

1 HEALTH COVERAGE

1 1 HEALTH COVERAGE FOR WAGE EARNERS

MEDICAL INSURANCE AND HEALTH CARE

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In France all wage earners, whether French or foreign, are part of the Sécurité Sociale, the national system of coverage for expenses incurred due to sickness and accident. Thus a visiting researcher with a work contract is covered for sickness and accident, as are his or her spouse and children.

France has one of the best social security systems in the world, basically financed by contributions from employees and employers. If you are a wage earner, these contributions are deducted automatically from your pay. You are given a social security number and an insurance card allowing for reimbursement of health expenses. Your spouse and children under 16 (under 20 if students) are also covered.

NB: Under certain circumstances non-salaried researchers continuing their studies – PhD students, for example – are entitled to student social security coverage.

NB: Only wage earners are entitled to social security coverage. If you hold a scholarship or are paid an allowance, you are not considered a wage earner, and you will have to find another form of insurance.

Further information :

CPAM (Health Insurance Office) Lyon

Tel : 0 820 904 115 or www.cpam-lyon.fr

Place
Bellecour

MEDICAL INSURANCE AND HEALTH CARE

1 2 UNIVERSAL MEDICAL COVERAGE (CMU)

Persons not meeting the Social Security prerequisites are entitled to Universal Medical Coverage (CMU). This allows any person holding a residence permit and having lived continuously in France for more than three months, to health cost reimbursement by the Social Security. This insurance is free if the annual income of the family is less than 6403 euros. A person whose monthly income is less than 562 euros is also entitled to CMU complementary insurance, covering general health care and dental and optical expenses. Registration for CMU is obtained by application to the CPAM (Health Insurance Office).

*Information regarding **CMU** is available by freephone 0820 904 115, Monday to Friday from 9:00 to 18:00 and Saturday 9:00 to 12:00. Website: www.ameli.fr*

1 3 OTHER INSURANCE SYSTEMS

PERSONAL SOCIAL SECURITY INSURANCE.

The Social Security system offers personal insurance to persons not automatically entitled to its services. Cost is approximately 1890 euros per year, limited to persons with an annual income of less than 12,550 euros. This insurance is available after three months' residence in France, for persons holding a residence permit valid for more than three months.

PRIVATE INSURANCE WITH A COMPANY IN FRANCE.

Many types of private-sector insurance are available. Any contract should first be read in detail, as cost and reimbursement rates vary considerably and there can also be limiting clauses. It is best to choose a contract offering attractive rates, taking effect immediately (no waiting period) and providing complementary cover. See the yellow pages of the phone book or consult www.pagesjaunes.fr

PRIVATE INSURANCE WITH A COMPANY IN YOUR COUNTRY OF ORIGIN.

In this case you must obtain a cover note from the company dispensing you from having to take out insurance in France.

Reciprocal agreements

European Union citizens already salaried and with social security entitlement in their own countries can have their medical expenses reimbursed in France. In this case you must obtain Form E 101 in your country of origin. Citizens of a number of other countries with reciprocal agreements with France also have entitlement on presentation of a certificate of coverage from the health insurance system of their country of origin.

For further information, consult www.cpcamlyon.fr



1 4 COMPLEMENTARY HEALTH INSURANCE

Social Security and Universal Medical Coverage provide only partial coverage of medical expenses. You are strongly advised to take out complementary insurance (via a "mutuelle"), as extra costs can be very high in cases of hospitalisation, additional fees charged by some doctors, eyeglasses and dental prostheses.

1 5 CIVIL LIABILITY

Civil responsibility insurance is compulsory, as you may be called upon to meet third-party expenses in cases of damage or accident. This type of insurance covers the financial liability of such circumstances. If you have already taken out this kind of insurance, find out exactly what coverage it provides.

At work you are, as a rule, covered by your host organisation. However, make sure that no other specific insurance is required.

1 6 EMERGENCY AND PERSONAL ACCIDENT INSURANCE

To ensure adequate all-round insurance during your stay in France, we advise you to seek a contract providing:

- emergency cover providing for repatriation of the insured person or family members to the country of origin, in cases of accident or illness;
- and personal accident insurance providing payment of a sum to the insured person and/or his family in the case of death, accident or handicap.



MEDICAL INSURANCE AND HEALTH CARE

2 OBTAINING HEALTH CARE

2 1 DOCTORS

It is advisable to choose a "set fee" doctor ("médecin conventionné"), who undertakes to charge the rates fixed by the Social Security.

Another category of doctor has the right to charge higher fees, and these are not covered by Social Security: the patient is reimbursed only according to the basic scale (70% of 20 euros for a visit to a general practitioner). A third category of doctor has the right to charge unrestricted fees, with a reimbursement level close to zero.

The list of duty doctors appears each weekend in the local press (Le Progrès, Figaro Lyon) and is also available from the Emergency Medical Service (**SAMU**)
Tel 33 (0)4 72 33 15 15.

MEDICINES

In France medicines are available only in pharmacies. Pharmacists hold a State diploma and are fully qualified to advise you on the medication required in any given circumstances. However, only medicines bought with a doctor's prescription are reimbursed. Some medicines can only be obtained on prescription.

2 2 HOSPITALS

France has several types of hospital. In theory the same level of care is provided everywhere, but reimbursement of medical expenses varies from one type of establishment to another.

Thus it is advisable, except in cases of emergency, to make enquiries before being hospitalised.

- Public hospital or private "set fee" clinic: in cases of illness, reimbursement is 80% for the first month, then 100%. For surgery, the rate is 100%.
- Private clinic: a reimbursement rate of approximately 10% applies.

All hospitalised persons, in public or private establishments, must pay a daily fee of 10.67 euros to cover accommodation costs. This fee is only reimbursed if you have complementary insurance.

Three hospital complexes

Lyon has 18 hospitals, including the Hôtel Dieu, Edouard Herriot Hospital, Lyon Sud Hospital and the Croix-Rousse Hospital. All of them are run by the Hospices Civils de Lyon. For further information, consult www.chu-lyon.fr

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2 3 REIMBURSEMENT OF HEALTH

EXPENSES

As a rule you pay your own bills for a visit to the doctor or for medicines.

Your health insurance fund (Social Security or other) then reimburses you within a period varying from two weeks to a month.

Hospitals use the "tiers payant" system: only the part not covered by Social Security is billed. This part is called "ticket modérateur" and is covered by your complementary insurance.

Some pharmacies also use this system. To be sure of your "tiers payant" entitlement, ask your complementary insurance body.

Emergency telephone numbers

Samu (Emergency care, ambulances)	15
Police	17
Fire brigade	18
SOS Doctors	33 (0)4 78 83 51 51
SOS Medical emergencies	33 (0)4 72 34 64 64
Poisons Centre (Edouard Herriot Hospital)	33 (0)4 72 11 69 11

As a rule, pharmacies are closed Sundays and public holidays. However there is always a duty pharmacy available: the address is indicated on the doors of the other pharmacies and in the local press. You can also find out by calling the fire service: Tel18. Your local pharmacy can provide a list of dates for the various duty pharmacies.

In cases of emergencies at night, there are also night pharmacies :

- *Pharmacie Leroy*
5 place des Cordeliers - 69002 Lyon
Tel: 33 (0)4 78 42 12 42 (Ouverture non-stop)
- *Pharmacie Perret*
30, rue Duquesne. 69006 Lyon
Tel: 33 (0)4 78 93 70 96
- *Pharmacie Gratte Ciel*
28 avenue Henri Barbusse - 69100 Villeurbanne
Tel: 33 (0)4 78 84 71 63
Duty service from 19:00 – 21:00, then night service until 7 in the morning.

For small emergencies :

- *Les Maisons Médicales de Garde*
All days : 7 pm to 12 pm
Saturday : 12 am to 12 pm
Sunday and hollidays : 10 am to 12 pm
Tel 33 (0)4.72.33.00.33



Counselling centres

- *Porte Ouverte*
85 Rue Jaboulay - 69007 Lyon
Tel 33 (0)4.78.92.97.80 / 33 (0)4.78.61.27.68
- *SOS Suicide Phoenix*
3 Cours Lafayette - 69006 Lyon
Tel 33 (0)4.78.52.55.26
- *Recherches et Rencontres*
5 Rue Pizay - 69001 Lyon
Tel 33 (0)4.78.28.77.93
- ***Telephone counselling***
 - *Cap Ecoute* - Tel 0 800 33 34 35
 - *SOS Amitié*
Tel 33 (0)4.78.29.88.88 / 33 (0)4.78.85.33.33
 - *Alcoholics Anonymous* - Tel 33 (0)4 78 95 18 28
 - *Alanon Family Groups*
(Friends and relatives of alcoholics)
Tel 33 (0)4 72 71 32 94

MEDICAL INSURANCE AND HEALTH CARE

3 2 PUBLIC CONSULTATION AND ADVICE CENTRES

FAMILY PLANNING AND COUNSELLING CENTRES (CPEF)

The Family Planning and Counselling Centres are staffed by specialists. All consultations are confidential. The following areas are covered:

- information: contraception, sexually transmitted diseases
 - first prescription of contraceptives, assistance for mothers who have recently given birth
 - support before pregnancy termination
 - assistance to persons experiencing marriage, family, work or study difficulties
- Tel.: 33 (0)4.72.61.43.62



3 3 COMMUNITY ASSOCIATIONS

DANGEROUS SEXUAL ENCOUNTERS: SEXUALLY TRANSMITTED DISEASES, AIDS

Whatever the circumstances, if a sexual encounter has put you at risk, go immediately to a testing centre – free and anonymous – and talk to the duty doctor. The most effective counter-measures possible will be made available to you.

Free, anonymous Information and Testing Centre (CIDAG)

*Hôtel Dieu Hospital/Door 17
Tel 33 (0)4.78.42.29.26*

*Edouard Herriot Hospital
Tel 33 (0)4.72.11.62.02*

Anti-AIDS Association (ALS)

16 Rue Pizay - 69001 Lyon - Tel 33 (0)4.78.27.80.80

THE "MAISONS DU DÉPARTEMENT DU RHÔNE" (MDR)

The Rhône Département provides services and advice in many social and health fields. There is an MDR office near you.
Tel: 33 (0)4.72.61.72.00

HEALTH CENTRES

Centre de Sévigné - Médecin du Monde

10 rue Sévigné - 69003 Lyon - Tel: 33 (0)4 78 14 14 14

Centre Médical Mutualiste MGEN

44 rue Feuillat - 69003 Lyon - Tel: 33 (0)4 72 11 30 09

Clinique Mutualiste

107 rue Trarieux - 69003 Lyon - Tel: 33 (0)4 72 68 40 00

Centre de Prévention - CDHS

47 rue Montesquieu - 69007 Lyon - Tel: 33 (0)4 72 73 12 76

Centre de Prévention Louis Becker

*134 -136 rue Louis Becker - 69100 Villeurbanne
Tel: 33 (0)4 78 68 39 60*

AIDES

21 Place Tolozan - 69001 Lyon - Tel 33 (0)4.78.28.61.32

Aids Info Service

Tel 0 800 84 08 00

Regional AIDS Information and Prevention Centre

(CRIPS)

9 Quai Jean Moulin - 69001 Lyon - Tel 33 (0)4.72.00.55.70

