



la sécurité sociale étudiante

Sécu étudiante
Centres 617

In France, it's easy to get treatment !

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, all foreign nationals must have social security cover that entitles them to total or partial reimbursement of charges incurred in the event of a problem entailing health care expenses.

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 €195* (free if you have a grant or scholarship through the French Government or a foreign government). * 2008/2009 rates

Part 2 : Complementary health care - the complementary health care system

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.)

Complementary health care cover is not compulsory but it enables you to avoid the worry of expensive health care charges. It is highly recommended that you subscribe to MEP personal complementary health care cover, which is completely adapted to student needs.

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 €25 to €48 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.

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

Treatment	Expenses	Soc.Sec. rate	Soc.Sec.Reimbursement
Consultation with specialist	€ 25	70%	€ 16,50 *
Xray	€ 61	70%	€ 42,70
Chemist	€ 40	65%	€ 26,00
Physio.	€ 133	60%	€ 79,80
Total	€ 259		€ 165,00

Without the MEP complementary health insurance, I would have to pay €93 out of my own pocket.

*deduction of € 1.



■ Social Security for students - who is it for?

- If, You are under 28 years old (unless "maintien de droit" - 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 :



Individual cases are looked into by the CROUS.

	BGF French government grants	BGE Foreign government grants CMU	CMU Universal Mutuelle cover
Students under 28 years old	MEP Social Security FREE + Mutuelle FREE	MEP Social Security contribution reimbursed by the student welfare office, "CROUS" + Mutuelle FREE	
Students over 28 years old	Mutuelle FREE after the 1st € (Social Security + mutuelle)	Mutuelle FREE after the 1st € (Social Security + mutuelle)	POSSIBLE Especially if living with partner or child
Students between 28 and 30 years old Thesis, with retention of right	MEP Social Security FREE and Mutuelle FREE	MEP Social Security reimbursed by the "CROUS" student welfare office + Mutuelle FREE	

■ 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 : [MEP centre 617](#).

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

• University :

Tick "[MEP centre 617](#)" under the heading of " Student Social Security" on your registration form.

• For a non-computerised establishment :

Write "[MEP centre 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 receive a Social Security number that you must keep very carefully since as you will need this number for all your reimbursement applications. Your Social Security centre will provide you with a card (la Carte Vitale). This is an electronic card that you should have with you for consultations or treatment ; you will need to show it to the doctor or pharmacist or other person involved in your treatment. In order to receive this card, you will be asked to provide the [MEP](#) processing centre with proof of your affiliation.

This card is not a payment card. It allows your [MEP](#) 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 :

[MEP website address : www.mep.fr](#)