



THREE TYPES OF INSURANCE ARE MANDATORY WHILE STUDYING IN FRANCE. FOCUS ON THE MANDATORY STUDENT SOCIAL SECURITY, HOUSING INSURANCE AND THIRD-PARTY LIABILITY AND OVERVIEW OF THE OPTIONAL SUPPLEMENTAL INSURANCES.

### the student's **Social Security** (health insurance)

Since 2001, French law requires that all foreign students under 28 years old (individual or exchange) remaining in France for more than 3 months, subscribe to the national health system; the Social Security.

Coverage starts on October 1st of the academic year of registration and are valid until September 30th of the following year. For students registering after December 31st (Spring term students for example), coverage starts on the 1st day of the month following the date of registration at the university.

The social security supports:

- **70%** of the medical expenses,
- **35 to 65%** of the prescriptions,
- dental and eye-care are partially covered; reimbursement depends on the agreement the practitioner made with the Social Security services.

### THE TWO STEPS OF YOUR REGISTRATION TO THE STUDENT HEALTH INSURANCE

#### 1. Choice of the provider and payment of the annual fee

When registering at the university, you will be asked to pay a insurance fee (215 euros in 2015/16) and choose one of the 2 official national insurance providers (*centres payeurs*):

- LMDE (<http://www.lmde.fr/index.php?id=1031>),
- SMENO (<http://www.smeno.com/etudiants/foreign-students.html>).

#### 2. Finalizing your registration with the provider

In the few days following your university registration, you will need to provide the chosen insurance provider with the following documents:

- copy of your passport (civil status page),
- university registration certificate (available on your Digital UNICAEN account),
- information of your French bank account (mandatory to be reimbursed of your medical expenses).

You can deliver the documents directly to their offices:

- LMDE : 68 rue de Bernières - 14000 CAEN
- SMENO : 40 avenue de la libération - 14000 CAEN

**Important! Even if you are already registered at the French social security (through a parent or a spouse), the STUDENT status prevails and requires that you subscribe on your own name to the student social security.**

### The Carte Vitale

The *Carte Vitale* is your social insurance card. It contains all the administrative information related to the reimbursement of your medical expenses and the financial support terms in case of hospitalization. It must be presented to the health professionals you meet (physicians, pharmacists...) and guarantees a faster reimbursement. In some cases, it exempts you from paying the part supported by Social Security.



### CASES OF NON-AFFILIATION

#### • Student citizens of a European Community country

If you are able to present a European health insurance card, registration to the French health system will be waived when registering to the university. You will be covered by your own country and the health agreement signed with your country.



You can therefore directly contact the *Caisse Primaire d'Assurance Maladie* (CPAM) with your European health insurance card to get reimbursed for the social security part of your medical expenses.

**Beware!** The European health insurance card can only be requested and issued in your home country prior to your departure to France. Failure to do so will force you to subscribe to the French health system.

#### • Students over 28

You are not required to subscribe to the French student's health insurance. You can nevertheless subscribe to the French social security at CPAM. Beware, affiliation to Social Security remains mandatory if you request a residence permit. For foreign students over 28, the subscription is free.

You can get more detailed information regarding CPAM at office AC057, building A, Campus 1.

## SUPPLEMENTAL HEALTH INSURANCES

Supplemental health insurance, commonly called *MUTUELLE*, allows, after payment of an additional fee, to obtain reimbursement for all or part of the share that is not covered by Social Security.

The level of reimbursement by the supplemental health insurance depends on the level of guarantee you requested based on your needs of medical care. Expect an average annual fee of 100 euros for a basic student complementary insurance.

Due to the high cost of healthcare in France (especially in case of hospitalization), and even though it is strictly optional, **we strongly recommend that you subscribe to a supplemental health insurance** if you intend to stay at least one academic year in France.

You can seek the advice of your Social Security provider, LMDE or SMENO, or of any other health insurance company you may find.

Students registered at UNICAEN through an exchange program may contact their own insurance company, or that subscribed as part of their program, to cover the expenses not supported by Social Security. It could therefore be a substitute to a French supplemental insurance **but can absolutely not replace the mandatory Social Security**.

## THE REFERRING PHYSICIAN

In order to be fully reimbursed for the Social Security share of the treatment, you also need to choose a primary care physician that you will consult everytime you need it. Once you have made your choice and during your first consultation, you need to have him/her complete and sign a statement form called «Déclaration de choix du médecin traitant» that you will send to your provider.

This form is available for download at [http://www.ameli.fr/fileadmin/user\\_upload/formulaires/S3704.pdf](http://www.ameli.fr/fileadmin/user_upload/formulaires/S3704.pdf)

Without this statement, you will not receive the full share normally covered by Social Security.

The physician is also the only one entitled to issue a prescription to consult with specialists (dermatologist, radiologist...) whose consultations may be partly reimbursed by Social Security.

Consultations with ophthalmologists, gynecologists, psychiatrists (if you are between 16 and 25) and dentists do not require a prescription from your physician and are supported fully or partly by Social Security.

## REIMBURSEMENT CLAIMS

For consultations with your physician or a specialist, you will have to pay the medical fee (average of 23 euros for a physician and up to a hundred euros for some specialists).

If you have your *Carte Vitale*, the reimbursement request will be automatically sent to your provider. Otherwise, the doctor will issue a medical care certificate (*feuille de soin*) that you will have to send to your provider. In both cases, your provider will reimburse the Social Security share that applies to your treatment to your French bank account. If you subscribed to a supplemental health insurance, you will also be reimbursed fully or partly for the share not supported by Social Security.

For prescription drug expenses, you only need to register at a nearby pharmacy to qualify for third-party payment (tiers-payant), which means that you will not have to pay the Social Security share, it will be billed directly to your provider. If you also have a supplemental health insurance, it will complete the Social Security share and you will have little to no money to advance.

Finally, in the case of hospitalization, presenting your *Carte Vitale* or insurance certificate will prevent you from paying the fees related to the treatment. Social Security will support 80% of those fees. The remaining 20%, along with hospital charges (bed and meals) are your responsibility. They can however be supported, fully or partly, by a supplemental health insurance.

## the housing insurance

French law requires that all tenants must subscribe to an housing insurance with third party liability (*responsabilité civile* - see below). It insures both the housing and its content, for example in case of fire, flood or burglary.

A certificate of housing insurance with third party liability will be required when checking into your University residence, apartment or with your host family.

### HOW TO SUBSCRIBE?

Your Social Security provider, LMDE or SMENO, can provide you with housing insurance in addition to your health insurance. Some banks also offer housing insurance at discounted rates when opening a bank account.

Expect an average of 25 euros/year for a University room and 65 euros for an apartment or a room with a host family.

You have two days to declare a burglary and five for an accidental disaster.

When signing your housing insurance policy, make sure that third-party liability is actually part of the benefits.

### Third party liability

Because we are all likely to cause harm to others someday and that call for damages can be filed, the third party liability insurance covers that risk. **It is mandatory in France.**

Third-party liability acts for damages caused by the insured as the result of negligence or reckless behavior.

It compensates the victim and covers the consequences of injuries and material and immaterial damages.

It can be subscribed as part as of an housing insurance or of a sporting licence for instance.



## glossary

- ORDONNANCE : prescription issued by the physician for drug and to consult with some health specialists.
- FEUILLE DE SOIN : similar to a referral issued by a doctor, on which are clearly indicated the different treatments you are charged for, and used to claim reimbursement.
- TIERS-PAYANT : available for certain medical acts and in pharmacies for prescription drugs, it prevents you from paying the fees. Your provider is directly invoiced.
- PARTICIPATION FORFAITAIRE : contribution to the French health care system of 1€ automatically deducted from your reimbursement.
- AMELI : online health care platform to access your account, check your reimbursements, download your certificates...