

## HEALTHCARE IN FRANCE: SOCIAL SECURITY STATUS

*You are under 28 years old on October 1<sup>st</sup> and you are from a country outside the European Economic Area:*

- **You must register with the student social security system.** You will have to pay for your subscription at registration.

*You are under 28 years old on October 1<sup>st</sup> and you are from a country within the European Economic Area:*

- If you have a **European health insurance card** (issued in your country of origin and covering the full academic year) **you are not obliged to register with the student social security system.**

*You are over 28 years of age on October 1<sup>st</sup> **irrespective of your country of origin:***

- You are **not entitled** to the student social security system coverage due to your age.

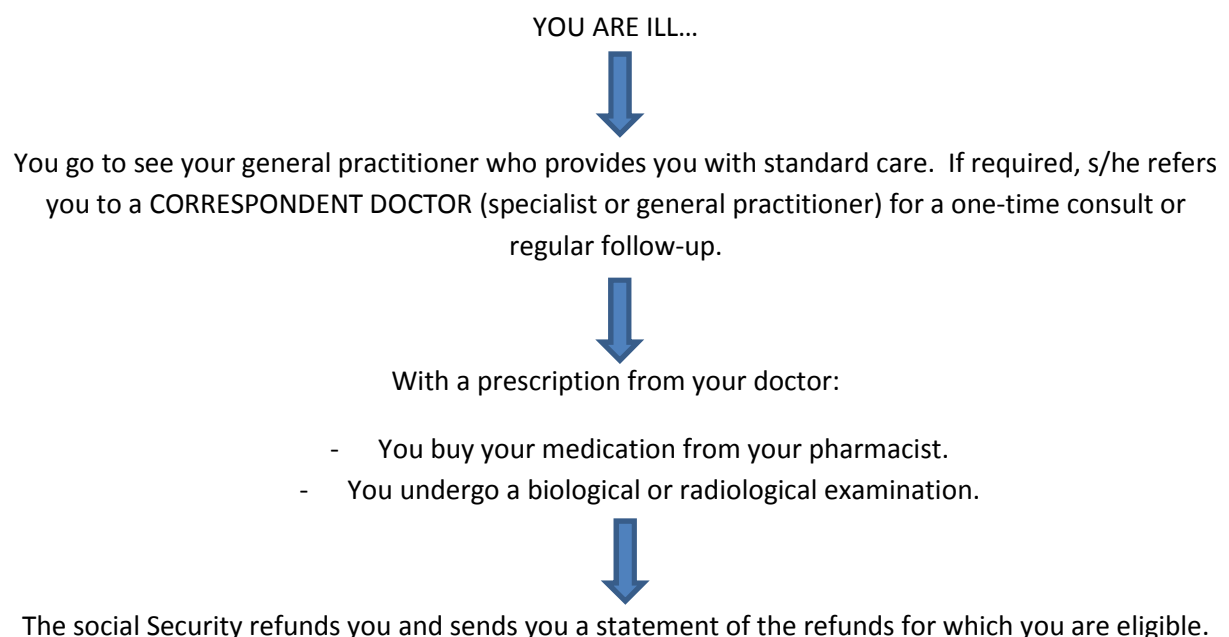
*If you are a **citizen of Quebec** and have a certificate issued under the **France-Quebec Agreement:** You are **not obliged** to register with the French student social security scheme.*

*You are coming to France for a study visit of **less than 3 months:***

- You are **not entitled** to student social security coverage.

## THE HEALTHCARE PATHWAY SYSTEM

The diagram below explains the steps to follow to benefit from optimal healthcare refunds according to the French healthcare pathway system.



## The keys to healthcare coverage in France

	Your student social security status	Complementary insurance policy (at your expense)
You are under 28 years old on the 1 <sup>st</sup> of October of the academic year	You are eligible for cover by the Student Social Security Scheme	You can subscribe to a complementary insurance policy for higher refunds of your healthcare expenses.
You are over 28 years old on the 1 <sup>st</sup> of October of the academic year	You are not eligible for cover by the Student Social Security Scheme. You must subscribe to the General Social Security Scheme in France.	If you cannot benefit from the Social Security system straight away, you can subscribe to a complimentary insurance policy to benefit from temporary healthcare protection.
You are studying in France for less than 3 months	You are not eligible for cover by the Student Social Security Scheme. You must manage your healthcare coverage in France.	A complimentary insurance policy provides you with healthcare coverage if you are not eligible for Social Security in France.
You arrive before the 1 <sup>st</sup> of October of the academic year	If you are eligible for cover by the Student Social Security Scheme, this cover shall only apply from the 1 <sup>st</sup> of October onwards.	A complimentary insurance policy enables you to benefit from a healthcare coverage solution before the 1 <sup>st</sup> of October. From the 1 <sup>st</sup> of October onwards, you can subscribe to a complimentary insurance policy for higher refunds on all or part of your Student Social Security refunds.

SOCIAL SECURITY REFUNDS*			
Hospital inpatient care		Dental and Optical care	
Hospital inpatient or surgical treatment to 100%	80%	Dental care	70%
Abortion	80%	Dental prosthesis	70 %
Fixed daily hospitalization fee	0%	Optical care	60%
Transport	75%	Specialists and Paramedical care	
Hospital outpatient care		Radiology	70%
Outpatient surgery to 100%	70%	Specialist	70%
Pharmacy to 65%	15%	Orthopedics/Prosthetics	60% to 100%
General Practitioner	70%	Medical Auxiliaries (physiotherapists, nurses)	60%
Laboratory (medical analyses)	60%	Miscellaneous	
		Fixed charge of 18€	0%

\* Rates applicable on 17/01/2012 subject to compliance with the French healthcare pathway system.

## AS AN INTERNATIONAL STUDENT, WHAT IS YOUR STATUS IN RELATION TO THE STUDENT SOCIAL SECURITY SYSTEM?

You are under 28 years old on the 1<sup>st</sup> of October and you fulfill the remaining two requirements

You must subscribe to the Social Security Student Scheme and choose a payment center.

This subscription to the Student Social Security Scheme must take place during the administrative subscription to the educational institution.

Student social security contributions must be paid at the same time as the educational subscription fees. After your subscription, you will receive a certificate certifying your entitlement to the Student Social Security Scheme.

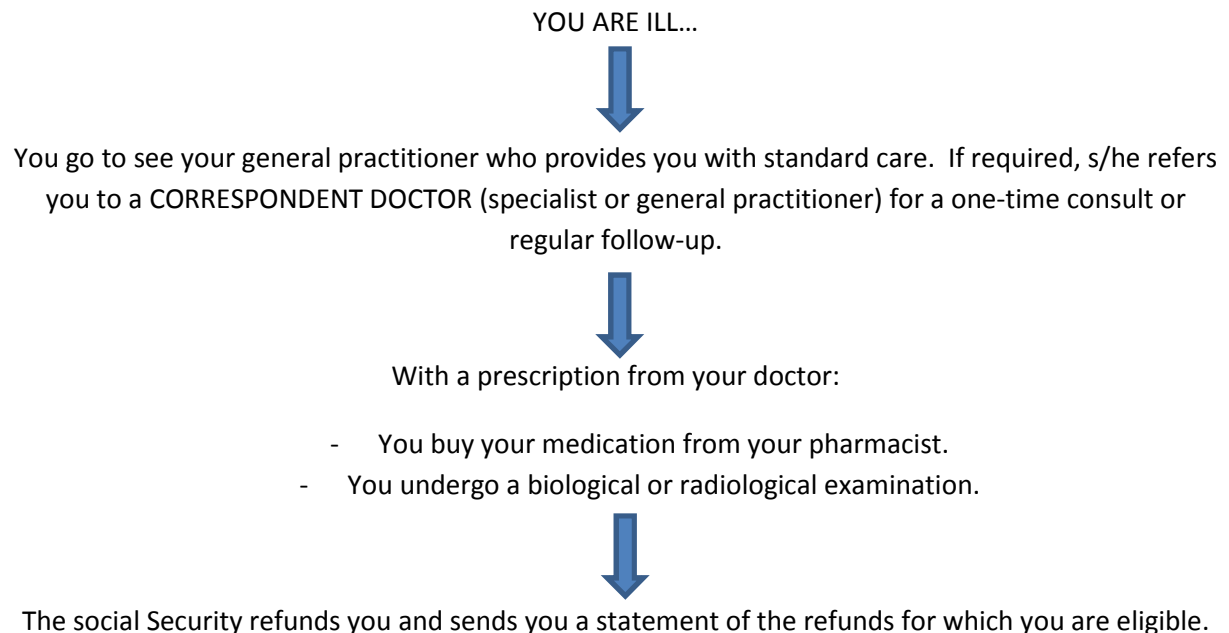
You must also provide justification documents for the allocation of a definitive Social Security number (copy of passport, copy of birth certificate written in French, English, German, Spanish, Italian or Portuguese).

You may also benefit from the Carte Vitale for your medical acts.

### The healthcare system in practice

#### 1) THE HEALTHCARE PATHWAY SYSTEM

The diagram below explains the steps to follow to benefit from optimal healthcare refunds according to the French healthcare pathway system.



#### 2) THE GENERAL PRACTITIONER

The healthcare system in France is based on the “healthcare pathway system”: each insured party must choose a general practitioner when subscribing to the Social Security Scheme.

Their role is to coordinate your healthcare. For particular needs, they will refer to you correspondent doctors. The choice of general practitioner is up to you but is not definitive insofar as you can change this doctor at any time.

You can choose not to follow the “healthcare pathway system”, however in this case you will not be refunded to the same extent by the Social Security and will find yourself with greater expenses to pay.

Your chosen general practitioner must be declared to your complimentary health insurance if the latter manages your Social Security.

1. What happens if you are admitted to a hospital?

If your state of health requires hospitalization, you can go to the hospital of your choice. For inpatient hospital care, your health insurance (Social Security) covers 80% of all costs. You must therefore pay the deterrent fee (ticket modérateur), the fixed daily hospitalization fee dependent on your length of stay and a fixed charge of 18€: these expenses can be refunded by your complimentary health insurance policy.

Note: the Social Security liability rate is reduced if the hospital chosen is not government-regulated.

2. How to obtain your medication?

Medication is issued upon presentation of the prescription given to you by your general practitioner. Medication is not delivered free of charge. Depending on the situation, medication is refunded at a rate of 15%, 30%, 65% or 100%. You will therefore be required to make a financial contribution per item of medication, which can be refunded by your complimentary health insurance. Most complimentary health insurance policies do not cover the 0.050€ medical excess charge per pack of medication.

3. How to fill in a healthcare form?

If your healthcare professional is not equipped to read the Carte Vitale, s/he will issue you a healthcare form. Read the instructions below closely to help you correctly fill in your claim form.

1. The doctor fills in the healthcare receiver (you)
2. Add your social security number appearing on your Carte Vitale here.
3. Provide the date of birth of the healthcare receiver.
4. Insert your address as the insured party.
5. Don't forget to sign your healthcare claim form and to attach your prescription where required.

4. How to access healthcare on campus?

The UPEMLV contains a Services Universitaires de Médecine Préventive et de Promotion de la Santé (SUMPPS – University Services for Preventive Medicine and Promotion Health).