

## Frequently asked questions – health and social security

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Coming to France as a foreign worker may imply a lot of changes concerning your health habits and the overall social security system. You may have a lot of questions regarding those challenges. Therefore, **L'Élan** provides you with this list of “frequently asked questions”. In case you do not find the particular question you have, do not hesitate to contact us!

<i>Table of content</i>	
	<i>Page</i>
<b>SOCIAL SECURITY</b>	<b>2</b>
How is the French social security system financed?	2
What are the categories involved within the French social security system?	2
Will I be eligible for social security benefits?	2
What are the different social security benefits I am entitled to?	2
When am I eligible for family allowances?	2
I have a one-year working contract with a “carte de séjour temporaire-salarié”.	
Can I get unemployment benefits if I quit or lose my job?	3
Can I receive money for housing being a foreigner?	3
<b>DOCTORS and HEALTHCARE</b>	<b>4</b>
Where can I find an open pharmacy in case of emergency?	4
What happens if I need healthcare in France?	4
Can I be reimbursed for appointments with my doctor?	4
How do I get reimbursed for my medical expenses?	5
Do I need to take out private health insurance?	5
I forgot my “carte vitale” and the doctor gave me a “feuille de soins”, what do I do with this?	6
How and where can I find an English-speaking doctor?	6
Which hospital ensures care in English in Paris?	6
Is alternative health a common practice in France?	7
How good is Dental work in France?	7
I am expecting a child, how can I prepare the birth of my child?	7
Where do I declare the birth of my child when it is on French soil?	8
How do I obtain private health insurance?	8
If I have an emergency, where do I go?	9
Can I find an equivalent to the medicine I am used to back home?	9
In case of death of a member of my family while in France, what should I do?	9
<b>PENSION</b>	<b>10</b>
I love France and would like to retire there. Is it possible?	10
Will I be able to benefit from the Pension allowances paid during my working years in France?	10

## SOCIAL SECURITY

### *How is the French social security system financed?*

The social security system in France is financed by the government and by contributions from employers, employees and the liberal professions.

### *What are the categories involved within the French social security system?*

- Medical
- Family Allowances
- Unemployment
- Pension

### *Will I be eligible for social security benefits?*

As a general rule, if you have a legal residence in France, are working legally in France, pay Social Security charges, you can be entitled to social security benefits.

### *What are the different social security benefits I am entitled to?*

There are so many available. For example there are Family Allowances, Maternity, Medical Reimbursement, Vaccination, Work Accident, Housing, Education, Training, Handicapped, Unemployment, Income Support, Pension, and more.

There are several good websites that can inform you as to where to go for each.

### *When am I eligible for family allowances?*

If you are a resident in France and have at least two minor children living in France. Some of the benefits available are for birth, child care, parental leave, school, housing, single parent, handicapped child, and so many more.

The best thing is to go to your local **Caisse d'allocation familiales (CAF)** and ask for further information.

To register you need to go to the closest **Caisse d'allocation familiales (CAF)** to your home. You will, however, need to produce your **titre de séjour** (if non-EU member) and a number of other documents and fill out a thorough form concerning your income.

If you still benefit from child allowances in your home country, you will only receive a differential.

***I have a one-year working contract with a “carte de séjour temporaire-salarié”. Can I get unemployment benefits if I quit or lose my job?***

As you are working legally in France, you are entitled to all of the French benefits for workers. If you lose your job because of being fired or being laid off, you will most likely be entitled to unemployment benefits.

You will need to register with the **Agence Nationale Pour l'Emploi (A.N.P.E.)** (National Agency for Work) as a **demandeur d'emploi** (job searcher), and with the **ASSEDICS**. A commission will then study your case and if it is approved, you will get unemployment benefits such as a monthly allowance.

The most difficult situation is when you resign from a job. You may receive unemployment benefits only if you **unwillingly** lose your job. If you quit, you have no entitlement to unemployment benefit. Nevertheless, there are some special cases, such as when you are forced to resign.

***Can I receive money for housing being a foreigner?***

If you have a legal residence in France, are working legally in France, pay Social Security charges, you can be entitled to services provided by the **Caisse d'Allocation Familiale**. To receive housing benefits, there are many things that are taken into consideration. You need to go to the closest **Caisse d'Allocation Familiale** to your home with your Income Tax Form, payslip, proof of residence, bank ID and several other documents regarding you and your family. You will then be asked to fill out a form. Make sure that you take the time to fill it out thoroughly and carefully. A commission will then study your case and if it is approved, you will be paid directly to your bank. Your situation will be reviewed once a year.

## DOCTORS and HEALTHCARE

### *Where can I find an open pharmacy in case of emergency?*

You will recognize open pharmacies by the lightened green cross. They usually close on Sunday but, in order to face the demand, some open on a shift base (*roulements*). Usually closed pharmacies show at their door the address of the pharmacy on duty, but you can also find the list of open pharmacies in local newspaper or ask the police department.

### *What happens if I need healthcare in France?*

Foreign residents on French territory are also covered if a member of the household is engaged in professional activity. The host company that hires you is responsible for conducting the procedures required for your registration. You will have to complete these procedures at your local social security office by presenting proof of residence, your first three payslips (which give you full rights) and your bank details. The local social security office is called the **Caisse Primaire d'Assurance Maladie (CPAM)**.

You will be issued a social security card (**Carte vitale**) bearing your social security number. To take advantage of social security and receive reimbursement, you will systematically need to use that number. The card is given only to the insured employee, but it mentions the other beneficiaries: the spouse (who does not work and asks to be covered) and children under 16 who attend school.

### *Can I be reimbursed for appointments with my doctor?*

Yes. In France, doctors are classed into three categories.

- **conventionnés** (“recognized” by the **sécurité sociale** and charging fees in compliance with the *tarifs de convention* (agreed fees) )
- **honoraires libres** - that exceed the agreed fees
- **non conventionnés** (whose fees will either not be reimbursed at all or only for a fraction of the cost)

Before making an appointment, you may always ask the doctor’s secretary if the doctor is **conventionné** or not (most of them are) and whether or not the doctor’s fees exceed the agreed fees.

Many doctors also have visiting hours at the hospitals with which they are connected.

The fee for a visit at the hospital is usually lower than a visit to the same doctor’s office. However, as from 1<sup>st</sup> July 2005, patients have to sign up with a *médecin traitant* of their choice, who becomes a sort of personal medical consultant. This personal doctor can be either a general practitioner or a specialist, depending on the type of medical care you expect to need. A form,

available from the CPAM (it can also be downloaded at [www.ameli.fr](http://www.ameli.fr)), must be signed jointly by the patient and the selected practitioner and returned to the CPAM.

Failure to consult your *médecin traitant* before making an appointment with a specialist may result in your being reimbursed at a lower rate. You may however consult freely gynaecologists and ophthalmologists.

There are no restrictions, e.g. based on residence criteria that will restrict your choice.

If you feel ready to brave the language barrier, any local pharmacist near where you live will give you the names of doctors, nurses and other members of the medical and paramedical professions to call on in the neighbourhood. Pharmacists play an essential role as intermediaries between doctors and patients.

### ***How do I get reimbursed for my medical expenses?***

Today, one uses the social security card, the ***Carte Vitale***. Most doctors and pharmacists are equipped with a computer connection to the social security office. Thus, they will ask for your card, and at the doctor's office, you will pay the full fee for your consultation, but your request for reimbursement will be automatically sent to your ***CPAM***. At that time the treatment form (***feuille de soin***) is no longer given to you. You will receive from your ***CPAM*** a list of your reimbursements (or the amount that the social security has paid the pharmacist). This list/form can be sent for complementary reimbursement to your mutual insurance.

Note that the social security reimburses only part of your medical expenses. The amount of the reimbursement is calculated on the basis of a list of standard rates called ***tarifs de convention*** and never covers 100% of these rates.

Moreover, the rates often exceed the standard rate, which means that you may still have to pay a sizable amount.

### ***Do I need to take out private health insurance?***

To improve your healthcare coverage, you have to take out complementary health insurance known as a ***mutuelle***. The ***mutuelle*** will reimburse the amount remaining after the amount covered by social security ***tarifs de convention***, and sometimes more, depending on the insurance policy (and hence the cost of the insurance). The ***mutuelle*** can also cover for dental and eye care expenses. The social security reimbursement for dental and eye care is considerably lower than the rates charged by healthcare professionals. Often, the host company in France offers its employees a good level of complementary healthcare insurance. Be sure to ask for this information.

***I forgot my “carte vitale” and the doctor gave me a “feuille de soins”, what do I do with this?***

Until recently, the system operated as follows:

After a consultation with a doctor, the patient paid the consultation fee and then went to the pharmacy to buy the prescribed medicine. The doctor gave the patient two copies of the prescription, together with a treatment form showing the consultation fee. The patient was required to show the prescription and the treatment form to the pharmacist, who would stamp it and stick on the labels from the medicine delivered.

The patient was required to send the treatment form, together with the second copy of the prescription, to the local social security office. The amount of the social security reimbursement was credited to the patient’s bank account.

***How and where can I find an English-speaking doctor?***

If you are unsure of your linguistic ability, it would be better to consult an English-speaking doctor or dentist in the Paris region.

The latest edition of the “Health Care in Paris” includes a directory of English-speaking doctors that have been recommended by the community. There is also a long list of English-speaking doctors in the Guide for U.S. Citizens Residing in France [http://www.amb-usa.fr/consul/oas\\_idx.htm](http://www.amb-usa.fr/consul/oas_idx.htm) available free of charge from the U.S. Embassy in Paris. (The hyperlink goes directly to a PDF copy of the guide. Contact the embassy for a print copy.)

It also pays to network. Your neighbourhood French pharmacist usually has a list of local doctors and might know who speaks English. For medical advice about minor problems, first try the neighbourhood pharmacist. Many medications are available without a prescription.

***Which hospital ensures care in English in Paris?***

The Paris area has two private hospitals that ensure medical care in English: the American Hospital and the Hertford Franco-British Hospital.

**a) The American Hospital of Paris**

Founded by Americans and accredited in the United States. The staff is completely bilingual and most of the doctors are Americans. It has a number of specialties, including cardiology, stomatology, gastroenterology, endocrinology, neurology, oncology (cancer treatment), ophthalmology, eyes-nose-and-throat, orthopaedics, urology, rheumatology and dentistry, as well as gynaecology and obstetrics and a maternity ward. General and specialized paediatricians (in gastroenterology, neurology, orthopaedics, surgery, pneumology and

nutrition) also work at the hospital. The fees charged by the hospital are higher than normal, and it is therefore advisable to get information about reimbursement by *Sécurité Sociale*.

#### **b) Hertford Franco-British Hospital**

This hospital offers surgery and general medicine as well as gynaecology and obstetrics and has a maternity ward. It also offers outpatient consultations in all of its specialties. In nearly all of its specialties, the hospital has a high percentage of nurses, midwives and physicians trained in Great Britain. This hospital is partly subsidized by the French state and is *conventionné*. It therefore charges normal fees, but due to its semi-private nature, *Sécurité Sociale* does not pay for hospital services directly. You will therefore be asked to pay the bill, for which you will be reimbursed later upon presentation of your request for reimbursement.

#### *Is alternative health a common practice in France?*

France is the leading country in the world for homeopathic medicine. Acupuncture and homeopathic medicine are both recognized by French *sécurité sociale*, and treatment is reimbursed in compliance with the normal rules applied. Most homeopathic physicians, however, charge fees called *honoraires libres*, which are higher than those agreed with the *sécurité sociale*. You will be reimbursed for such consultations on the basis of the *sécurité sociale* scale, and the difference is seldom reimbursed by *mutuelle* (complementary insurance plans). Some homeopathic physicians, however, charge the consultation fees set by the regulations. Word-of-mouth is the best way of finding them. Although osteopathy and chiropractics are becoming increasingly popular, they are not yet officially recognized.

#### *How good is Dental work in France?*

French dentists aren't reimbursed much by the health-care system for a cleaning, so they tend to do a quick job using an ultrasound tool, and only doctors are allowed to clean teeth in France. Dental hygienists don't exist. If you are fussy about this matter, you may want to try one of the American-trained dentists in town. Their fees may be higher, however.

#### *I am expecting a child, how can I prepare the birth of my child?*

The French love babies and prenatal care here is tops. Maternity and sometimes fertility are covered 100% by most health plans. You'll only pay for extras like the private room or the international calls to grandma and grandpa.

Message Mothers Support Group offers preparation for childbirth training courses in English.

The French system offers courses by midwives that are reimbursed by health insurance. An indispensable publication in this regard is the book, the "ABCs of Motherhood in Paris," published by Message.

While the prenatal and postnatal care is great here, the only downside is the lack of training and support for breastfeeding mothers. It's just that most French mothers bottle-feed. Even maternity ward nurses have little experience with breastfeeding. If a woman has the least little problem in breastfeeding, doctors and nurses are quick to encourage her to give it up or to supplement with a bottle, which can quickly put an end to mother's milk supply. However, there are groups here like La Leche League <http://www.lllfrance.org/> and Message that can intervene for you. Message Mother Support Group publishes a free leaflet for its members of English/French vocabulary for pregnancy, birth and the postnatal period, and very informative information on breastfeeding.

### *Where do I declare the birth of my child when it is on French soil?*

In France, you must declare your pregnancy by the end of the third month to your local **Caisse Primaire d'Assurance Maladie (CPAM)** (National Health Insurance). Your physician should provide the right forms to submit. A packet that includes various forms, information, and your **Carnet de maternité** (Maternity booklet) will arrive shortly after the declaration to the **sécurité sociale**.

Keep in mind that you are responsible for bringing most of your own supplies to the hospital (towels, soap, creams).

The declaration of the birth of your child should be done at the **Mairie** in the commune where the child was born.

You will also need to declare the birth of your child with your Consulate. Check before the birth what the necessary documents will be required for this declaration. Note that many countries will now have the child have its own passport and not be written in the passport of one of its parents' passport.

You may need to request a proof of birth on French Soil, a **Titre d'Identité Républicain (TIR)** at the **Préfecture de Police**. This will be a replacement of the travelling document (**DCEM Document de circulation pour enfant mineur**) for non-EU nationals.

### *How do I obtain private health insurance?*

For many expatriates who aren't part of the French system, the essential question is, how do I obtain health insurance that is valid in France?

If you are a short-timer, first check with your home health-care plan to see whether and how it covers you during your stay in France.

If you are residing and working in France, there are several *mutuelles* (private health insurance) available in France. First check whether your employer has any agreement with a *mutuelle* which may offer you advantageous tariffs.

### *If I have an emergency, where do I go?*

In France most doctors still do house calls.

If you need a doctor fast, don't hesitate to call a service like **SOS Médecins at 0820 33 24 24**. Another similar service is **Garde Médicale** de Paris at 01.42.72.88.88. A doctor can usually be dispatched within the hour. The American Hospital has a hotline at 01.47.47.70.15.

For life-threatening emergencies, call a SAMU (**Service d'Aide Médicale d'Urgence**) or ambulance. The telephone number is "15." At that number, there is usually someone who speaks English. French hospitals don't refuse emergency care for any reason. However, you mostly likely will be asked to pay in whole or part, if you can, and seek reimbursement later yourself with your insurance plan.

### *Can I find an equivalent to the medicine I am used to back home?*

Don't expect a French pharmacy to fill your overseas prescription. If you are on a three-month dip, do carry enough medicine with you to cover your stay. If you are here longer, visit a doctor to obtain your medicine. Don't forget to ask your home doctor for the medicine's generic name, as well as its trade name, manufacturer and dosage.

### *In case of death of a member of my family while in France, what should I do?*

There are some official matters of which you must be aware.

A doctor must certify a death and register it within 24 hours at your local **Mairie**, where you present the death certificate and the deceased's **titre de séjour**.

The **Mairie** must give its approval before the funeral or memorial service can take place.

A funeral director helps with the arrangements; churches will assist with a service.

You must contact your consulate or embassy for assistance with paperwork and for any arrangements necessary for transporting the deceased to the country of burial.

## PENSION

### *I love France and would like to retire there. Is it possible?*

Yes, it is possible to retire to France. In this case, you, **as a non-EU national**, would need to apply for a long-term visa at the nearest French consulate to your home country with an eye on obtaining a ***titre de séjour visiteur***. You will need to prove you have the financial means. It can be done with statements from your pension plan which should be enough to satisfy the authorities. You will also need a health plan covering you in France, or obtain one in France that does and, of course, housing in France.

### *Will I be able to benefit from the Pension allowances paid during my working years in France?*

Several elements will be taken into consideration such as your nationality, residency, number of years of work in France, whether you are being “seconded” abroad by a foreign-based company or not.

The retirement age in France is 60 years of age.