

**voluntary access to health insurance: basic and/or complementary
basic cover (Couverture maladie universelle de base - CMU)**

complementary cover (Couverture maladie universelle complémentaire (CMU-C) and help obtaining basic cover - (ACS)

social security cover is usually obtained through deductions taken directly from your salary. however, it is also possible to obtain standard health cover by affiliating to another fund known as the CMU (**couverture maladie universelle (CMU) de base**). the main advantage of this is that it provides cover for the whole family at once.

the french social security system rarely reimburses the full amount of costs incurred for healthcare. this is why we refer to *basic* health cover (provided by the state) and *complementary* private cover that reimburses up to a minimum ceiling set by the healthcare administration each year.

the complementary insurance cover is not obligatory but is strongly advisable, given the high cost of hospital treatment. without it, an accident can cost you great deal of money.

for those on a low income, the social security system offers two solutions:

- the **"couverture maladie universelle complémentaire (CMU-C)"**, which is free of charge if you satisfy certain criteria, and
- **"l'aide à l'acquisition à une complémentaire"**, help obtaining complementary cover, which allows you to take out complementary health cover (mutuelle or insurance) at a reduced rate.

these are open to anyone covered by the basic national health system (social security or CMU). however, they cannot be used to "top up" private health insurance that does not reimburse all healthcare costs.

all non-european citizens are eligible for the above cover if:

- you have filled out an application form with your local "caisse primaire d'assurance maladie" (CPAM)
- you have been living in france continuously for at least three months (with some exceptions) (the first two may be suitable for you if you are on a work placement as part of a technical, scientific or cultural exchange or perhaps if your spouse/partner wishes to enrol in a higher education establishment)
- your papers must be in order: you hold either an initial resident's permit or a receipt for a renewed permit for non-EU members (the new permit must be handed in as soon as you get it)

if you are european (or a legal dependent of a european citizen) or covered by a bilateral agreement between your country of residence and france, you should contact the BAÇE to find out which system best suits your particular needs.

documents to provide with all applications (photocopies not originals):

- passport/visa and resident's permit or receipt for the application for a resident's permit (passport or identity card suffice for europeans)
- proof of residence dated less than three months prior to the application
- At the request of the CPAM, last tax return (or certificate of tax exoneration) translated into french or pay slips or income received from abroad.

the basic "CMU"

providing you satisfy the conditions, you and your dependants can benefit from this system as soon as you file your application. to join, you must not be covered by any other health insurance or have other rights to health care. once your application is made, you must stay with this system for the year that you are covered. the only exceptions which allow you to cancel your subscription is if you begin salaried employment, you become legally dependent on someone with social security cover or if you leave the country for good.

**BUREAU D'ACCUEIL DES CHERCHEURS ETRANGERS (BAÇE) – CITE INTERNATIONALE UNIVERSITAIRE DE PARIS MAISON
INTERNATIONALE, 17 BOULEVARD JOURDAN – F 75014 PARIS
WWW.CIUP.FR/CHERCHEURS**

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The basic CMU applies same rules of reimbursement as the general social security system. you are required to pay for the part that is not covered by the health system, i.e certain basic hospital charges and a minimum fee known as the "ticket modérateur". Just as with other healthcare beneficiaries, you pay for treatment in advance and are reimbursed by health insurance (Assurance maladie), which is between 35% and 65% for medicines and between 60-100% for treatment.

when you first apply you will be allocated a provisional number. As soon as you have this, you can start sending your brown healthcare forms ("feuilles de soins") to your local CPAM to be reimbursed. The provisional number also allows you to take out complementary health cover in order to claim back the money that is not covered by the social security system.

The basic CMU is free if your taxable family income (income received by you and your partner and for your dependent children) is less than **8774€ per year** for the previous calendar year. If you receive more than this, you are required to pay 8% of your taxable income.

you must be able to provide evidence of your income. If you cannot, your contribution will be calculated on the basis on 5 times the ceiling set by the social security system – i.e. 34, 308x 5 € on 1st January 2009, = 171, 540€

contributions are payable every three months to URSAAF.

To apply, download application form n° S3710b at:

http://www.ameli.fr/fileadmin/user_upload/formulaires/S3710.pdf

the complementary CMU

The complementary CMU is a "top-up" health cover based on your income. It is also free of charge.

treatment is covered at 100% without the need to pay up front, and includes extras such as glasses, dental care and hospital bills that are above the rate reimbursed by the social security.

Important: some practitioners wrongly refuse the CMU-C certificate. Ask about this in advance when you make an appointment because it is very difficult to recover sums paid in advance.

to qualify for the complementary CMU, your income (for the last 12 months) must fall below the following scale:

- 620.58 euros per month for 1 person, i.e 7, 447 euros per year
- 930.83 euros per month for 2 people, i.e. 11, 170 euros per year
- 1, 117 euros per month for 3 people, i.e. 13, 404 euros per year
- 1, 303.16 euros per month for 4 people, i.e. 15, 638 euros per year
- and 248.22 euros per month per person for 4 people or more, i.e. 2,978.66 euros per year.

to apply, download application form n° S 3711d. you also need to fill out the form for the choice of the complementary body n° S 372, at:

http://www.ameli.fr/fileadmin/user_upload/formulaires/S3711.pdf

http://www.ameli.fr/fileadmin/user_upload/formulaires/S3712.pdf

help getting complementary insurance (ACS)

This is in the form of financial assistance given when you take out complementary health cover (either a mutuelle or insurance). It is aimed at people whose income is low but slightly above the ceiling that qualifies them for the complementary CMU (up to 20% as of 1st January 2007).

Eligibility is based on income earned in the last 12 months:

- 744. 67 euros per month for 1 person i.e. 8, 936 euros per year
- 1. 117 euros per month for 2 people, i.e. 13, 404 euros per year
- 1, 340.42 euros per month for 3 people, i.e. 16, 085 euros per year
- 1, 563 euros per month for 4 people, i.e. 18, 766 euros per year
- and for more than 4 people, 297.87 euros per month for each additional person i.e. 3, 574.39 euros per year.

If you qualify for help with complementary health cover, you are exempted from subscription fees for your basic CMU cover.

BUREAU D'ACCUEIL DES CHERCHEURS ETRANGERS (BACE) – CITE INTERNATIONALE UNIVERSITAIRE DE PARIS MAISON INTERNATIONALE, 17 BOULEVARD JOURDAN – F 75014 PARIS
WWW.CIUP.FR/CHERCHEURS

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to apply, download the joint application form for the CMU-c and the ACS (n° s 3711d) at:
http://www.ameli.fr/fileadmin/user_upload/formulaires/S3711.pdf.
if you are certain you qualify for the complementary CMU, just download and send the ACS form (n° s 3715) at:
http://www.ameli.fr/fileadmin/user_upload/formulaires/S3715.pdf

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