

## HEALTH INSURANCE COVERAGE IN FRANCE FOR DOCTORAL STUDENTS, RESEARCHERS AND THEIR FAMILIES

In France it is compulsory to have health insurance to cover for medical expenses.

Depending on the researcher's status, the procedures to register with a health insurance provider are different.

### ❖ You have a French work contract

You are eligible for universal health insurance cover under the French social security scheme from the first day of employment in France. Your health expenses (medical consultations, medications) and those of your children aged under 18 if accompanying you, can be partially reimbursed.

The national agency responsible for health cover in France is the Caisse Primaire d'Assurance Maladie (CPAM). Depending on your situation, the affiliation procedure will be different.

#### ➤ If you are a researcher with "*Passeport Talent Chercheur*" status

Researchers with «*Passeport Talent Chercheur*» status must apply for national health insurance cover with the Paris CPAM. All adult members of your family must apply individually to join the national health insurance scheme. Once you have received your social security number, you will be eligible to receive reimbursements for any any healthcare expenses incurred from you first day of employment. All your healthcare administrative formalities will be carried out through the **CPAM in Paris**.

To download **the registration** cerfa form n°15763\*02) [click here](#)

You will be asked to send the following documents:

1. Cerfa form n°15763\*02 duly completed, dated and signed
2. A copy of your passport ID page
3. A copy of your resident permit or of your VLS-TS (visa + confirmation of online validation)
4. A copy of your birth certificate showing filiation. It must be translated into French by [a sworn translator](#) if it is not written in one of the following languages : French, English, German, Spanish, Portuguese, Italian, Dutch, Danish, Latvian, Lithuanian, Polish, Czech, Slovak, Croatian, Hungarian, Romanian, Albanian, Finnish, Norwegian, Swedish and Turkish.
5. A copy of your hosting agreement
6. A copy of your work contract
7. A copy of a proof of address in your name and less than 3 months old (lease contract/ recent utility bill or house insurance certificate)
8. A copy of official banking information slip showing IBAN number (RIB)

You must send your registration documents to:

**Assurance Maladie de Paris (CPAM)  
SRI/TALENTS  
75948 PARIS CEDEX 19**

#### • **Registration of your spouse and of your adult children ("*Passeport Talent Famille*")**

You must complete [a cerfa n°15763\\*02 registration form](#) for each adult member of the family and send to Assurance Maladie de Paris(CPAM Paris) the following supporting documents:ID passport page, residence permit or visa+visa validation confirmation document and birth certificate (translated into French if need be), marriage certificate (for spouse only) translated into French by [a sworn translator](#) if need be, RIB (full French bank details of account) in applicant's name, employment contract (if employed), proof of address in applicant's name.

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- **Registration of your child(ren) aged under 18**

Download the cerfa form n°14445\*02 « [demande de rattachement des enfants à l'un ou aux deux parents assurés](#) » and send the following documents to Assurance Maladie de Paris (CPAM Paris) :

1. Cerfa form n°14445\*02 duly filled in, dated and signed
2. A copy of your Passport ID page for each child
3. A copy of visa for each child
4. A copy of the birth certificate of each child - showing filiation for each child with French translation if required

We recommend that you and all the members of your family file your CPAM applications at the same time and send them in one envelope to Assurance Maladie de Paris (CPAM). Before you send them off, make copies of all the documents or scan them to keep a record of what has been sent off.

➤ **If you are a European researcher or an Algerian researcher**

You must register with the local branch of the French healthcare system: Caisse Primaire d'Assurance Maladie (CPAM du Finistère). Your children under 18 are eligible for universal health cover under the French social security scheme. You must register your children when you apply for your own registration.

In Brest, the addresses for the CPAM offices are:

**CPAM du Finistère (Brest centre-ville)**  
**Square Marc Sangnier**  
**29218 Brest cedex 2**

**CPAM du Finistère (Brest-BelleVue)**  
**1 rue de Savoie**  
**29282 Brest cedex**

To download **the registration** cerfa form n°15763\*02) [click here](#)  
You will be asked to send the following documents:

1. Cerfa form n°15763\*02 duly completed, dated and signed
2. A copy of your passport ID page or ID card
3. A copy of your birth certificate showing filiation. It must be translated into French by [a sworn translator](#) if it is not written in one of the following languages : French, English, German, Spanish, Portuguese, Italian, Dutch, Danish, Latvian, Lithuanian, Polish, Czech, Slovak, Croatian, Hungarian, Romanian, Albanian, Finnish, Norwegian, Swedish and Turkish and stamped with an « apostille » if required.
4. A copy of your work contract and/or your first pay slip
5. A copy of a proof of address in your name and less than 3 months old (lease contract/ recent utility bill or house insurance certificate)
6. A copy of your RIB (full bank details) in your name

- **Registration of your spouse and of your children over the age of 18**

If your spouse and child(ren) over the age of 18 **work**, they are eligible for universal health insurance cover under the French social security scheme from the first day of employment in France. They must register separately with the local CPAM following the same application process described above.

If your spouse and child(ren) over the age of 18 **do not work**, they can apply for universal health cover under the French social security scheme after three months of residence in France. They must file an individual application at your local CPAM.

To register, they must download, fill in and sign [cerfa form n°15763\\*02](#) and send it or take it to the local CPAM with the following documents:

1. A copy of Passport ID page or ID card
2. A copy birth certificate showing filiation translated into French and stamped with an « apostille » if required

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3. A copy of document that proves that they have been residing in France for more than 3 months: for example: rental agreement/ utility bills for the past 3 months/ certificate of enrolment in their name
4. A copy of official banking information slip showing IBAN number (RIB) in their name

It is important to check that your family has health cover either from your home country or by taking out a private insurance policy for the first 3 months of their stay in France. EU nationals should apply for an EHIC card from their local health insurance provider before moving to France. Each separate member of the family must have his/her own card. Algerian nationals must contact their local Algerian national health insurance provider (CNAS) to enquire about their health cover in France.

- **Registration of your child(ren) under 18:**

Download, fill in and sign cerfa form n°14445\*02 [« demande de rattachement des enfants à l'un ou aux deux parents assurés »](#)

Send or take the following documents to your local CPAM with your own registration documents:

1. Cerfa form n°14445\*02 duly filled in, dated and signed
2. A copy of ID page or ID card for each child
3. A copy of birth certificate for each child showing filiation translated into French and stamped with an « apostille » if required

### ❖ You don't have a French work contract

#### ➤ If you are registered as a student in France and do not have a work contract

You need to register on the dedicated [website](#) for students in order to be covered for your medical expenses in France.

To register online at [etudiant-etranger.ameli.fr](http://etudiant-etranger.ameli.fr), you need to submit copies of the following documents:

1. National ID card or passport
2. Proof of enrolment in an institute of higher education for the appropriate academic year
3. your bank account identification details (RIB) – the account must be in your name.
4. birth certificate showing filiation
5. valid residence permit – card or VLS-TS visa + confirmation of online validation (Non-EU nationals)

A temporary social security number will be automatically generated for you by the website. You will be able to download and print off a certificate of entitlement. As soon as you have a temporary social security number, you will be entitled to the reimbursement of your medical expenses by the French health insurance system. When you have a permanent social security number, you will be able to create an [ameli](#) account and apply for the « carte vitale » - a personalised electronic card that digitalises your Assurance Maladie entitlements. You should present it to health professionals at each visit. It will enable you to be reimbursed quickly.

#### ❖ If you are not a registered student in France

If you do not have a French work contract and you are not enrolled on a student course in France, you should request information from your health insurance provider in your home country about your healthcare cover abroad.

- Your home country may have signed a bilateral social security agreement with France that will enable you to claim reimbursement for your healthcare costs in France. To consult the list and details of bilateral agreements signed with France, click on the link below : <https://www.cleiss.fr/docs/textes/index.html> If your home country has signed one of these agreements, find out if it includes health insurance and request an entitlement document specifying the details.

- If you are an EU or EEA national, you are entitled to a **European Health Insurance Card** that will enable you to be partially reimbursed for your healthcare costs whilst remaining dependent on the healthcare protection system of your home country. You should request this card before leaving. The European Health Insurance Card is free and valid for one year. **Before leaving your EU country of residence**, you must request an EHIC card and the S1 form - a certificate that entitles you to healthcare in another EU/EEA country on the same basis as a resident of that country.

If your country has not signed an agreement or if it does not cover health insurance in France, there are several options available:

- You can take out private health insurance in your home country that will cover all your healthcare costs during your stay in France.
- You can take out private healthcare insurance in France: many French insurance companies offer insurance contracts for researchers who do not have health insurance. EURAXESS France has negotiated a special deal for foreign researchers with the ABC Assurances/AXA Company (upon presentation of your registration number from the EURAXESS France database). For more information about offers, prices and levels of cover: <https://www.fnak.fr/offres-negociees/#assurance>
- You can apply for universal health cover under the French national security scheme on the basis of residence (after 3 months in France). To register you must download, fill in and sign [cerfa form n°15763\\*02](#) and send it or take it to your local CPAM with the following documents:
  1. A copy of Passport ID page or ID card
  2. A copy of birth certificate showing filiation translated into French and stamped with an « apostille » if required
  3. A copy of document that proves that you have been residing in France for more than 3 months: for example: rental agreement/ utility bills for the past 3 months/ certificate of enrolment in your name
  4. A copy of an official banking information slip showing IBAN number (RIB) in your name

### ❖ Social security number

As soon as your application is processed, the CPAM will allocate you with a provisional social security number and you will be sent an “entitlement document” (attestation de droits). You will need to present this document to healthcare professionals in order to receive reimbursement for your healthcare to 6 months expenses.

A few weeks to months later, you will receive a permanent social security number. When you have a permanent social security number, you will be able to create an [ameli](#) account and apply for the « carte vitale » - a personalised electronic card that digitalises your Assurance Maladie entitlements. You should present it to health professionals at each visit. It will enable you to be reimbursed quickly.

### ❖ Primary care physician

When you are entitled to French Universal Health Cover, the Caisse Primaire d’Assurance Maladie requires you to choose a *médecin traitant* – primary care physician.

To find and choose a primary care physician in your city, you can use the national health insurance online directory : <http://annuaire.sante.ameli.fr/>

To declare your *médecin traitant* (GP), fill in the “*bénéficiaire*” (beneficiary) section of the form below and ask the doctor of your choice to fill in the “*médecin traitant*” section.

[www.ameli.fr/sites/default/files/formualires/132/s3704\\_0.pdf](http://www.ameli.fr/sites/default/files/formualires/132/s3704_0.pdf)

Sign the form and then send it to the CPAM responsible for your file.

When you make an appointment, always remember to check if the doctor is “conventionné” (health-service contracted) or not. Only consultations with doctors (general practitioners or specialists) who are health-service contracted with the Assurance Maladie (*médecins conventionnés*) can be reimbursed by French Social Security.

### ❖ Carte vitale

This is a personalised electronic card that digitalises your Assurance Maladie entitlements. You should present it to health professionals at each visit. It will enable you to be reimbursed quickly.

Until you have received your “carte vitale”, you will have to pay for your consultation and then send the “feuille de soins” (treatment form) to the CPAM responsible for your healthcare cover.

### ❖ Contacting the French Health Insurance

If you need any information, regarding your social security insurance, benefits and healthcare rights in France, you can call the bilingual French Health Insurance Advice Line:

**0 811 36 36 46** (from France\*)

**0033 811 36 36 46** (from other countries)

Monday to Friday, from 8:30 a.m. to 5:30 p.m.

### ❖ Supplementary Health Insurance

When you subscribe to the Universal Health Cover in France, your health insurance will only reimburse a proportion of your healthcare costs (approximately 70%). Supplementary insurance (known as *mutuelle* in France) covers healthcare expenses that are not covered by the basic health insurance scheme. For this reason, it is highly recommended to take out supplementary health insurance that will cover the proportion of your healthcare costs that are not reimbursed (the remaining 30%).

Since January 2016 all French private employers must provide mandatory supplementary health insurance to their employees. By law they have to cover a minimum 50 percent of the *mutuelle*'s cost and companies also tend to offer workers extended medical cover for their family members as a perk. In the state sector, if your employer does not offer supplementary health insurance, you can take out supplementary health insurance with a mutual fund, a provident fund, an insurance company or a bank.

There are many supplementary health insurance policies that offer different levels of cover that can vary depending on your requirements. Therefore, it is a good idea to compare offers to find the supplementary health insurance that best suits you. To compare complementary health insurance providers you can use a price-comparison website such as <https://comparateurs.mutuelle-conseil.com>

**Subsidised Supplementary Health Insurance (CSS Complémentaire Santé Solidarité)** is awarded free of charge to people whose income is very low and who have been residing in France for more than 3 months. People who are entitled to **CSS** receive free 100% coverage for their medical expenses. In order to be eligible, your income must be below a threshold. Application is made on behalf of the whole household, not on an individual basis. The income threshold for a one-person household is currently 8,951 euros and 13,426 euros for a two-people household. The reference period for determination of your total income is the past 12 months.

To check if you are eligible for **CSS** visit the following site : [www.ameli.fr/simulateur-droits](http://www.ameli.fr/simulateur-droits)

If you believe you are eligible for **CSS**, fill in [cerfa form n°12504\\*08](#)

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## ❖ Emergency numbers in France

- 15 Ambulance and emergency services - SAMU**
- 17 Police** – nearest emergency police services
- 18 Fire brigade**  
This number connects to the fire brigade, but it can also be used for medical emergencies such as traffic and domestic accidents.
- 112** Universal European Emergency Services number:
- 114** Emergency calls (to use if you have difficulty speaking or hearing but you can communicate by text or fax)
- 115** Emergency Shelter (7 days a week – 9am-11 pm)
- 119** Reporting child abuse
- 191** Air rescue
- 196** Sea and lake rescue
- 197** Terror/kidnapping hotline
- 116000** Missing children
- 
- 32 37** Duty pharmacy  
After 9 pm, report to Brest's main police station – 15 rue Colbert or call 02 98 43 77 77)
- 
- SOS Médecins – emergency doctors in Brest: 02 98 34 00 00
- Anti-poison centre in Rennes : 02 99 59 22 22
- Hospitals in Brest :**
- C.H.U. La Cavale Blanche : **02 98 22 33 33**
- Paediatric emergencies – Hôpital Morvan : **02 98 22 34 88**
- Polyclinique de Keraudren : **02 98 34 29 27** (Emergency Unit)
- Hôpital des Armées : **02 98 43 70 00/ 02 98 43 73 33**