

# HEALTH INSURANCE



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 (*mutuelle* in French) provided by private organisations or by the *Assurance Maladie* (Health Insurance Office).

## SOCIAL SECURITY / HEALTH INSURANCE REGISTRATION

**If you have come to start or continue studies in France: Register on the international student reception web site,** in order to benefit from healthcare coverage during your studies. Registration on the site is simple and free. Your healthcare coverage will be provided on the date of your final registration with a higher institution.

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

(Web site available in French, English, Spanish. Information guides *in Arabic* and *in Chinese*)

In order to register on the web site [etudiant-etranger.ameli.fr](https://etudiant-etranger.ameli.fr/)

- 1) **Fill in the mandatory personal information:** surname, first name, date of birth, country of birth, email address, home address in France, phone number and starting date of your study program in a higher education school
- 2) **Submit the supporting documents on the web site.** Make sure that all the documents are legible.
  - A copy of your national identity card or passport
  - A certificate of registration with an institution or your student card (be sure to provide the first day of your studies as the starting date of coverage)
  - A copy of your student visa and the entry date in France
  - A copy of your residence permit or online validation confirmation of visa
  - IBAN or RIB (bank account identification details) of your French bank account (for your reimbursements)
  - Civil status document (essential for the creation of your identification / social security number):
    - full copy of birth certificate
    - or birth certificate with filiation
    - or marriage certificate
    - or family booklet

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)

Keep the provisional social security number that is automatically assigned to you by the site and download your provisional certificate of affiliation to the Health Insurance (the **attestation provisoire d'affiliation à l'Assurance Maladie**). You can deposit missing or non-compliant supporting documents in the personal space.

Your provisional certificate allows you to:

- declare a primary care physician (**médecin traitant**), during a consultation with a doctor in France,
- claim for the reimbursement of your health expenses
- join a complementary health coverage (**mutuelle**)

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

Your final certificate (**attestation définitive d'affiliation à la Sécurité sociale** or **attestation de droits**) allows you to:

- apply for your **carte vitale** (health insurance card)
- create your ameli personal account (on the health insurance web site)

## 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 the *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 - 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 about the rates and reimbursement rules applicable according to your status in the coordinated care system.

To be reimbursed, if you haven't used your *carte vitale*, you must send by mail the healthcare forms (*feuilles de soin*) 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 (*honoraires libres*).
- 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](http://annuaire.sante.ameli.fr).
- Purchase supplementary health insurance (mutual insurance, *mutuelle*).

## 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) or service in English at 09 74 75 36 46 from 8:30 am to 5:30 pm (service cost 0,06 € / minute + price for a call)

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 1<sup>st</sup> hour worked for the year.

## 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)

Several private insurance companies offer supplementary health insurance options.

The *LMDE* and *HEYME* offer options for students. Some of their offers include liability insurance (required, for example, during internships) 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/paris/assure/droits-demarches/difficultes-acces-droits-soins/complementaire-sante/simulateur-de-droits>
- Form for the request for the *complémentaire santé solidaire* : [https://www.ameli.fr/sites/default/files/formulaires/formulaire\\_s3711\\_-\\_demande\\_complementaire\\_sante\\_solidaire\\_-\\_assurance\\_maladie.pdf](https://www.ameli.fr/sites/default/files/formulaires/formulaire_s3711_-_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 or more per month.

[www.lmde.fr/mutuelle-sante/je-viens-etudier-en-france/couverture-etudiant-etranger](http://www.lmde.fr/mutuelle-sante/je-viens-etudier-en-france/couverture-etudiant-etranger)

## USEFUL ADDRESSES AND WEB SITES

### ASSURANCE MALADIE [www.ameli.fr](http://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”).
- ☎ 3646 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](http://www.lmde.com)

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

Telephone information between 9am and 7pm from Monday to Friday, asking to be called back from the contact web page <https://www.lmde.fr/choisir-lmde/nous-contacter/>

### HEYME– [www.heyme.care/fr](http://www.heyme.care/fr)

Heyme, the youth *mutuelle*, offers complementary health insurance but also civil liability and home insurance.

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

Tél : 09 71 09 07 07 from 9 am to 6 pm, from Monday to Friday.

Contact by the contact form or by messenger from Monday to Friday from 9 AM to 4 PM

<https://heyme.care/en/contact>

