

I - The French Social Security System - Introduction

■ French Social Security ?

French Social Security is the French national system of social security cover. Employees and students pay a contribution in order to benefit from access to healthcare and reimbursement for health care expenses that have been incurred. In order to live in France and obtain a residence permit, foreign nationals need a valid resident's permit and social security cover entitling them to reimbursement of health charges.

Part 1 : Social security for students - registration is compulsory

Social Security for students is part of the French social system that makes it possible for you to be reimbursed in whole or in part for your health care charges, including doctors' fees, treatment, hospitalisation and drugs, during your stay. Social Security cover for students is compulsory in France, with a fixed annual subscription of €198* (free if you have a grant or scholarship through the French Government or a foreign government). *2009/2010 rates

Part 2 : complementary health care cover - for fuller reimbursement

The majority of French people subscribe to a complementary health care system as well as to Social Security. This allows anyone who has subscribed to be reimbursed for the totality of charges incurred, whereas Social Security reimburses only part of these. For example, consultation with a doctor costs you , €22 and of this €22 Social Security only reimburses €14.40 – the complementary health insurance reimburses the rest. (Except for 1€ which remains at your charge and is not reimbursed by either social security or the mutuelles.)

In order to recover the costs not reimbursed by Social Security, it is recommended to take out complementary health care cover.

II – How it works: affiliation, reimbursement, etc.

■ Reimbursable treatments

- Doctors: in France you may choose your doctor. In the case of doctors who are part of the national health care system and who have signed an agreement with Social Security, consultation rates are fixed according to a scale of reimbursement. The cost of this type of consultation in France is €22* for a general practitioner and €28 to €49* for a specialist, e.g. a dermatologist, gynaecologist or ophthalmologist. House calls carry an extra charge.
- Emergency services and hospitals: in the event of an emergency, you can telephone the ambulance service (SAMU) by dialling 15 so as to be taken to hospital. Hospital charges vary according to the treatment. The rates are both set and reimbursed by Social Security.
- Drugs: these must be prescribed by your doctor. In order to be reimbursed, you will have to send in the claim form given to you by the pharmacist. NB: certain drugs, sometimes called comfort drugs, are not reimbursable.

* Applicable rates from July 2007

Example: I twisted my ankle. ... Treatment could have been expensive !

Treatment	Expenses	Soc.Sec.rate	Soc.Sec.Reimbursement
Consultation with specialist	€ 28	70%	€ 17,60 *
Xray	€ 61	70%	€ 42,70
Chemist	€ 40	65%	€ 26,00
Physio.	€ 133	60%	€ 79,80
Total	€ 262		€ 167,10

Without a Réseau National des Centres 617 Mutuel, I would have to pay €94,90 out of my own pocket. *deduction of € 1.



■ Social Security for students - who is it for?

- If, You are under 28 years old (unless retention of right)
 You are registered in a higher education establishment approved by Social Security
 You have come to France for studies or a university course lasting more than 3 months

You must subscribe to Social Security health care insurance :

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■ How to register ?

Registration is carried out at the same time as registration for the higher education establishment where you will be studying. When you register you will be asked to specify your "centre payeur de Sécurité Sociale" - your social security payment centre - and it is here that you must note the following : your **Centres 617** Social Security centre (either via the internet or on your written application).

The type of registration varies with the type of establishment that has been selected.

• University :

Tick **Centres 617** under the heading of " Student Social Security" on your registration form.

• For a non-computerised establishment :

Write **Centres 617** in the section headed "local university section selected" on the Cerfa 1205 form. (Give all 3 copies of the Cerfa 1205 form to the registrar's office . This office will then give you a copy to keep as proof of your affiliation).

You will need to go to your **Centres 617** Social Security branch with the proof of registration provided by your teaching establishment. There you will be given an attestation confirming your entitlement to cover, as well as the Social Security Number that enables you to get reimbursements or avoid paying up-front in certain cases. This number is required for all transactions, so do not lose it!

This card is not a payment card. It allows your **Centres 617** Social Security centre to process your health care expenses statements more efficiently and to reimburse you within 48 hours. If your permanent Social Security number is not yet available, you will be given an affiliation certificate as proof of cover.

■ Special situations :

Students from European countries on an exchange with a French establishment are exempt from these Social Security requirements but must make sure that they have on them the European Health Insurance card, that is available from the Social Security Centre in the country of origin.

Students from Quebec are exempt from the Social Security rights if they have a SE401Q102 BIS form. If participating in a university exchange they must have a SE401Q106 form.

■ How to contact us :

Website address : www.secuetudiante617.fr

