

UNIVERSAL HEALTH INSURANCE COVERAGE



HEALTH INSURANCE COVERAGE

Universal Health Care Coverage (the **Protection Universelle Maladie - PUMA**) provides people with a professional activity in France (affiliation based on professional criteria) or those living legally and steadily in France (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. People living in Paris (75) may submit their documents online through the platform <https://www.cpam75.depotdoc.fr/>.

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

- **If you are employed (French work contract), first ask your employer for more information**, as they may take care of the request on your behalf through the online service reserved for employers:
<https://immatriculation-travailleurs-etrangers.ameli.fr/fr/login>
- **If you are an employee holding a long-stay visa or residence card marked « Talent Chercheur »**

Affiliation and coverage are managed by *Assurance Maladie CPAM Paris* regardless of your place of residence. Please first ask your employer about it. If your employer chooses not to process your request, wherever you live, you will need to send your application file ** (with the files of your family members, if applies) either **on line on depotdoc**, or by regular mail 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 a French citizen who does not have any social security coverage on his/her return from abroad, after a detailed examination of his/her situation (medical emergency, heavy treatment, dependent children....)

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 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. If you depend on CPAM Paris, you may choose to submit your documents either *online on depotdoc*

* 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* is the proof for your registration 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 are sure 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-etrananger/vacances-etrananger>

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.
- 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 / Ameli portal for insured persons. Upon accessing the ameli.fr website, you will be asked to provide your zip code, which will allow you to see all 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 work contract (please ask your employer)
- purchase a **private supplementary insurance contract** of your choice
- or file a request for the **Complémentaire Santé Solidaire (CSS)** * (solidarity-based supplemental health insurance), with or without financial participation based on income (see the chart below).

THE « COMPLÉMENTAIRE SANTE SOLIDAIRE »

The right to Complementary Health Care depends on your personal situation. Depending on your resources, it costs nothing or less than one euro per day per person.

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":

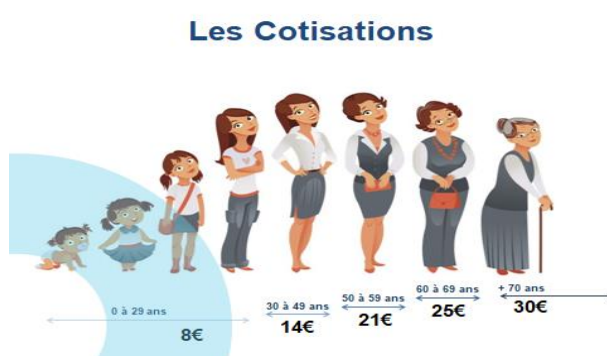
<https://www.ameli.fr/paris/assure/droits-demarches/difficultes-acces-droits-soins/complementaire-sante/simulateur-de-droits>

Maximum amount of resources for being eligible for supplementary health care aid, applicable as of 1st April 2025		
Number of people in the household	Annual ceiling amount (with financial participation)	Annual ceiling amount (without financial participation)
1 person	10 339 €	13 957 €
2 people	15 508 €	20 936 €
3 people	18 609 €	25 123 €
4 people	21 711 €	29 311 €
For more than 4 people	+ 4 135 € per additional person	+ 5 583 € per additional person

The « **Complémentaire Santé Solidaire non participative** » (solidarity-based supplemental health insurance free of financial contribution) 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, to make your access to care easier, you will not directly pay for health care thanks to an exemption from up-front payments or copays (*dispense d'avance des frais ou tiers payant*). This CSS gives access to a reduced fare to the Navigo pass via the «solidarité transport » scheme

The « **Complémentaire Santé Solidaire participative** » (the supplemental health insurance CSS with contributions):
Above an upper limit of resources, you may benefit from this CSS with paying a contribution.

Monthly amount of the financial contribution per dependent beneficiary (*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

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 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)