

Health coverage in France

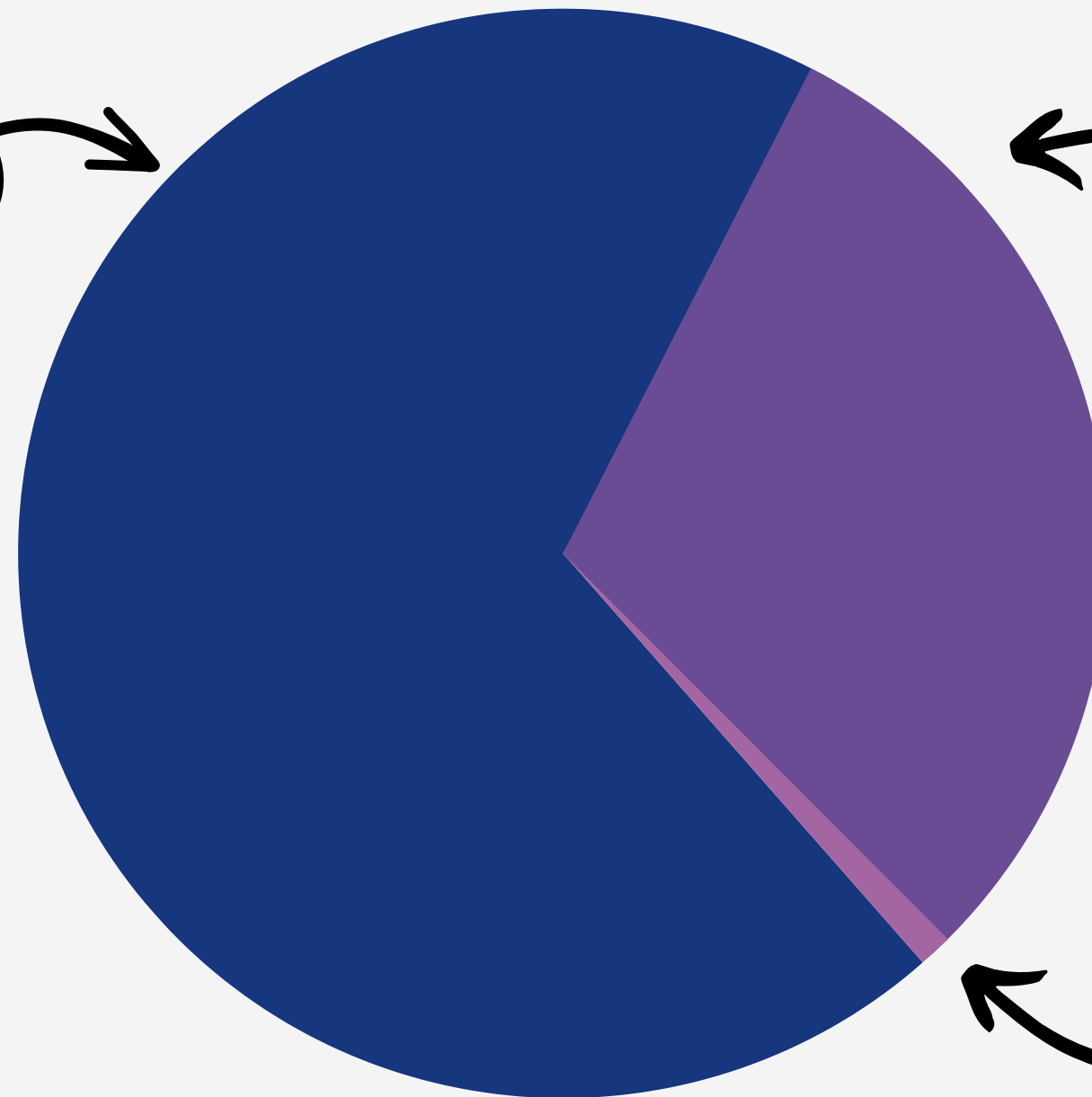
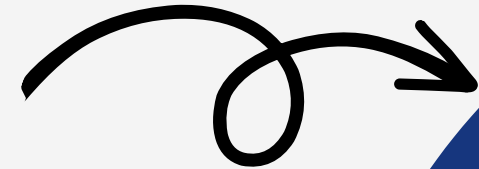


For exchange students

How does the reimbursement of medical costs work in France ?

CPAM

Mandatory health insurance
Registration is mandatory and free of charge and will entitle you to reimbursement of your health care expenses (70%)



Mutuelle

Supplemental health insurance
To be reimbursed for your health care expenses at the highest possible rate, you can take out supplementary health care coverage (SMERRA, HEYME...) (30%)



Flat-rate contribution

1€ at your expense



CPAM

Social security

Ameli

SÉCURITÉ SOCIALE



L'Assurance Maladie

**Different names, same entity :
CPAM = Social security = Ameli*

- **Mandatory**
 - **Free of charge**
 - **Reimbursement of your health care expenses (70%)**
-

Before coming to France for your studies, you need to apply for membership in the French social security citizen by signing up via the official website :

etudiant-etranger.ameli.fr

How to register to the CPAM ?

1- Register on etudiant-etranger.ameli.fr



Enter the required information:

- Name ;
- date of birth ;
- country of birth ;
- e-mail address



Enter the required documentary evidence:

- Passport / national ID
- Student visa (if needed)
- School certificate of enrolment
- IBAN (international bank account number) or bank statement (RIB) for your refunds
- a civil status document (ex: birth certificate)

[Click here for more info](#)

2- Create your personal area



Download your temporary certificate of membership in the French social security system



Upload any missing or rejected documents to your personal area



Upload your final certificate of membership

3- Once your membership has been finalised, you can take additional steps to have your medical expenses reimbursed as quickly as possible



Open a personal ameli account on ameli.fr or using the app



Order your carte vitale

- ID card
- a picture



Ask your doctor to be your "médecin traitant" referring doctor during your first appointment

Other documents to submit as depending on your country of origin

You are European

01

If you are a citizen/resident of an EU Member State, before your departure, you should apply for the **European Health Insurance Card (EHIC)** with your local health insurance fund. The card will ensure that you have access to healthcare in France without having to complete any formalities with the local French authorities. You will benefit from the same coverage as anyone covered by the French social security system.



You are from Andorra

02

Before coming to France, apply to your local health insurance fund for a **SE 130-04 form** entitled “Attestation de droit aux prestations en nature de l’assurance maladie maternité pendant un séjour sur le territoire de l’autre Etat” (Certificate of entitlement to health and maternity benefits in kind during a stay in the other State).

This form certifies that your healthcare expenses covered by Andorra’s social security system. You can also choose to join France’s social security system.

03

You are from Quebec

If you are coming to France as part of a university exchange program

Before leaving Quebec, apply to your local health insurance fund there (RAMQ) for a **SE 401-Q-106 form** “Attestation d’affiliation à leur régime de sécurité sociale des participants aux échange entre établissements d’enseignement supérieur” (Certificate of membership in their social security scheme for students participating in an exchange between higher education institutes) and have it filled in by your university in Quebec.

This form certifies that your medical expenses are covered by Quebec’s social security scheme.

If you are enrolled in a French university

Before leaving Quebec, apply to your local health insurance fund (RAMQ) for a **SE 401-Q-102 bis form** “Attestation d’appartenance à un régime Québécois préalablement au départ pour la France” (Certificate of membership in a Quebec scheme prior to departure for France).

This form certifies that your medical expenses are covered by RAMQ’s health insurance scheme while in France.

Mutuelle

Supplemental health insurance



There are a large number of insurance plans available so it is a good idea to compare the options before choosing your own

- Non Mandatory (but recommended)
 - In order to be eligible for a mutuelle, you must already be registered with the French social security system (CPAM)
 - Reimbursement of your health care expenses not covered by the CPAM (30%)
-

We recommend these 2 mutuelles :



Mutuelle for the exchange students coming to France - 2 options

Pack en France confort (mutuelle + home insurance)

30€/month

- Hospitalization fees: 100% coverage.
- General medical expenses
- General practitioner and specialist consultation: 100%.
- Pharmaceutical expenses, radiology, tests: 100%.
- Dental care: 100%.
- Optics: 100% + fixed price for frames up to 150€ + contact lenses: 100% + fixed price of €30/year.
- **Civil liability coverage**
- **Reatriation assistance**
- **Home Insurance (studios only)**

**monthly plan*

[Register online here](#)

You can also join :

By phone at 04 72 76 88 86 (english, spanish and french)
from Monday to Friday from 9am to 5pm (no tax call)

At the branch offices

Pack en France confort

25€/month

- Hospitalization fees: 100% coverage.
- General medical expenses
- General practitioner and specialist consultation: 100%.
- Pharmaceutical expenses, radiology, tests: 100%.
- Dental care: 100%.
- Optics: 100% + fixed price for frames up to 150€ + contact lenses: 100% + fixed price of €30/year.
- Civil liability coverage
- Reatriation assistance

**monthly plan*

[Register online here](#)

You can also join :

By phone at 04 72 76 88 86 (english, spanish and french)
from Monday to Friday from 9am to 5pm (no tax call)

At the branch offices

ONLY FOR THE DUAL DIPLOMAS [1 year (or semester) abroad / 1 year in France]

Pack EUROPE

27€/month

**monthly plan*

- reimbursement of your actual health care expenses based on the rates of the host country;
- the option of changing your travel dates or cancelling your insurance
- hospitalization expenses without advance payment;
- 24/7 medical assistance and repatriation anywhere in the world;
- international civil liability and personal accident insurance;
- insurance for your accommodation abroad;
- luggage insurance

[Register online here](#)

To be covered without any break and to avoid double paperwork, in the Pack Monde or Europe offer, you can choose to be insured for the months spent in France with the level of reimbursement of the "Pack Confort".

You just have to specify the number of months abroad and the number of months in France (from 1 to 12 months maximum).

Pack MONDE

37€/month

**monthly plan*

- reimbursement of your actual health care expenses based on the rates of the host country;
- the option of changing your travel dates or cancelling your insurance
- hospitalization expenses without advance payment;
- 24/7 medical assistance and repatriation anywhere in the world;
- international civil liability and personal accident insurance;
- insurance for your accommodation abroad;
- luggage insurance

[Register online here](#)

To be covered without any break and to avoid double paperwork, in the Pack Monde or Europe offer, you can choose to be insured for the months spent in France with the level of reimbursement of the "Pack Confort".

You just have to specify the number of months abroad and the number of months in France (from 1 to 12 months maximum).



Mutuelle for the exchange students coming to France - 2 options

Level 1

9.90€/month

**yearly plan*

- Hospitalization fees: 100% coverage.
- General medical expenses
- General practitioner 100%.
- Pharmaceutical expenses 100%.
- **Civil liability coverage**
- **Repatriation assistance**

[Register online here](#)

***you can only subscribe for a year but you can break your contract at any moment by sending your plane ticket back home*

By phone at 09 71 09 07 07 (english and french) from Monday to Friday from 9am to 5pm (no tax call)

Level 2

19.90€/month

**yearly plan*

- Hospitalization fees: 100% coverage.
- General medical expenses
- General practitioner and specialist consultation: 100%.
- Pharmaceutical expenses, radiology, tests: 100%.
- Dental care: 100%.
- **Civil liability coverage**
- **Repatriation assistance**

[Register online here](#)

***you can only subscribe for a year but you can break your contract at any moment by sending your plane ticket back home*

By phone at 04 72 76 88 86 (english and french) from Monday to Friday from 9am to 5pm (no tax call)

If you have any enquiry, please contact :

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