



Health Insurance - Top-up Health

by Isabelle Want

My husband always says “There are two things I want to make sure I understand when I am in a foreign country: Health and Money”! So this month I shall explain about the French health system and the top-up insurance aspect. It can be the most expensive insurance you take out, so let’s make sure you fully understand it.

It is important to note that the law changed on 01/01/2016, which means that French residents of **any** nationality can be on the French health system automatically, as long as they live here permanently.

1. How to Get in the French Health System

First of all, the French health system is composed of 3 entities: CPAM (for employees or pensioners), RSI (for self-employed persons) or MSA (for agricultural jobs). There are 3 ways to access the French health system: via the S1 (a document given to you by your native country when you get your state pension), by working in France (as an employee or self-employed) or by simply living in France permanently. YES, the law has changed on 1st January, with the **PROTECTION UNIVERSELLE MALADIE**, which means that anybody who is living in France permanently is accepted onto the French health system. And, believe it or not, it is a simple form to fill in (just one page). CPAM will also want a birth certificate, copy of passport (plus marriage certificate if the name on the passport is different from name on birth certificate), proof of residency (utility bill less than 3 months old, copy of rental agreement or deeds of the house, letter from your Maire saying you are resident, etc.) and a RIB (French bank details).

This could be a very good news if the UK decide to leave the EU because that means you can be on the French health system on only the criteria of residency (in case the UK would not want to give you S1 anymore). YES, non-Europeans are entitled to it as long as they have authorisation to stay in France (carte de séjour). I can’t imagine France wanting all the British people to leave. All the builders merchants would go bust and I would be out of business!

2. How the French Health System Works

The French Health system only pays an *average* of 70% of the cost of your medical expenses (i.e. visit to GP 70%, medicine 65%, hospital 80%). Note that if you are affected by a long term disease or life threatening condition the French Health System covers you 100% (only applicable for the treatment related to that disease or condition). To see the more information and lists of conditions go to www.ameli.fr.

Unfortunately, the ‘Forfait journalier’ (bed and food in hospital) which is around 18€ per day, is not paid by the French Health system (top-up health insurance pays for it).

Please understand that 100% does not necessarily mean **100% of the bill**, it is 100% of the price set by the French Health System. Unfortunately, consultants, surgeons, private hospitals etc. are allowed to apply a surcharge - and most of them do.

Example: the French Health System have set the price for a hip replacement at 1000€ (not the actual figure, this is just an example). You get reimbursed 800€ (80%) - leaving you 200€ short (this is where your top-up health insurance would come in). But say this particular surgeon likes to play golf every weekend (said as a joke!) and 1000€ is not enough for him, so he can charge 3000€. In this case, you would be 2200€ out of pocket (instead of just the 200€). This is why when you look at top-up health insurance you will find different cover ranging from 100% to 400% or even ‘Frais Reel’ (whatever it costs). Obviously, your insurance will never pay you more than what you actually paid. So, if you are covered 400% and were only surcharged 250%, you will not get extra money (the 150% left). This insurance can include other advantages such as individual room, TV, help with cleaning or to look after your animals in case of hospitalisation, and so on.

There is no health questionnaire to take out top-up health insurance and you can change insurers just like any other insurances: 2 months before the renewal date or within 20 days from receiving your renewal notice (make sure you keep the envelope).

Your top-up is automatically linked to your carte vitale number so when the French health system pays you back, the top up insurance is told and tops it up automatically. For certain things (like hospital stay and medicine), the French health system and the top up pays in advance for you.

3. What is CMU-C and ACS

The ‘Couverture Maladie Universel Complementaire’ and ‘Aide Complementaire Santé’ are financial aids for people of low revenue, in order to access a top-up health insurance. A couple who earn less than 12,967€ in 2015 are entitled to CMU-C and a couple who earn less than 17,505€ are allowed ACS. CMU means that you are covered 100% by the French Health System instead of 70% average and that surgeons, hospitals etc. do not apply a surcharge to you. ACS is the French Health System paying towards the top-up insurance but you have no choice on the guarantees - it has to be an ACS top-up contract. They send you a cheque that you then give to your insurer to lower your premium (the amount depends on your age). There is a simulator on Ameli website to find out if you are entitled to CMU-C or ACS.

4. Allianz Composio

Most top-up health insurances offer covers based on levels (level 1 to 6 for example) which means that if you want the best hospital cover, you will also pay for the best dental and optical cover. With Allianz, you can pick and choose what you want - which makes it cheaper! This is quite good for some British customers, who I know go and buy their glasses in the UK as it is much cheaper than in France. So, you can have the best cover for hospital and nothing for glasses.

Feel free to contact me for a free quote. You will be surprised to know that we are usually much cheaper than all those specialised ‘British expat health insurances’. And, we can do the cancellation for you. We also do ACS contracts.

5. www.ameli.fr

This is the website of the French Health System. Yes, it is in French but it is full of useful information. You can use the simulator to find out if you are entitled to CMU and ACS. You can download your reimbursement and you can ask for your attestation de droits (proof of cover). This document is often asked by insurers to give you access to top-up health insurance.

If you don’t speak any French at all, there is an English-speaking phone line created by the French health system to answer all your questions: 08 11 36 36 46.

Feel free to contact me if you require further information on any of the above or to get a free quote for top-up health insurance.

Don’t hesitate either to contact me for any other subjects such as funeral cover, inheritance law, car, house, professional and top up health insurance. And check out our website www.bh-assurances.fr for my previous articles on the ‘Practical Pages’ of the English site.

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