

HEALTH INSURANCE

PARIS
WELCOMES
STUDENTS AND
RESEARCHERS
FROM ALL OVER
THE WORLD

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

SOCIAL SECURITY REGISTRATION

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. make sure all documents are legible.

- 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 (be sure to select the first day of your studies as the starting date of coverage)
- A copy of your national identity card or passport
- A copy of your student visa and the entry date in France
- A copy of your residence permit or online validation confirmation of visa

you will then receive your certificate of entitlement to the national health insurance office (including a provisional number), the *attestation de droits*.

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

- A birth certificate and, if necessary, its translation by a government-approved translator (for Paris region, the company of expert translators and interpreters working with Paris' court of appeal: <http://cetiicap.com/>, or at the French consulate of the country in which your birth certificate was submitted)
- The IBAN or RIB (bank account identification details) of your French bank account (where your refunds will be deposited).

you will then receive your final certificate of entitlement to benefits, which proves your official registration with the French national health insurance offices (Assurance maladie).

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).

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:

- ✉ Assurance maladie de Paris- service des relations internationales
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.

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 (MUTUELLE)

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

For the reimbursement of the remaining co-payment of your medical expenses, you may wish to subscribe to a supplementary insurance, which 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 [HEYME](#) 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 (*Assurance maladie* or *CPAM*) offers a supplementary health care aid called [complémentaire santé solidaire](#). The supplementary health care aid (*complémentaire santé solidaire*) is financial assistance for the health care expenses of low-income individuals. Based on your income, it is either free or costs less than one euro a day per person.

An eligibility simulator for supplementary health care aid (CSS) is available on the Ameli website: <https://www.ameli.fr/simulateur-droits>

Form for the request for the *complémentaire santé solidaire* :
https://www.ameli.fr/sites/default/files/formulaires/formulaire_53711_-_demande_complementaire_sante_solidaire_-_assurance_maladie.pdf

STUDENTS STAYING FOR LESS THAN THREE MONTHS

The LMDE offer suitable options like the "foreign student coverage" for students coming for a short stay or with no access to French social security: coverage from the day after the subscription, suitable coverage dates 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

USEFUL ADDRESSES AND WEB SITES

ASSURANCE MALADIE www.ameli.fr

All contact details are available on ameli.fr / Ameli portal for insured persons. Upon accessing the 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).

The CPAM of Paris provides a telephone information service in English at 09 74 75 36 46 from 8:30 a.m. to 5:30 p.m. (service charge €0.06 / minute + call price)

LMDE- LA MUTUELLE DES ETUDIANTS www.lmde.com

<https://www.lmde.fr/mutuelle-sante/international/je-viens-etudier-en-france>

- 16, rue chanoinesse 75004 PARIS
Métro : cité (line 4), Hôtel de ville (lines 1 and 11), saint-michel notre-dame
RER B or C saint-michel-notre-dame
opening hours : Tuesday : 09h00 - 12h30 and 13h30 - 17h00
Thursday and Friday : 9h00 - 12h30 et 13h30 - 17h15
(closed on Monday, Wednesday, Saturday, Sunday)
- 57, rue des Mathurins 75008 PARIS
Métro : saint-Augustin (line 9),
opening hours : Tuesday, Thursday and Friday : 9h00 - 12h30 and 13h30 - 16h30
(closed on Monday, Wednesday, Saturday, Sunday)

HEYME- www.heyme.care/fr

Heyme, la mutuelle des jeunes, propose des assurances complémentaires santé mais aussi des assurances responsabilité civile et assurances habitation.

<https://heyme.care/fr/mutuelle>

Tél : 09 71 09 07 07. Contact by email or messenger from Monday to Friday from 9 AM to 4 PM
<https://heyme.care/en/contact>



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