



# Welcome to France, where you have chosen to study !



## 1 WHAT IS THE SÉCURITÉ SOCIALE ?

This is the French Social Security system. Any person legitimately residing in France is entitled to reimbursement for healthcare costs. For students, the 23 September 1948 law consigns the handling of Social Security to student Mutuelles – bodies that are comprised of and exist for students. The creation of this system conferred independence upon students, recognising their aptitude to shoulder social, civil and civic responsibility.

Student Social Security cover is compulsory, and registration for higher education in France cannot be completed without it. It entitles you to reimbursement for approximately 70% of your healthcare costs.

You must register for student cover and pay the one-off fee (for the 2010/2011 university year, the fee was €200) if

- you are under 28 years of age, and
- the duration of your Higher Education course is at least 3 months.

If you are the holder of a European Health Insurance Card that is valid until 30/09/2012, however, you will not be required to register for Student Social Security. Students from Quebec are also exempt from this requirement, provided they have a valid SE401Q102 Bis, or SE401Q106 form.

## 2 HOW TO REGISTER ?

	16/19 years (Born between 01/10/92 and 30/09/96)	20/28 years (Born between 01/10/83 and 30/09/92)
Countries with bilateral Social Security agreements (see full list on <a href="http://www.ameli.fr">www.ameli.fr</a> )	No need for student cover; must have document proving entitlement under the agreement	Compulsory registration for student Social Security
EEA (27 EU countries + 4 EFTA countries)	No need for student cover if in possession of the EHIC or an insurance certificate valid until at least 30/09/12	
Monaco	No need for student cover if in possession of the EHIC or an insurance certificate valid until at least 30/09/12	
Andorra	No need for student cover if in possession of national identity card and SE130-04 form	
Quebec	No need for student cover if in possession of SE401-Q-106 form for exchange programmes, or SE401-Q104 form for placements	
The rest of the world	Compulsory registration for student Social Security	

When filling in the administrative forms for your course registration, whether on the internet or on a paper form, you will need to state that your “centre payeur de Sécurité sociale” (i.e. your health insurance payment centre) is “Centres 617”.

### MEMORANDUM in the event of an emergency

- Samu **15** (for serious health problems)
- Fire Brigade **18** (for accidents, fires, etc.)
- Or the European emergency number **112** (which also works from a mobile phone)

### 3 HOW TO OBTAIN THE DOCUMENTS YOU NEED AND MAKE YOUR CLAIMS ?

**Step 1** : send the following to your Centre 617 :

- Proof of registration for Student Social Security, supplied by your teaching institute
- Your bank account identification details (RIB)
- A copy of a valid residence permit (or appointment notification or official receipt)
- Form with your choice of referring physician (general practitioner)
- Copy of your birth certificate

**Step 2** : your Centre 617 will send you a certificate confirming your cover together with your provisional Social Security number

**Step 3** : you can use this certificate to claim your entitlement, which includes a direct settlement system (this means that you don't have to pay up-front for healthcare costs)

**Step 4** : Your Social Security centre sends you your medical card (carte Vitale).

### 4 THE COST OF HEALTHCARE

In France you can choose your doctor. Treatment costs are set by Social Security. The cost of a consultation in France is as follows: €23 for a general practitioner (doctor), €25 upwards for a specialist (e.g. dermatologist, gynaecologist, ophthalmologist, etc.), with a surcharge for home visits. Your Social Security centre reimburses you 70% of this sum, minus a flat-rate patient contribution of €1, giving €15.10 for a consultation with a general practitioner.

If you wish for a higher level of reimbursement, you need to take out complementary healthcare insurance.

#### Your referring physician (general practitioner)

In France, you are required to register with a referring physician (GP): this is the doctor you will see as a matter of course during your stay, and who will refer you to a specialist should the need arise.

The referring physician (GP) plays a key role in the French healthcare system: you will need to inform the Social Security office responsible for your payments of your registration with a specific doctor using the form\*. If you fail to do this, your reimbursements will be reduced as penalties are applied.

#### The medical card (carte Vitale)

Your medical card simplifies transactions and means that you do not have to send off paper forms to claim reimbursement. Simply produce the card every time you need healthcare, ensuring faster reimbursement.

The issuing of your medical card will be taken care of by your Centre 617. You will be sent the relevant forms at your home address, which you must fill in and send back with an identity photo and a copy of your identity card (or passport).

You should expect to wait at least a month for your card, which will then be sent to the address that you have requested.

This card is not a means of payment. It allows your Centre 617 to deal with your claims more speedily and reimburse any outlay within 48h. While waiting for your Social Security number to be allocated, you will need to produce the certificate confirming your registration, which will ensure you have the cover you need.



Some specialist doctors may be consulted without referral from your own doctor, without incurring penalties. This applies to gynaecologists, ophthalmologists, psychiatrists (if you are between 16 and 25 years old), stomatologists, and dentists, etc...

You will need to fill in and sign any healthcare forms given to you by your doctor, and send them to your Centre 617.

\*[http://www.ameli.fr/fileadmin/user\\_upload/formulaires/S3704.pdf](http://www.ameli.fr/fileadmin/user_upload/formulaires/S3704.pdf)

## Complementary health insurance - the Mutuelle

NB: complementary health insurance is highly recommended and will entitle you to optimal reimbursement. For further information, contact your Centre 617.

**Example:** See how expensive it could be if you twisted your ankle...!

Treatments	Cost	Soc. Sec. rate	Soc. Sec. reimbursement
Consultation with a specialist	€ 28	70 %	€ 18,60*
X-ray	€ 61	70 %	€ 42,70
Pharmacy	€ 40	65 %	€ 26,00
Physio	€ 133	60 %	€ 79,90
<b>Total</b>	<b>€ 262</b>		<b>€ 167,10</b>

\*retention of flat-rate contribution of €1

Without the Centres 617 Mutuelle, you would have to pay €94.90.

Moreover, when you sign up for a Mutuelle you receive a direct settlement card (called a Tiers-payant card). Certain health care providers use this card to obtain payment directly from your Mutuelle, meaning that you will have nothing to pay at all.

## Student Insurance

As you are probably aware, civil liability insurance is compulsory, and insures you against prejudice you may cause to a third party. You will also need insurance if you have a vehicle (e.g. car or scooter), and/or rented accommodation. The Centres 617 Mutuelles offer reduced rates for these types of insurance. For further information, contact your Centre 617.



## GLOSSARY of French terms you may encounter

- **Affiliation:** Registration with a Social Security centre (for example the Centre 617).
- **Immatriculation:** The administrative procedure that leads to the allocation of an individual Social Security number.
- **Ticket modérateur:** Patient contribution: this is the difference between the treatment cost fixed by Social Security and the sum reimbursed, regardless of the doctor's rates (which may in some cases exceed those set by Social Security).
- **Médecin conventionné:** This term designates doctors who have signed an agreement with Social Security, and who are grouped into two sectors:
  - A médecin conventionné in sector 1 uses the rates set by Social Security. These doctors may only exceed the set rates where a request by the patient justifies this (e.g. a home visit outside the doctor's normal surgery hours). The extra fee is not reimbursed by Social Security.
  - A médecin conventionné in sector 2 fixes his own rates. These doctors may charge more than the set rates; the difference is not reimbursed by Social Security.
- **Participation forfaitaire €1:** Flat-rate contribution automatically deducted from patient reimbursements by Social Security. This flat-rate contribution of €1 applies to all treatments carried out by a doctor, as well as to medical and laboratory tests. As a rule, this flat-rate contribution of €1 is not reimbursed by the Mutuelles.
- **Franchise médicale:** This is the excess that is not covered by Social Security, which is automatically deducted from your reimbursements. This excess applies to pharmaceutical products (€0.50 / pack of medication), transport costs (€2 / journey), treatment by healthcare professionals (nurses, physios, etc.) or other medical staff (€0.50 per treatment). As a rule, the excess is not reimbursed by the Mutuelles.
- **Feuille de soins:** Treatment form: this is equivalent to an invoice provided by the medical personnel to the patient, on which the treatments are listed. A single form may be used for any number of treatments.

# Why choose the Centres 617?

To benefit from a national network, it makes sense to choose the Centres 617, which have over 150 local branches.

## → The largest network of branches

With nearly 820,000 members, the centres 617 take care of 50% of the student population.

## → Cover available immediately

The centres 617 offer cover from 01/10/2011 to 30/09/2012 if you register before 31/12/2011.

## → Immediate delivery of a certificate confirming your membership

To enable you to benefit from the direct settlement system, the centres 617 send you a certificate without delay, as proof of your membership while you wait for your medical card (carte Vitale) to arrive.

## → Cover both in France and abroad

The centres 617 are authorized to pay for members' treatments regardless of whether these are carried out in France or abroad.

## → No outlay thanks to the direct settlement system (tiers payant)

Wherever you may be in France, we pay for a number of treatments directly for you, at pharmacies, laboratories etc.

## → Reimbursement by banker's draft

All our branches are able to reimburse members directly by banker's draft..

## → Keep up to date with your reimbursements online

You can access your account with the centre 617 directly on the Internet, keep up to date with your reimbursements and benefit from other useful information.

