

# THE FRENCH HEALTH INSURANCE SYSTEM AND REIMBURSEMENT FOR HEALTH EXPENSES

## The Assurance Maladie

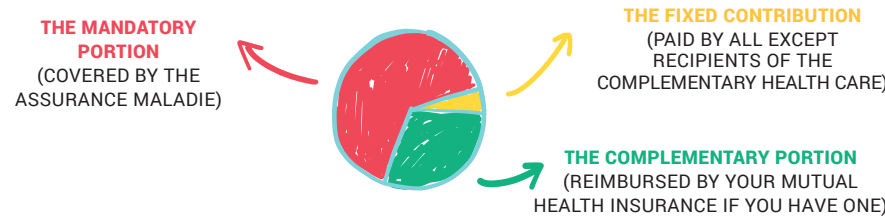
is the organization that provides a partial reimbursement of health costs (the mandatory portion). Since 2019, all students are affiliated with the Primary Sickness Insurance Fund (CPAM – Caisse primaire d'assurance maladie) general scheme.

## The Assurance complémentaire, or "mutual plan"

is additional health insurance you can sign up to for better reimbursement. Solutions for tight budgets are available: the complementary health care (Complémentaire santé solidaire) provides access to quality health care with limited or without any financial expenses remaining.

## Understanding health expenses

In France, health costs\* are divided into three categories:



## Focus

### WHAT IS TIERS PAYANT PAYMENT?

You do not have to pay the mandatory portion of your visit, which your physician receives directly from the health insurance system. For this to work, your Carte Vitale needs to be up-to-date.

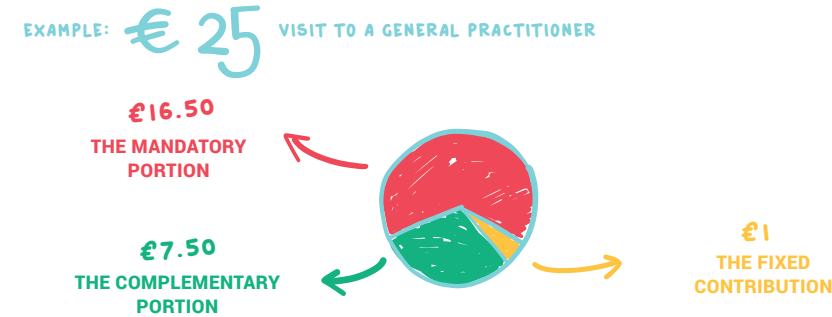
\* Amounts calculated assuming the care pathway has been respected

## Understanding doctors' fees

Not all doctors charge the same fee for any given procedure. Doctors work in two different sectors:

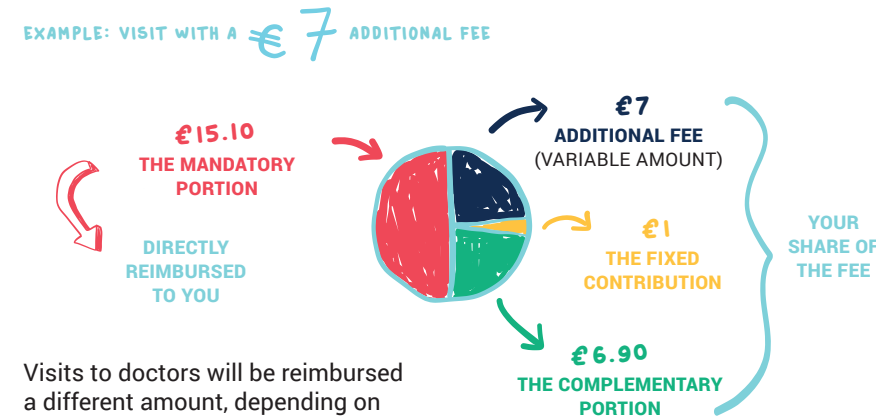
### Sector 1 Physicians

Sector 1 physicians apply a flat rate that was pre-determined with the health insurance system, and do not charge any additional fees. This is the basic cost used to calculate the amount that will be reimbursed\*:



### Sector 2 Physicians

Sector 2 physicians, whether a general practitioner or a specialist, may charge additional fees that are not covered by the CPAM. This will have an impact on the distribution of a visit's costs\*:



Visits to doctors will be reimbursed a different amount, depending on their sector, so do your research before scheduling an appointment!

\* Amounts calculated assuming the care pathway has been respected

# THE TREATING PHYSICIAN



## AND THE CARE PATHWAY



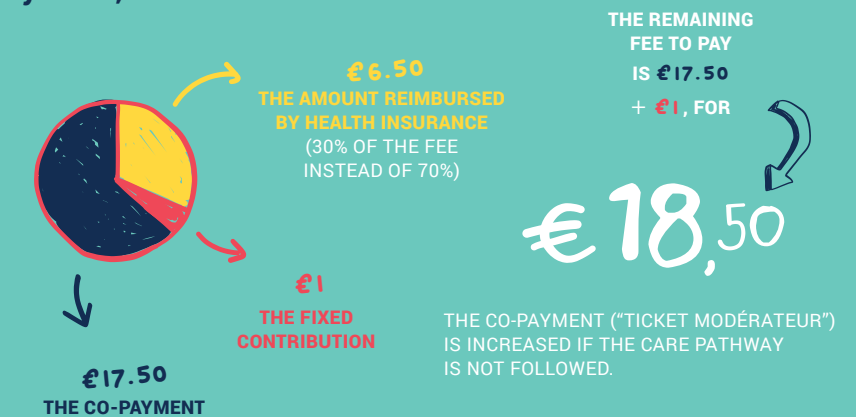
### Who is the treating physician (le médecin traitant)?

This is a doctor who you choose freely for yourself and report to the health insurance system, with his or her agreement, to receive better reimbursement. This is the medical consultant who coordinates the patient's care pathway. He or she knows the patient's medical history and manages medical records.

### What is the care pathway?

This describes the steps you need to follow in your care in order to receive a higher reimbursement when you see a specialist. For this, you must visit your treating physician first. There are a few exceptions to this rule: gynecologists, psychiatrists (if you are between 16 and 25 years old), and ophthalmologists may be seen directly.

### Distribution of the reimbursed amounts if the patient has not declared a treating physician, based on €25 fee:



# The Carte Vitale AND THE AMELI ACCOUNT

## What is a national health insurance number?

It is a unique, 13-digit identifier assigned to every person affiliated with the French National Health Insurance system (*Assurance Maladie*).

## What is a Carte Vitale?

This free card includes its bearer's health insurance number, and provides access to health care and direct reimbursement.



## What is an Ameli account?

This is the on-line account where you can manage your health-related administrative procedures and be notified of reimbursements.

## THE "M'T DENTS" (LOVE YOUR TEETH) SCHEME WHAT IS IT?

### "M'T Dents" is a meeting of oral prevention offered, during which the dentist:

- Checks the health of your teeth and gums and gives you advice;
- Offers one or more new appointments if your teeth need to be treated.

### WHAT IS FREE OF CHARGE:

Oral examination and preservative care (cavities treatment, scaling), as well as surgical acts and x-rays ensuing.

### WHAT IS DUE:

All further care scheduled after this initial appointment, such as braces, dentures etc.

→ If your dentist suggest those procedures, they must inform you about fees and reimbursement.



### HOW DOES IT WORK FOR YOUNG ADULTS?

- A month before you turn 18, 21 and/or 24, you receive a "M'T Dents" appointment form on you ameli.fr account
- You schedule an appointment with your dentist for an oral examination
- On the day of the appointment, you must present your Carte Vitale and "M'T Dents" appointment form in order not to be charged.

## 100% HEALTH CARE OFFER IN OPTICS



### Prescription glasses fully supported

Since 2020, all opticians in France should offer you a wide choice of glasses frames in several colors and treating glasses for all visual corrections, 100% reimbursed by the Assurance Maladie and mutual health plans.

→ If you choose frames and glasses within this "100% health" range, no costs remain at your expense.

### Who can benefit?

All people with complementary health care or complementary health responsible (i.e. almost 95% of market contracts). If in doubt, do not hesitate to question the complementary organization that covers you.



DESIGN/CREATION DISCIE/TIA

FIND A LIST OF HELPFUL WEBSITES  
AND A FULL PRESENTATION OF  
STUDENT HEALTH RESOURCES ON THE  
UNIVERSITE DE LYON S WEBSITE

[WWW.UNIVERSITE-LYON.FR/STUDENTS-HEALTH](http://WWW.UNIVERSITE-LYON.FR/STUDENTS-HEALTH)

TAKING CARE OF YOUR HEALTH  
IS REALLY NOT COMPLICATED!  
LEARN ALL ABOUT STUDENT ACCESS  
TO HEALTH CARE!



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