



HEALTH COVERAGE

French law requires all individuals living in France to have health insurance.
The choice of health coverage depends on your situation.

You must arrive in France with health insurance that guarantees the reimbursement of medical expenses and repatriation, as well as civil liability insurance.

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Your age and conditions of your stay in France will determine which of these following requirements is applicable for you. You either must:

- Join the French social security system to be covered by health insurance, n.b. : It is recommended that you take out insurance in France to cover the waiting period for the social security registration.
- Remain affiliated to the social security system of your previous country of residence (make sure it will cover your medical expenses in France),
- Take out a health insurance in France,
- Take out a health insurance in your country of residence.

The choice of health coverage depends on your situation.

► PhD student with a grant registered in a French higher education institution

- Nationals or residents of an European Economic Area (EEA) member state or Switzerland = Register with the French social security through the website "etudiant-etranger.ameli.fr" <https://etudiant-etranger.ameli.fr> with required supporting documents (CVEC administrative fee + Proof of schooling + European Health Insurance Card (EHIC) + S1 form + Proof of income for the last 12 months)
- Non-EEA nationals of a country that has signed a bilateral Social Security Agreement with France = To find out if your country of origin has signed a Social Security Agreement with France, please visit the website of the Centre of European and International Liaisons for Social Security (Cleiss) <https://www.cleiss.fr/>
- Non-EEA nationals of a country that has not signed a bilateral Social Security Agreement with France = Register with the French social security through the website etudiant-etranger.ameli.fr

► Researcher or a PhD student with a French employment contract

You are covered by the French social security system. Your employer will be responsible for requesting your affiliation to the social security system.

- Holders of a pasport-talent (VLS, VLS-TS or residence permit) or of a VLS or a scientific residence certificate (Algerian nationals) : regardless of where you live in France, you are covered by the Paris Caisse primaire d'assurance maladie ("primary health insurance fund", CPAM).

CAISSE PRIMAIRE D'ASSURANCE MALADIE DE PARIS
SRI / Travailleur étranger
75948 PARIS CEDEX 19

- Your spouse and children (under and over 18 years old) can be registered with the French social security at the same time as you.

Please note:

If your husband or wife is employed, he/she will be registered with the social security by his/her employer.

If your adult child (18 years and over) is a student, he/she must register with the social security through the website etudiant-etranger.ameli.fr.

► Researcher or PhD student employed by an organization abroad for a short stay in a French laboratory

You must be covered for the entire duration of your stay either by your employer (certificate) or on a personal basis (private insurance in your country of residence).

► PhD student enrolled in a university abroad and staying in a French laboratory as part of an exchange (up to 3 months) or an internship (up to 6 months)

You must check with your health insurance organisation in your country of residence if your health expenses will be covered for the duration of your stay in France and what guarantees are included in the cover of your choice.

Phone service

- English-speaking CPAM : +33 (0)811 36 36 46 (if calling from abroad) or 09 74 75 36 46 (if calling from France)



THE FRENCH SOCIAL SECURITY SYSTEM

The procedures to register with the French Social Security will depend on your personal and professional status.

The French social security only reimburses a portion of your medical expenses. Reimbursement rates vary depending on the type of treatment and doctor, but are usually around 60% to 70% of the total fee. Pharmaceuticals are reimbursed at a rate of 15% to 65%, depending on the product.

STEPS TO REGISTER FOR HEALTH INSURANCE IF YOU ARE AN EMPLOYEE IN FRANCE

- Constitution of a file with the following documents:
 - + The application [form](#) for entitlement ;
 - + [proof of civil status](#) (birth certificate);
 - + [a bank statement](#) (RIB);
 - + [proof of residence](#) in France (rental contract or lease, certificate of university residence, electricity bill, etc.);
 - + [proof of identity and residence](#) (visa, residence permit, multi-annual card, etc.);
 - + [proof of status](#) (employment contract, hosting agreement, etc.).
 - Sending the file to the Caisse Primaire d'Assurance Maladie (CPAM) to request the creation of a national insurance number
 - Processing of the file within approximately 6 to 8 weeks
 - Receipt by post of a "Numéro d'immatriculation d'attente (NIA)" (temporary number) before obtaining a definitive number.
- n.b. : You can use the temporary number for all your administrative procedures related to healthcare.
- Reception of your definitive social security number (starting with "1" for men and "2" for women)

Once you have received your definitive registration number, you can create your "personal account" on the CPAM's national website Portail Ameli and request your "carte Vitale" online and download your "attestation de droits".

AMELI ACCOUNT

Ameli account is a [secure personal area](#) that you can log in to from a computer, smartphone, or tablet to access all of the French health insurance system ("l'Assurance Maladie")'s [online services](#). You can use it to:

- Check your health care reimbursements;
- Download your certificate of entitlement, which you can use if you don't have your health insurance card ("carte Vitale") on you;
- Order a French health insurance card ("carte Vitale") or report it as lost or stolen;
- Update and manage your personal information (address, phone number, email address, banking information, etc.).

<https://www.ameli.fr/assure/adresses-et-contacts/votre-compte-ameli/creer-votre-compte-ameli>

To ensure that health care costs are properly covered, it is essential to follow certain procedures.

THE CARTE VITALE

The "carte Vitale" will allow you to prove your rights to health professionals and to be reimbursed without having to take any steps. Please note that my "carte Vitale" is not a payment card; you will have to pay in advance for each consultation and present it. You will then be reimbursed directly into your French bank account. The same applies when you go to the pharmacy to buy the prescribed medication.

THE DECLARATION OF A GENERAL PRACTITIONER

In order to benefit from the maximum reimbursement provided by the health insurance system, you should declare a general practitioner who will be your referring doctor. To do this, the doctor of your choice will complete a [form](#) which you should then send by post to your CPAM.

Note that you will need a letter of introduction from your GP to consult certain specialists, with the exception of a dentist, gynaecologist, ophthalmologist, psychiatrist or stomatologist. Making appointments online with health professionals

>> Doctolib <https://www.doctolib.fr/>

>> Maïa <https://www.maïa.com/>

CARE

Not all the general practitioners charge the same fees. You will be better reimbursed if you choose a sector 1 doctor.

You can refer to the health insurance directory to find out your doctor's fees: <http://annuaire.sante.ameli.fr/>

SUPPLEMENTARY HEALTH INSURANCE (MUTUAL INSURANCE)

Supplementary health insurance reimburses the costs that the insured person must pay, as well as certain services that are not or only partially reimbursed by the health insurance system (vaccines, glasses, dental prostheses, etc.).

You can only take out a supplementary health insurance once you have obtained your final registration number from the CPAM