH INSURANCE COVERAGE

universal health care coverage (*La Protection universelle maladie - PUMA*) provides people exercising a professional activity in France (affiliation based on professional criteria) or those consistently living in France and registered with the French government (affiliation based on residency criteria) with coverage for health-related fees in the event of illness or pregnancy on an individual basis and consistently throughout their entire lives.

the conditions for qualifying are simplified:

- you should fill out the form *demande d'ouverture des droits à l'assurance maladie** (request for access to health insurance benefits) and send it by mail to the health insurance office (CPAM) of your place of residence, in addition to the supporting documents requested on the form.

* https://www.ameli.fr/sites/default/files/formulaires/168/s1106_puma_demande_od_remp.pdf

- if you are employed, contact your employer for more information, as they must complete the affiliation request through the online platform reserved for employers : <https://immatriculation-travailleurs-etrangers.ameli.fr/fr/login>

if you are an employee with a long-stay visa or residence card marked "Passeport talent" or "Passeport talent-famille," affiliation and coverage are managed at the *Assurance Maladie* offices in Paris regardless of your place of residence. If your employer chooses not to process your request, you will need to send your *Passeport talent** file with all relevant supporting documents to the following address :

ASSURANCE MALADIE DE PARIS
SRI / Talents
75948 PARIS CEDEX 19

https://www.ameli.fr/sites/default/files/jemploi_un_travailleur_etranger_titulaire_dun_passeport_talent_cpam-paris.pdf

Note - Registration based on residence status:

- if you are registered under the residence criteria for universal health insurance coverage and you receive an income from an activity and/or wealth exceeding a certain threshold, you will need to pay the subsidiary health insurance contribution (details provided on the website URSSAF.FR – PUMA).

- to prove the regularity of your stay in France, you must provide a copy of your temporary or multi-year residence permit (double-sided), your resident card, your long-stay visa valid as a residence permit, your temporary residence authorisation (APS) or your residence permit renewal application receipt.

- you do not need to prove your stable residence for more than three months in France if you are in one of the following situations (article D160-2 of the social security code):

- you are joining or accompanying your family member who is already insured in France
- you are enrolled in an educational institution or are a trainee in France within the framework of cultural, technical and scientific cooperation agreements.
- you are an international volunteer abroad who has returned to France
- you have refugee status or benefit from subsidiary protection you are an asylum seeker, affiliation will go into effect after three months of residence (the three months begin after being registered at the immigration office).

To request coverage for your under-age children as beneficiaries, you must fill in the *application for coverage of minors under one or both of the parents' insurance* form* and send it (by submitting or mailing it) to the health insurance office (CPAM) of your place of residence, in addition to the supporting documents requested on the form. For families of employees, this application can sometimes be done by the employer on the same online employers' platform indicated on the previous page.

* https://www.ameli.fr/sites/default/files/formulaires/175/s3705_puma_version_ameli_remp.pdf

CREATING YOUR AMELI ACCOUNT

upon receipt of your final health insurance number, you can create your ameli account [on the health insurance website](#), with which 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 or order your European health insurance card.

REQUESTING THE CARTE VITALE (HEALTH INSURANCE CARD)

your *carte vitale* attests to your registry with Assurance maladie and serves as proof of your right to benefits. The card is free, strictly confidential, and contains all the information required for the reimbursement of your health-care-related fees. By showing it to your doctor, you can rest assured that you will be automatically reimbursed in one week without needing to send a treatment form (*feuille de soins*).

when you have received your official social security number (*numéro définitif*), you can request your *carte vitale* on your ameli account under the tab "mes démarches" ("the steps in my process") or on the ameli application for smartphones or tablets by completing the *carte vitale* request form and by providing the requested supporting documentation (a recent identification photo and ID card).

using your ameli account, you can also order your European health insurance card (*carte Européenne d'Assurance maladie - CEAM*), which may be used during your trips within the European Union/European Economic Area (EU/EEA) or in Switzerland. The CEAM lets you to provide proof of your right to health coverage and benefit from on-site financial coverage of your medical care, in accordance with the legislation and formalities in place in the country in which you are traveling. Please note: only essential health services during your trip (urgent or unexpected treatment) will be covered by the CEAM.

For information on the *carte vitale*, go to:

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

For information on the *European health insurance card*, go to:

<https://www.ameli.fr/essonne/assure/droits-demarches/europe-international/protection-sociale-etranger/vacances-etranger>

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](#) (*Formulaire de déclaration du médecin traitant*) 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, with a reimbursement of € 16,50. 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).

CONTACT THE ASSURANCE MALADIE www.ameli.fr

All contact details are available on [ameli.fr](http://www.ameli.fr) / Ameli portal for insured persons. Upon accessing the [ameli.fr](http://www.ameli.fr) website, you will be asked to provide your postal code, which will allow you to see all of your local CPAM office's (*points d'accueil*) and their contact details.

- ✉ go to *Adresses et contacts > un autre sujet > dans un de nos points d'accueil* ("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 pm
From abroad, dial +33 184 90 36 46 (variable rate depending on the telephone company).

SUPPLEMENTARY HEALTH INSURANCE

All health insurance beneficiaries receive partial reimbursement of healthcare costs. Fixed-rate fees and the copay (also called the "ticket modérateur") are at the expense of the assured party.

For the reimbursement of the remaining co-payment of your medical expenses, you may, if you wish subscribe to a supplementary insurance, which is optional but strongly recommended. you may:

- purchase private supplementary insurance (mutual insurance)
- or file a request for the *complémentaire santé solidaire** (solidarity-based supplemental health insurance), with or without financial participation at your place of residence's *Assurance maladie* office — based on income (see the chart below).

*<https://www.complementaire-sante-solidaire.gouv.fr/complementairesantesolidaire.php>

you can simulate your eligibility on the following page:

<https://www.ameli.fr/simulateur-droits>

- or benefit from a *mutuelle* offered by your employer if you have an employment contract (please ask your employer)

THE COMPLÉMENTAIRE SANTÉ SOLIDAIRE

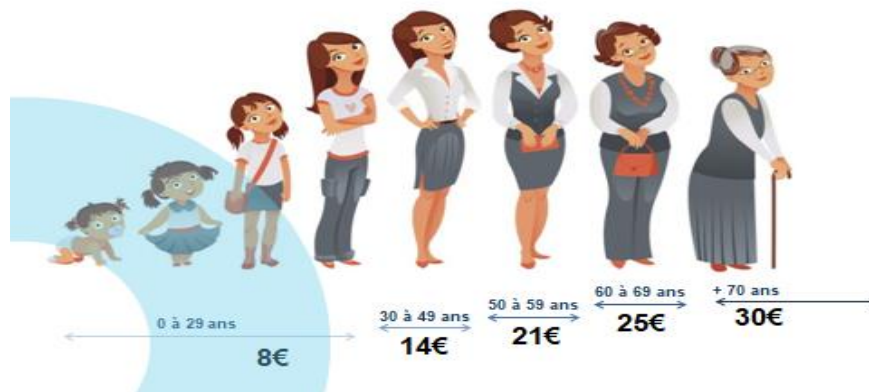
non-participatory solidarity-based supplemental health insurance allows you to benefit from coverage for the copay of your health-related expenses (including at the hospital). your health-related expenses are thus covered at up to 100% of social security rates. The solidarity-based supplemental health insurance also includes coverage packages for dentures, glasses, hearing aids...

In addition, in order to make your access to care easier, you will not directly pay for health care because of an exemption from up-front payments or copays (« dispense d'avance des frais ou tiers payant »).

participatory supplemental health insurance, only if *Assurance maladie* is chosen (see below for the total price of contributions – *cotisations* - for each beneficiary).

maximum amount of resources for being eligible for supplementary health care aid, applicable as of 1 April 2022		
number of people in the household	Annual ceiling amount (with financial participation)	Annual ceiling amount (without financial participation)
1 person	9 203 €	12 424 €
2 people	13 805 €	18 637 €
3 people	16 566 €	22 364 €
4 people	19 327 €	26 091 €
per additional person	+ 3 681 €	+ 4 970 €

Les Cotisations



to request the supplementary health care aid, you must either complete the application online using your ameli account, or fill out the supplementary health care aid application form* and address it by mail to the social security offices (CPAM) of your place of residence, along with requested supporting documents.

* https://www.ameli.fr/sites/default/files/formulaires/596542/s3711_-_demande_de_complementaire_sante_solidaire_o.pdf

OTHER SUPPLEMENTARY INSURANCES / MUTUELLES

insurance companies and banks generally offer supplementary health insurance. do not hesitate to make quotation requests to make a comparison and choose the *mutuelle* that suits you.

ACC&SS FNAK (fondation nationale Alfred kastler) also offers negotiated contracts for PhD students and researchers (and their families):

- tailored health insurance regardless of length of stay
- All medical expenses insurance, excluding repatriation insurance (other insurance to be taken out)
- offers also available for supplementary health insurance

For more information please check :

<https://www.fnak.fr/en/negotiated-offers/>

and get in touch with the agence Anthony corneille to ask for a quote or any question.

Agence Anthony corneille

2 avenue de verdun, BP 44077, 25114 Baume les Dames cedex

Tel : +33 (0)3 81 84 50 50

E-mail : agence.corneille@axa.fr

Available from Monday to Friday from 9 AM to 12 and from 2 to 6 PM.

