



# FRENCH SOCIAL WELFARE

Guide intended for foreign students studying in France

## international arrivées - terminal 1

15:09

NOM	ORIGINE	DESTINATION	HEURE	STATUT
SM 22341	LONDRES	PARIS CDG	15:10	BIENVENUE
UI 25227	BERLIN	MARSEILLE	16:15	BIENVENUE
CA 56824	TOKYO	PARIS CDG	18:15	BIENVENUE
PH 85512	NEW YORK	PARIS CDG	19:20	BIENVENUE
ES 96654	ATHENE	TOULOUSE	20:30	BIENVENUE
OS 22574	MADRID	PARIS CDG	21:30	BIENVENUE
CA 46335	ROME	PARIS CDG	22:10	BIENVENUE
GD 45678	ABIDJAN	MARSEILLE	22:45	BIENVENUE
KL 54561	AMSTERDAM	PARIS CDG	23:10	BIENVENUE
PO 14545	MEXICO	PARIS CDG	23:50	BIENVENUE



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 **MUTUALITÉ  
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## Editorial

**Damien Berthilier**

*Chairman of the LMDE  
Aged 26, Public Law undergraduate  
at the University of Lyon 2*

**Y**ou have decided to study in France, and we are pleased to welcome you.

For all students, doing all or part of their degree course abroad is an especially enriching experience, and can be a valuable asset for their future.

The French healthcare system is characterised as being the only one in the world to recognise a specific social security system for students. Indeed, for over 60 years French students have been managing their social security via their representatives, elected amongst LMDE subscribers. However, understanding how the French health system functions, and mastering all the necessary procedures, can be a complex task.

This is why we have edited this guide to provide all the necessary and useful information.

To improve the way we welcome foreign students, LMDE has also developed specific services: our helpline advisors speak English and Spanish, documents are translated into several languages, we provide access to a joint and several guarantee to help students obtain autonomous accommodation.

Moreover, based on the values it defends, LMDE also submits proposals to state authorities in view of providing foreign students with the best assistance upon arrival in France and improve their living conditions.

We therefore hope this guide will help you to make a success of your studies in France.

**Read on and, again, welcome to France!**

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With 265,700 foreign students enrolled in 2006, France is the third-ranking country - after the United States (584,800 students) and the United Kingdom (330,100 students) - to welcome foreign students. In 2007, 11.7% of all French students came from a foreign country. These figures clearly illustrate how attractive France is for higher education courses.

Whatever the country of origin, we receive numerous enquiries and students who prepare their stay in advance are ensured a safer, more successful time in France. To be fully prepared, students require information on student social welfare in France.

# Social welfare in France

## 1) WHAT IS THE "SÉCURITÉ SOCIALE" OR "SÉCU"?

The French social security system is considered as one of the best in the world. Most French citizens benefit from and attach great value to it. The French National Health Insurance (Sécurité sociale) is comprised of several bodies dedicated to protecting people against the possible consequences of various events or situations.

Hence, the Sécurité sociale is concerned with two aspects:

- 1) **From an operational point of view**, it is devoted to financially supporting beneficiaries and contributors, who encounter costly events including ill health,
- 2) **From an institutional point of view**, the Sécurité sociale is composed of various private law bodies having received public service authority and dedicated to implementing this financial assistance. This is what the French commonly call the "Sécu".

French law ensures nationals a right to **Sécurité sociale**. Everybody can benefit from it, whatever his or her status or health condition... Thus, anybody who regularly resides in France and contributes to the Sécurité sociale is eligible for social welfare.

The Sécurité sociale's mission is to guarantee partial or total payment of healthcare costs.

### 1.1 - The rudiments

For medical treatment, a visit to your General Practitioner for example, the **Sécurité sociale** has defined tariffs, called "**tarifs de Sécurité sociale**". All health expenditure is thereby identified and has a corresponding "**tariff**".



The Sécurité sociale pages of this document are published and distributed in compliance with the convention agreed between LMDE and the French Ministry of Higher Education and Research.

Moreover, the Sécurité sociale has established a reimbursement list. As a general rule (*c.f. chart hereunder*), and based on this reimbursement list, the Sécurité sociale reimburses between 35 and 70 % of the predefined tariffs.

The difference in cost between the Sécurité sociale tariff and Sécurité sociale reimbursement is paid by contributors or by their supplementary health insurance provider (Mutuelle complémentaire), if the patient has taken the precaution of subscribing to one.

### EXAMPLE:

If the medicine bought amounts to €10:

€6.50 are reimbursed by the Sécu  
(€0.50 are deducted to pay the medical franchise), and €3.00 are not covered.

### EXAMPLE:

For a consultation costing €22 with a sector 1 government-regulated G.P. (i.e. who charges no more than the statutory fee):

€14.40 are reimbursed by the Sécu  
(€15.40 - €1 for the patient's contribution), and €7.60 are not covered.

## SECURITE SOCIALE REIMBURSEMENTS\*

### Hospitalisation

Medical or surgical hospitalisation	80% to 100%
Induced abortion	80%
Set per diem hospital fee	0%
Transportation	65 or 100%

### Treatment without hospitalisation

Surgery without hospitalisation	70%
Pharmacy	35% to 65%
General Practitioner	70%
Laboratory (medical analysis tests)	60%

### Dental and Optical care

Dental care	70%
Prosthetics	70%
Optical care	65%

### Specialists and Paramedical

Radiology	70%
Specialist	70%
Orthopaedics / Prosthetics	65 to 100%
Medical Auxiliaries (physiotherapist, nurses...)	60%

### Miscellaneous

Patient's contribution: €18	0%
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\* Rates applied if you follow the medical consultation procedure.

## important

In France, people are free to choose their doctor, dentist or radiologist. However, there is a difference between doctors **linked to the state health scheme (conventionnés)**, and **doctors who are not (non conventionnés)**.

A doctor linked to the state health scheme has passed an agreement with the Sécurité sociale (called a convention) and his/her tariffs correspond to reasonable and tactful tariffs established by the Sécurité sociale, whereas a doctor who is not linked to the state health scheme requests higher fees.

## 2) WHAT IS THE STUDENT SOCIAL SECURITY SYSTEM?

For all students (French & foreign), the “Sécu” comes within the scope of the student social security scheme. Drawn up in 1946, the Grenoble Charter is the founding text for student unionism in France and defines the student as a **“young intellectual worker”**, who thereby has the right to **“specific social welfare”**.

In 1948, the law made provision for the student social security scheme based on this text and decided to confer its management to the student mutual insurance company/system. Setting up this specific scheme established the autonomy of students, recognised as having attained their majority in two areas: looking after their health and managing their own social welfare scheme.

The reasons for adopting this law on 23rd September 1948 are still valid today: the specific health issues encountered by students, their aspiration to autonomy, increasingly precarious campus life, not forgetting students’ legitimate involvement in our country’s democratic issues/life.

**LMDE has been empowered by a ministerial decree with managing the student social security scheme.**

**LMDE currently manages social welfare for over 810,000 students.**

**Student social security reimbursement rates are identical to the general social security scheme.**

## 3) AS A FOREIGN STUDENT, WHAT IS YOUR STUDENT SOCIAL SECURITY STATUS?

### 3.1 - The general rule:

There are three conditions to be entitled to the student social security:

- **Age:** you must be under 28 years of age on 1st October of your year of studies. Deferment is however possible for doctoral or medical studies or for health reasons.
- **Studies:** You must be enrolled on a higher education course registered with/recognised by the student scheme. The large majority are, but it is wise to make sure this is the case for certain schools or institutes.
- **State formalities:** Foreign students must have their papers in order during their stay in France.

If you fulfil these three prerequisites, you can:

- **Either register with the student social security scheme (RESS)**
- **Or benefit from the Sécurité sociale**

In both cases, you are entitled to social security, but either you will have to pay for this (RESS registration fee in 2008/2009 = €195 / year), or it will be free of charge.

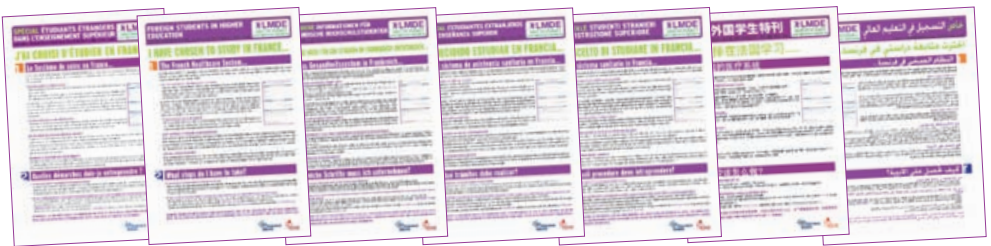
### 3.2 - You are under 28 years of age on 1<sup>st</sup> October, come from a foreign country and are not on a European Exchange programme (Erasmus):

You must register with the student social security scheme and select your **payment centre**.

You could select **La Mutuelle des Étudiants (LMDE)** as the **social security administrative body**. LMDE, (**centre No. 601**), with its 153 contact points scattered all over France (as well as its web site and helpline), is the only French nation-wide student social security body.

When filling in forms to enrol on your course in France, you must also register with French student social security. The registration fee for university year 2008/2009 is €195.

To assist students with these procedures, the LMDE (centre 601) provides you with explanatory documents in several languages (English, German, Spanish, Arabic, Chinese, Vietnamese, Portuguese and Italian) presenting all the particularities of the student social security scheme.



Moreover, its helpline (dial 3260 and say "LMDE" (€0.15 inclus. tax/min)) puts you in contact with English and Spanish-spoken advisors who can provide information in both languages. For all requests concerning your contract or to monitor reimbursements, please dial 01.40.92.54.85.

Once you are registered, you will receive a card attesting your right to the student social security scheme: this card is called the **"carte Vitale"**. Non-transferable, it must be handed to all health professionals you consult. It will enable you to receive reimbursements more simply and quickly.

The LMDE (centre 601) gives all new student subscribers a guide clearly explaining the Vitale card specificities and how the French healthcare system works. Please request one from your LMDE correspondents.



### 3.3 - You are over 28 years of age on 1st October, you are from a foreign country (outside the European Economic Area) and have no special dispensation:



You are not eligible for student social security. As for French students, your contact is your closest local **Caisse Primaire d'Assurance Maladie (CPAM)**.

You can find your CPAM address on the National Health Insurance (Assurance maladie) web site: [www.ameli.fr](http://www.ameli.fr)

### 3.4 - You come from a European Economic Area member state or from Switzerland and have enrolled on a French higher educational course:

Your European Health Insurance Card (EHIC or CEAM in French), delivered by your country of origin, covers the full university year and you can benefit from French social security (without paying any further social contribution).



**We advise you register your EHIC with your local CPAM centre.**  
**To identify your CPAM centre, consult the Assurance maladie web site on [www.ameli.fr](http://www.ameli.fr)**  
**or contact LMDE on 3260 and say "LMDE" (€0.15 inclus. tax/min).**  
**For requests concerning your contract or to monitor reimbursements,**  
**dial 01.40.92.54.85.**

### 3.5 - You are a student from Quebec:

You benefit from the reciprocal agreement between French Sécurité sociale and the Régie Assurance Maladie du Québec (RAMQ).

With the corresponding certificates and form, you must visit your closest CPAM centre: list available in LMDE agencies or on the French National Health Insurance (Assurance Maladie) web site: [www.ameli.fr](http://www.ameli.fr)

### 3.6 - You are coming to France on an international exchange lasting less than 3 months:

You are not eligible for the French social security scheme.

For short stays, LMDE offers a specific student insurance scheme to cover healthcare costs.

### 3.7 - Recapitulative chart:

French social security regulations

Student's country of origin	Procedures	Student social security status		Social security coverage
EEA	EHIC or private insurance certificate covering the full university year with no tariff restrictions	No affiliation	No financial contribution	Yes
EEA	No EHIC or private insurance certificate	Affiliation	Financial contribution	Yes
Non-EEA	No written proof exempting from affiliation	Affiliation	Financial contribution	Yes
Foreign EEA country	EHIC or private insurance certificate covering the full university year with no tariff restrictions	No affiliation	No financial contribution	Yes
Quebec	SE401-0102 bis or SE401-0104 or SE401-0106	No affiliation	No financial contribution	Yes
Foreign student aged over 28 and from a non-EEA country	Must contact the closest CPAM for affiliation to basic CMU	No affiliation	No financial contribution (if resources inferior to the Sécu limit)	Yes
Less than 3-month stay, whatever the student's age	Request specific coverage from LMDE	No	No	No

#### 4) WHAT IS SUPPLEMENTARY HEALTH INSURANCE?

As for French students, and in order to limit your healthcare expenditure, it is essential to supplement your social security reimbursements with those of a **supplementary health insurance policy**, which will cover all or part of the difference between doctor's fees and the partial social security reimbursement.

##### EXAMPLE:

You spend €50 at the pharmacy to purchase medicine (blue sticker):

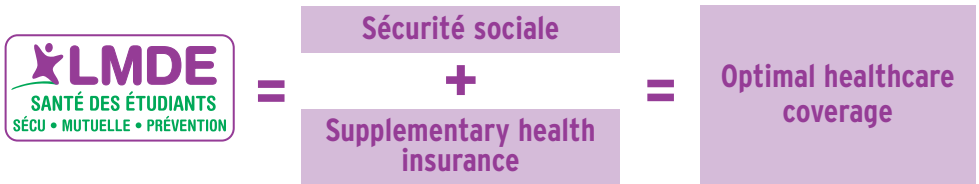
You will receive €16.50 reimbursement from the *Sécurité sociale*  
(€17.50 - 0.50 x 2 for the medical franchise)

€33.50 will therefore be paid by you (€33.50 - €1 for the franchise)

To obtain reimbursement of the remaining €32.50, it is in your interest to take out a supplementary health insurance.

For optimal coverage of your healthcare expenditure, you can take out an LMDE supplementary health insurance policy. LMDE offers a complete range adapted to your student status.

Hence, to cover the healthcare needs you may encounter, subscribe to one of the 5 supplementary insurance policies LMDE proposes for 2009/2010, offering a variety of reimbursement rates depending on the coverage you choose and the subscription fee paid.



For further information, visit the closest LMDE agency (addresses available on [www.lmde.com](http://www.lmde.com)) or dial 32 60 and say "LMDE" (€0.15 inclus. tax/min).

For all requests concerning your contract or to monitor reimbursements, dial 01.40.92.54.85.



Moreover, the CNOUS has selected LMDE as sole manager for students who benefit from French state grants (BGF) and Foreign state grants (BGE).

# How the French healthcare system works

## 1) THE ATTENDING GENERAL PRACTITIONER

The French healthcare system is based on a coordinated medical consultation procedure (**parcours de parcours de soins coordonné**): when registering with the Sécurité sociale, each contributor must nominate an attending General Practitioner (médecin traitant).

The G.P.'s role is to coordinate your healthcare. If you have specific needs, your attending G.P. will refer you to corresponding doctors. You can choose whichever attending G.P. you wish but can also transfer to another at any moment (if you change your address for example).

Please note that you can decide not to follow the medical consultation procedure, but this means you will receive lower reimbursement from the Sécurité sociale and you will have to pay heavier expenses yourself.

If you have selected LMDE to manage your social security, you must inform us who you have nominated as your attending General Practitioner. The necessary declaration form is available in all LMDE agencies, or can be downloaded from our web site: [www.lmde.com](http://www.lmde.com).

## Glossary

**Affiliation (affiliation):** This designates the attachment to a social security centre (LMDE-centre 601 for example).

**Carte Vitale (Vitale card):** This card marks your registration with the French Sécurité sociale. Non-transferable, this card must be handed to all healthcare professionals you consult and guarantees reimbursement within 5 days.

**Franchise médicale (medical franchise):** This is the sum automatically deducted from your Sécurité sociale reimbursements. The medical franchise concerns pharmaceutical products (€0.50 /box of medicine), transportation (€2 /trip), treatment given by medical auxiliaries (nurse, physiotherapist: €0.50 per treatment). In general, supplementary health insurance providers do not cover this medical franchise.

**Immatriculation (registration):** This is the administrative process for allocating a personal social security number.

**Médecin conventionné (doctor linked to the state health scheme):** This doctor has signed a convention with the Sécurité sociale, and is listed according to two sectors:

→ **The sector 1 doctor applies the state scheme's tariff (tarif conventionnel).** This doctor cannot charge more than the statutory fee unless you have a special request (if, for example, you ask to consult outside normal surgery hours). The Sécurité sociale does not reimburse these excess charges.

→ **The sector 2 doctor applies non-aligned tariffs (honoraires libres).** This doctor can charge more than the statutory fee, but the Sécurité sociale does not reimburse this excess charge.

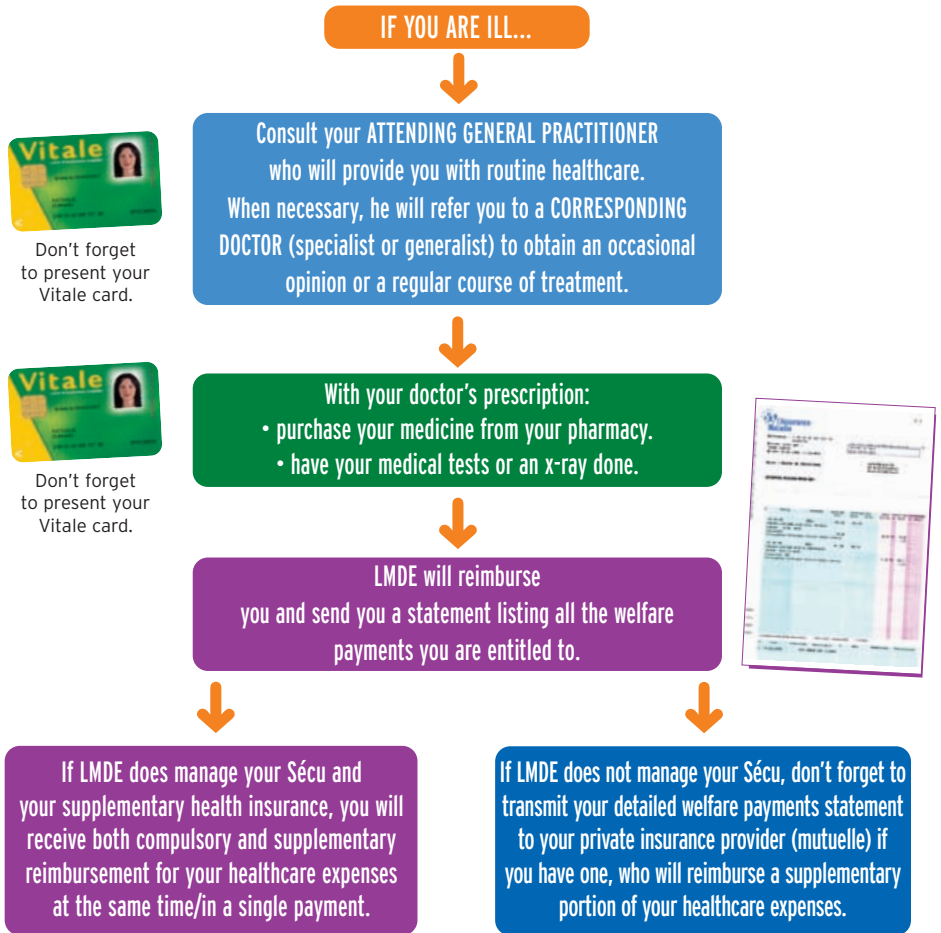
**Participation forfaitaire de €1 (€1 fixed patient's contribution):** This designates the sum automatically deducted from total Sécurité sociale reimbursement. This €1 fixed patient's contribution (rate on 3rd March 2009) is applied to all treatment measures given by a doctor and also concerns medical analysis tests.

As a general rule, the €1 fixed patient's contribution is not covered by supplementary health insurance providers.

**Ticket modérateur (Patient's set contribution):** This is the difference between the Sécurité sociale's fixed rate and compulsory reimbursement, whatever the fees applied by the health professional you consult.

## 2) THE MEDICAL CONSULTATION PROCEDURE

The chart below explains the procedure you must follow to benefit from optimal reimbursement of healthcare expenses within the scope of the coordinated medical consultation procedure.



### Follow the procedure:

- When you first register with LMDE, fill out the form nominating your attending General Practitioner (médecin traitant).
- Send us your French bank details (Relevé d'Identité Bancaire - RIB) with your surname for simple and quick reimbursements.
- Respect the medical consultation procedure (parcours de soins coordonné) for optimal reimbursement.
- Use your Vitale card when consulting a doctor or at the pharmacy, and update it if your situation changes.
- Attach all necessary documents when sending your requests for reimbursements (medical prescription...).

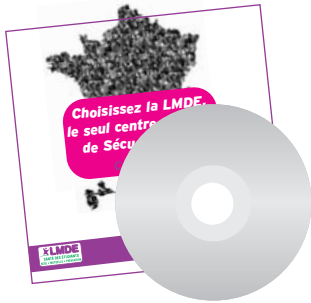
## 2.1 - What happens if I require hospitalisation?

If required, you can go to any hospital you choose. If you are hospitalised, 80% of the cost is covered by the French National Health Insurance (Assurance maladie or Sécurité sociale). You will have to pay the set patient's contribution (ticket modérateur), the fixed per diem hospital fee (forfait journalier hospitalier) calculated according to how long you stay in hospital, as well as the €18 insured patient's co-payment (participation forfaitaire): these expenses can be reimbursed by your supplementary health insurance.

Please note that social security coverage is reduced if the hospital is not government-regulated (non conventionné).

## 2.2 - How do I obtain medicine?

Delivered against prescription from your attending G.P., you have to pay for medicine. Depending on the category, medicine is reimbursed up to 35%, 65% or 100%. You will therefore contribute towards part of the cost, which may be reimbursed by your supplementary health insurance. Generally, private insurance providers do not cover the €0.50 franchise for each box of medicine.



## 2.3 - How can I obtain direct payment by insurers (tiers payant)?

LMDE has signed several agreements with health professionals throughout France (including its overseas Départements). These agreements sometimes avoid payment up front depending on the contributor's social security coverage. LMDE can provide its subscribers with a **CD ROM** presenting all LMDE agreements. Please request it from our reception desks or by phone on **3260 and say "LMDE"** (€0.15 inclus. tax/min). For all requests concerning your contract or to monitor reimbursements, dial 01.40.92.54.85.

## 3) CAN I OBTAIN TREATMENT ON MY CAMPUS?

Most universities provide preventive medicine services such as the **Médecines Préventives Universitaires** (MPU) or **Services Universitaires de Médecine Préventive et de Promotion de la Santé** (SUMPPS).

Depending on your campus, you can use the **MPU**, for preventive consultations given by doctors and nurses, have access to certain specialists, and always find someone to discuss a problem or obtain advice concerning your health and sexual or psychological matters...

Several university cities also provide psychological support in their **Bureaux d'Aide Psychologique Universitaire** (BAPU) enabling students to consult psychologists near to where they are studying.

**MPU** and **BAPU** offer students medical consultations at a lower cost close to their campus, with professionals fully aware of students' specific problems. Don't hesitate to use these centres for advice, support and, in certain cases, for treatment.

For information on the structures available near your campus, ask your University administration or your LMDE agency (consult [www.lmde.com](http://www.lmde.com) for a list of addresses). You can also obtain information from the **CROUS for guidance**. The **CROUS** also have **social workers** that you can meet to talk about any difficult social situation you may encounter.

#### 4) CAN I OBTAIN PREVENTIVE MEASURES?

In LMDE agencies, you will find documents and information tools on many subjects concerning student health matters (alcohol, cannabis, sleeping problems, hearing problems, stress, tobacco, sexually transmitted infections or diseases...). Some preventive aides can also be downloaded from the [www.lmde.com](http://www.lmde.com) web site.



If you have taken out an **LMDE supplementary health insurance**, some preventive measures can be reimbursed, for example nicotine substitutes to stop smoking, vaccinations, contraceptive pills or male and female condoms.

# Student autonomy and solidarity

French or foreign students can have difficulties finding a guarantor, often required to obtain accommodation or a student's loan. LMDE has therefore thought of a way to improve financial autonomy based on student solidarity.

Hence, if you are affiliated to LMDE for your social security and/or you have subscribed to an LMDE supplementary health insurance policy, you can benefit from the **Fonds de Garantie des Solidarités Étudiantes** (FGSE). This fund, specially set up by LMDE and its banking partner, enables the Banque Populaire to directly stand surety for a student, notably in view of acquiring accommodation or a loan, without demanding his or her parents or a third party to be their guarantor.

For further information, consult [www.labanquedesetudiants.com](http://www.labanquedesetudiants.com) or visit your LMDE agency.

## Useful contacts

**ANAEM** (ex OMI): [www.anaem.social.fr](http://www.anaem.social.fr)

**Assurance Maladie:** [www.ameli.fr](http://www.ameli.fr)

**CAF** (Caisse d'Allocation Familiale): for housing benefits: [www.caf.fr](http://www.caf.fr)

**Campus France:** [www.campusfrance.org](http://www.campusfrance.org)

**CIDJ** (Centre d'Information et de Documentation Jeunesse): useful information for young adults: [www.cidj.asso.fr](http://www.cidj.asso.fr)

**CNOUS** (Centre National des œuvres Universitaires et Scolaires): for student information: [www.cnous.fr](http://www.cnous.fr)

**Egide:** French centre for international exchanges and foreign students: [www.egide.asso.fr](http://www.egide.asso.fr)

**GISTI** (Groupe d'Information et de Soutien des Immigrés): to inform and assist immigrants: [www.gisti.org](http://www.gisti.org)

**LDH:** The Human Rights League: [www.ldh-france.org](http://www.ldh-france.org)

**LMDE:** [www.lmde.com](http://www.lmde.com)

**RUSF** (Réseau Université Sans Frontières): university without borders network: [www.rusf.org](http://www.rusf.org)

**Service Public:** provides information on what you are entitled to and procedures: [www.service-public.fr](http://www.service-public.fr)

**UEAF** (Union des Etudiants Algériens de France): for Algerian students: e-mail: [ueaf\\_asso@yahoo.fr](mailto:ueaf_asso@yahoo.fr)

**UEVF** (Union nationale des Étudiants Vietnamiens de France): for Vietnamese students: [www.uevf.fr](http://www.uevf.fr)

**UNEF** (Union Nationale des Étudiants de France): for French students: [www.unef.fr](http://www.unef.fr)

If you are a student with Belgian nationality, request the guide LMDE has edited in collaboration with La Mutualité Socialiste Belge: "Je vais en France/Je vais en Belgique": [www.mutsoc.fr](http://www.mutsoc.fr)



## Reasons to choose

# LMDE

- **153 agencies and reception desks** throughout France (metropolitan & overseas Départements)
- **Information provided directly** where you are studying
- Over 810,000 students have entrusted us with their social welfare
- The only **national supplementary health insurance provider for students with agencies throughout France**
- **Managed for students** by students elected every 3 years amongst LMDE subscribers
- A **social economy company** operating in collaboration with universities, higher education establishments, territorial authorities, university and school medical services as well as various associations.

