

# 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](https://www.ameli.fr/sites/default/files/formulaires/168/s1106_puma_demande_od_remp.pdf)

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

## BEWARE

**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 the files of your family members, if applies) 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](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 your Health Insurance Office (CPAM), 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](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 certificates and report a status change. You can also fill out the **Carte Vitale** (insurance card) **application** form 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*).

**As soon as 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* or *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, if you haven't used a *carte vitale* you must send the healthcare forms provided by the doctor, specialist or pharmacy, completed and signed, to your Health Insurance Office (unique postal address).

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](https://annuaire.sante.ameli.fr).
- Purchase supplementary health insurance (mutual insurance).

## CONTACT THE ASSURANCE MALADIE [www.ameli.fr](https://www.ameli.fr)

All contact details are available on [ameli.fr](https://www.ameli.fr) / Ameli portal for insured persons. Upon accessing the [ameli.fr](https://www.ameli.fr) website, you will be asked to provide your zip 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 ("MUTUELLE")

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:

- benefit from a **mutuelle offered by your employer** if you have an employment contract (please ask your employer)
- purchase a **private supplementary insurance contract** (mutual insurance) of your choice
- or file a request for the **Complémentaire Santé Solidaire (CSS)** \* (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).

## THE COMPLEMENTAIRE SANTE 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).

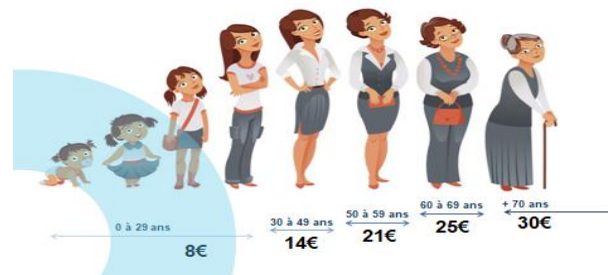
Who can benefit from CSS :

<https://www.ameli.fr/paris/assure/droits-demarches/difficultes-acces-droits-soins/complementaire-sante/complementaire-sante-solidaire-qui-peut-en-beneficier-et-comment>

Evaluate your eligibility for Complémentaire santé solidaire : <https://www.ameli.fr/simulateur-droits>

Maximum amount of resources for being eligible for supplementary health care aid, applicable as of 1st April 2023		
Number of people in the household	Annual ceiling amount (with financial participation)	Annual ceiling amount ( without financial participation)
1 person	9 719 €	13 120 €
2 people	14 578 €	19 680 €
3 people	17 494 €	23 616 €
4 people	20 409 €	27 553 €
Per additional person	+ 3 887 €	+ 5 248 €

## 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 to your Health Insurance office (CPAM), along with requested supporting documents.

\* [https://www.ameli.fr/sites/default/files/formulaires/596542/s3711\\_-\\_demande\\_de\\_complementaire\\_sante\\_solidaire\\_0.pdf](https://www.ameli.fr/sites/default/files/formulaires/596542/s3711_-_demande_de_complementaire_sante_solidaire_0.pdf)

## OTHER SUPPLEMENTARY INSURANCES

Many insurance companies and banks offer supplementary health insurance contracts. Do not hesitate to make requests for quotations in order to make a comparison and choose the *mutuelle* that suits you.

**Acc&ss FnAK** also offers negotiated contracts for PhD students and researchers (and their families) registered in a *French Euraxess services center* (like acc&ss Paris Centre for instance) :

- 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

Information and quotes with the Anthony Corneille office: <https://www.fnak.fr/en/negotiated-offers/>

E-mail : [agence.corneille@axa.fr](mailto:agence.corneille@axa.fr) Tel : +33 (0)3 81 84 50 50 Monday to Friday from 9 AM to 12 & from 2 to 6 PM.

## OTHER INSURANCE COMPANIES

**ACS AMI** : <http://www.acs-ami.com> (a lot of offers dedicated to students or researchers)

**April International** : <http://www.april-international.com>

**AVI International** : <http://www.avi-international.com> (travel insurance)

