

# Getting insurance and healthcare

> Health is neither an entitlement nor a right! Staying healthy means organising your everyday life to find a personal balance between different, but complementary elements: Being comfortable with your body: knowing it and keeping it in shape through exercise and diet, etc. Being comfortable with your mind: approving of your own choices and having good self-esteem. Being comfortable with others: get out there and meet people! In France, we have a very comprehensive healthcare and social-protection system. It helps you pay for your care and for preventive treatment. Healthcare workers are professionals, and they can help you be healthy and stay healthy for the long run. Stay informed!

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## 1 STUDENT HEALTHCARE COVERAGE

> STUDENT HEALTHCARE COVERAGE RUNS FROM OCTOBER 1 THROUGH SEPTEMBER 30 AND ENTITLES YOU TO:

- refunds for doctors' fees and treatment costs (up to 70% of expenses incurred based on the state-regulated rate\*)
- refunds for pharmaceutical products (from 35% to 65% of their cost)
- payment at 80% to 100% of hospital costs, depending on the gravity or length of hospitalisation. For hospital stays lasting longer than one day, you have to pay a flat fee of €16 per day. You will be reimbursed for this amount if you have taken out a complementary insurance policy with a mutual insurance company.

The French national health system sets the regulated rates, above which it does not reimburse (e.g. 22 euros for a visit to a general practitioner from the 1st July 2007)

Joining the student system of the French national health service (Sécurité Sociale) is mandatory from the moment you begin higher studies, from the age of 16 until you turn 28.

The student health service concerns all students, regardless of their nationality. However, students who are nationals of the European Economic Area and of Switzerland and who have the European Health Insurance Card (EHIC), covering them for the whole of the academic year and with no excess or upper limit, are exempt.

The subscription to the student health service (€192 in 2007-2008) will be required by your educational institution, except:

- if you are under 20 on September 30, 2009 and your parents are salaried employees
- if you have a grant from the French state and you present the definitive grant certificate
- if you have a steady job during the year (October 1, 2008 to September 30, 2009) working 120 hours per quarter or 60 hours per month.



For all students married or on free union with a person socially insured which is not a student itself. Those students can be excused of the affiliation and payment of "Sécurité sociale étudiante" if they show their quality at the time of the inscription.

The student mutual insurance companies, SMERRA and LMDE, manage the student health service.

### THE VITALE CARD:

Once you have registered with the student health service, you will receive your health insurance card, called the «Carte Vitale». It will be valid as long as you are a student. You will be able to update it using the free Vitale terminals at many locations (pharmacists, national health centres etc.). When you show your card to healthcare professionals, you will be refunded automatically for your treatment within five working days. With certain professionals, you will be exempted from advancing the portion of the cost that is covered by the national health service.

Starting in the 2008-2009 academic year, SMERRA

and LMDE, the student mutual insurance companies, will issue those joining the student health service for the first time with Carte Vitale 2. For those already affiliated, there will be a transitional period when their original Carte Vitale will be replaced with the Carte Vitale 2. The Carte Vitale 2 has improved security for checking the cardholder's ID (it will include a photograph of the insured person). It will have a larger memory allowing more information to be stored about additional cover and the general practitioner, and it will speed up refunds. The steps for obtaining a Carte Vitale 2 are quite complex, and it is essential to have the right information in good time. For further information speak to the staff of the student insurance companies SMERRA and LMDE who will be present at enrolment.

### > COMPLEMENTARY COVERAGE

Complementary health insurance gives added coverage on top of the national health service and systematically entitles you to the «carte de tiers payant» (which exempts you from paying anything up front with certain healthcare providers) in hospitals, healthcare centres, at pharmacies and with your designated attending physician. Annual rates run from €35 to €300, depending on the coverage you choose.

Taking out complementary health insurance is optional (it is only mandatory for international students who hold grants from the French government), but it is strongly recommended, as the costs for which you may be liable can be very high, if you are hospitalised, if you go to physicians who charge over the state-regulated rate, or if you get optical work (glasses) or dental prostheses.

Complementary health insurance completes the refunds from the national health service. For example, you will be partially refunded by the national health service for a medical visit priced at €22 with your attending physician, you will be reimburse by the social security from 70 %, and by the mutual insurance company (30%), less a flat fee of 1 euro that you have to pay.

### CIVIL LIABILITY AND PERSONAL ACCIDENT INSURANCE:

The student mutual insurance companies also offer civil liability insurance, which covers you when your responsibility is involved in the event of damage or accidents that you may cause to third parties (to people or property) in your university/private life. It is very important to take out this type of policy, which is actually mandatory in some educational institutions. Personal accident insurance covers you against les dommages corporels the damage to the person that occurred in consequences of an accident. The student mutual insurance companies, LMDE and SMERRA, offer full packages (including assistance to bring the student back home) starting at 13 euros per year (2007-2008 rate).

### > The student mutual insurance companies: LMDE and SMERRA

These mutual insurance companies are also crucial players in health promotion, through the special connection they have with students: they are run by students and interact with them everyday. This is why they are committed to genuine prevention policies and to promoting health. All year long, they participate actively in the major national campaigns, such as International AIDS Awareness Day, Tasting Week and the International Day Against Smoking, and they raise awareness about addictive behaviours (drinking, smoking, eating disorders, sexually-transmitted diseases, AIDS, stress, drugs etc.) in all institutions of higher education.

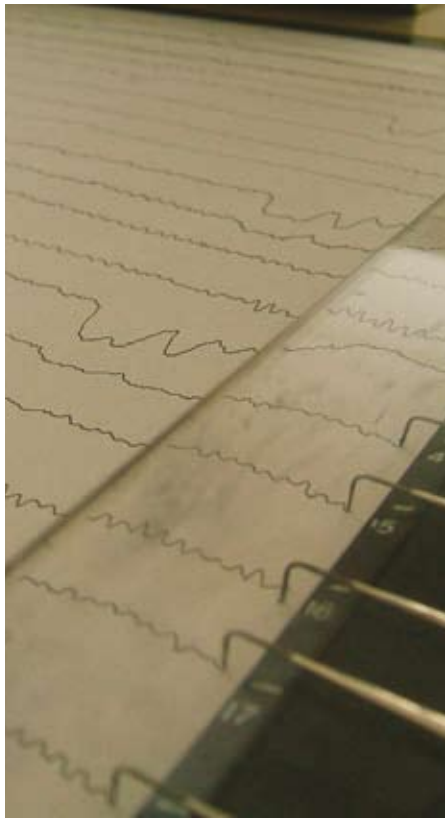
These various actions are conducted in close collaboration with more specialised participants such as the University Preventive Medicine Unit (MPU), health-promotion associations, medical personnel from testing centres, family planning centres and the Departmental Health Education Association.

### > LMDE (La Mutuelle des Etudiants)

Phone: 3260 say « LMDE » (0.15 euros including VAT/min) - [www.lmde.com](http://www.lmde.com)

• Doua agency – «Double Mixte» Building - 43 boulevard du 11 novembre 1918 - 69100 Villeurbanne  
Opening from monday to Tuesday from 9:00 am to 13:00 pm and from 13:30 pm to 5:00 pm. Close on Friday  
Quais agency - 19 rue de Marseille - 69007 Lyon

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Opening from Monday to Thursday from 9.30 am to 12:30 pm and from 11:30 pm to 5:30. Friday, morning only.

## > SMERRA (Mutuelle Etudiante de la Région Rhône Alpes Auvergne)

43 rue Jaboulay - 69349 Lyon cedex 07  
Phone: 0810 05 20 00 (cost of a local call from a landline) [www.smerra.fr](http://www.smerra.fr)

- Main office - 38 rue Chevreul - 69007 Lyon
- Manufacture des Tabacs - 5, cours Albert Thomas - 69003 Lyon
- INSA - 128 boulevard du 11 novembre 1918 - 69100 Villeurbanne

## > CMU (UNIVERSAL HEALTHCARE COVERAGE)

People who are not eligible to join the national health service can get universal health coverage (CMU). This enables anyone holding (or in the process of obtaining) a residence permit and who has lived in France continuously for more than 3 months, to be entitled to national health service coverage for their health expenses.

Students over 25 years of age with income below €606 per month can get CMU for free. If their income is higher, they will have to pay a contribution in proportion to their income.

Students under 25 years of age may, however, be entitled to complementary CMU in certain cases: find out more from the CPAM (National Health Service Centre) in Lyon: 0820 904 115 [www.lyon.ameli.fr](http://www.lyon.ameli.fr)

## > COMPLEMENTARY CMU

Complementary universal health coverage is also granted under certain conditions of income. This enables the beneficiary to have healthcare costs covered 100%, without paying anything up front. It is granted for a one-year period and may be renewed every year. Find out more from your CPAM (National Health Service Centre).

## > PROCEDURE TO GET CMU

The student must obtain an application from a social assistant or a mutual health insurance company (LMDE or SMERRA). This form must then be sent to the National Health Service Centre (CPAM) that

handles applications, and which will notify the student of the outcome within two months. Information from the Social Security Office (CPAM) in Lyon.

[www.ameli.fr](http://www.ameli.fr) - [courrier@cpam-lyon.cnamts.fr](mailto:courrier@cpam-lyon.cnamts.fr)

## > ASSISTANCE IN OBTAINING ADDITIONAL HEALTH COVER

If your financial resources exceed the limit for obtaining CMU your eligibility for assistance with additional health cover will be considered by the CPAM. However, your



resources must not exceed the limit by more than 20% (at 1.1.2007), the limit for obtaining additional CMU.

This measure enables you to benefit from a reduction on the contributions when subscribing to additional health cover. The reductions offered are €100 for the under 25s and €200 for those over 25.

Further information can be obtained from CPAM or your local social security office.

## 2 GETTING TREATMENT

### > GOING TO THE DOCTOR

Make sure to choose a doctor covered by an official agreement (médecin conventionné), who has undertaken to charge the state-regulated fee in an agreement with the national health service. Doctors with «honoraires libres» are authorised to charge over this rate, but this overcharge will not be refunded by the national health service. The patient will only be refunded for the base

rate (70% of €22 for a general practitioner). To choose a doctor, ask around for advice. You will also find the list of doctors in your town online at [www.ameli.fr](http://www.ameli.fr) under the heading «annuaires: professionnels de santé».

> **Important:** a mandatory flat contribution of one euro is deducted from each treatment and is not refunded by the mutual insurance companies.

> **The coordinated path of treatment:** for the cost of a medical visit to be reimbursed on the basis of the fee set by the national health service, you have to choose a general practitioner who will be your attending physician. To see a specialist, you have to get a referral from your attending physician. At the first visit with the doctor you have chosen, fill in and sign with him the form titled Déclaration de choix du médecin traitant (attending physician declaration), which has been supplied by your national health service centre or by your mutual insurance company, and send it right away to your national health service centre (sécurité sociale). This declaration may also be done online from the doctor's office. If you go to doctors other than your attending physician, your refunds will be reduced. (50% instead of 70% for medical consultation)

> **Medications:** Only medications bought with a doctor's prescription can be reimbursed. Some medications can only be bought with a prescription.

### > For emergencies at night, on weekends and on official holidays:

You will find the list of doctors on emergency duty and night pharmacies displayed in pharmacies, in the regional press on weekends, through the SAMU (emergency response service, dial 15) or the fire department (Phone: 18) and at police stations.

### > MEDICAL CO-PAYMENTS

These co-payments became effective as of 1st January 2008 and apply to medications, paramedical care and health transport. They are deducted from the reimbursements made by your Social Security centre.



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The amounts of medical co-payments are as follows:

- €0.50 per box of medication,
- €0.50 per session of paramedical care (up to €2 per day),
- €2 per trip for health-related transport (up to €4 per day).

The maximum annual co-payment amount is set at €50 for all care or services concerned.

## > OTHER TREATMENT LOCATIONS WHERE STUDENTS CAN GO

### > MPU (University Preventive Medicine Unit)

Your mutual insurance company is the first place to go, but you can also go to the MPU. Various healthcare providers offer the following services, all of which are free: medical visits, check-ups, medical certificates, medical opinions, specialised visits, relaxation, vaccinations, medico-psychology, dietetics, gynaecology, dental evaluations and testing for sexually-transmitted diseases (free AIDS testing). Staff is bound by the Hippocratic Oath.

- MPU Lyon 1 University Claude Bernard - 6 rue de l'Émetteur - 69100 Villeurbanne - Phone: 04 72 44 40 80 - <http://mpu.univ-lyon1.fr>
- MPU Bron Lumière Lyon 2 University - building I - 5 avenue Pierre Mendès-France - 69005 Bron - Phone: 04 78 77 43 10 - [www.univ-lyon2.fr](http://www.univ-lyon2.fr)
- SMPPS Lyon 3 University – 18 rue Rollet building EG

ground floor - 69008 Lyon - Phone: 04 78 78 79 83 - For first aid: Phone: 04 78 78 78 80 - [www.univ-lyon3.fr](http://www.univ-lyon3.fr)

### > Medical and dental treatment centres

They receive students all year long and quickly offer appointments for visits in general medicine and specialised medicine (gynaecology, ophthalmology, dermatology, ENT etc.), and for nursing care, radiology and dental care. They will follow your medical treatment throughout your student years and after as well if you so choose, thanks to computerised medical records. These facilities accept the «tiers-payant» arrangement, where you pay nothing up front. Also, when you show your Carte Vitale, you will only have to pay the share not reimbursed by the national health service for your healthcare costs. Some of them have agreements with the student mutual health insurance companies, in which case you will pay nothing up front, as long as the doctors in the facility do not charge over the state-regulated fee.

- Fondation dispensaire général de Lyon - 10 rue de Sévigné - 69003 Lyon - Phone: 04 78 14 14 14
- MGEN healthcare centre - 44 rue Feuillat - 69003 Lyon - Phone: 04 72 11 30 09
- CLIF (radiology centre) - 30 rue de la Part-Dieu 69003 Lyon - Phone: 04 72 84 06 11
- Mutual dental clinics [www.mutualite-francaise-rhone.fr/services-mutualistes](http://www.mutualite-francaise-rhone.fr/services-mutualistes) 2 bis rue Montebello - 69003 Lyon - Phone: 04 72 84 89 40



33 rue des Peupliers - 69003 Lyon - Phone: 04 78 53 19 18  
 15 rue Masaryk - 69009 Lyon - Phone: 04 72 19 89 00  
 • CPAM dental centres - Phone: 0 820 904 115  
[www.lyon.ameli.fr](http://www.lyon.ameli.fr)

There are several centres in Lyon: you can find out more from the centre located at 27 bis cours Verdun - 69002 Lyon - Phone: 04 72 56 52 01

### > Free healthcare providers

- Médecins du Monde 10 rue Sévigné - 69003 Lyon  
 • Phone: 04 78 89 99 99 This organisation is only for people without healthcare coverage, such as international students who have just arrived.
- Centre Mermoz (free check-ups): 11 rue Joseph Chalier 69008 Lyon – Phone: 04 78 75 06 93

### > Off - hours medical centres (gras)

At night and on weekends: Rhône off-hours medical services (Phone: 04 72 33 00 33)

In these off-hours medical centres (MMG), general practitioners will see you outside of normal working hours in medical offices for any sickness that is not a serious emergency. To find them, there is a single phone number to call, where the operator will direct you to the closest MMG. Open Monday through Friday from 8:00 pm to midnight, Saturdays from 8:00 pm to midnight and Sundays and bank holidays from 8:00 am to midnight.

### > CPEF (Family Planning Centres)

202 avenue Barthélémy Buyer - 69009 Lyon - Phone: 04 72 57 41 09 (by appointment only)

These centres employ specialists bound by professional discretion. Their missions are varied:

- information: contraception, sexually-transmitted diseases
- advice before the first prescription of birth control and support to newly-delivered women
- pre-abortion interviews
- assistance to any person facing difficulties in their relationships, with a partner, family, at the workplace or place of study.

### > The three main hospital centres

Lyon has 18 hospitals, the largest of which are Hôtel Dieu

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Hospital, Edouard Herriot Hospital and Lyon Sud Hospital. They are all run by the Civil Hospices of Lyon. For more information, check the site [www.chu-lyon.fr](http://www.chu-lyon.fr)

## 3 PREVENTION AND COUNSELLING

### > Counselling locations

MDR (Rhône County Services)  
The Rhône General Council is active in many fields, including social action and health. MDR offers you an array of locally-provided services and advice, in particular regarding motherhood.  
Visit their site [www.rhone.fr](http://www.rhone.fr) to find out more about the services offered and to find the MDR (departmental house) nearest you.

### > L'espace santé jeune (Youth health centre)

10 quai Jean Moulin - 69001 Lyon  
Phone: 04 78 37 52 13 - [esj@j-net.org](mailto:esj@j-net.org)  
This centre offers help, support and counselling from healthcare professionals.

> **The social workers** at the CROUS will see you at the CROUS and at the institutions of higher education. Their principle mission is to help improve the living and working conditions of students (information, advice, listening, psycho-social assistance etc.). By appointment. Phone: 04 72 80 13 25

## 4 HELP WITH ADDICTIONS (SMOKING, DRINKING OR DRUGS)

This message cannot be repeated often enough: if you have a problem managing your use of cigarettes, alcohol or drugs, you need to talk about it; health-promotion specialists are here to listen to you.

### > Smoking:

- Info and services about smoking: Phone: 0825 309 310 (24 hours a day): anonymous and free
- United youth against smoking - 26 cours Gambetta 69007 Lyon - Phone: 04 72 73 21 37



### > Drinking

Even if it is a very French social custom, drinking can become dangerous when it gets to be a habit. Talk about it!

- Alcoholics Anonymous - Phone: 04 78 95 18 28 (Annie : 04 78 89 73 40 / Robert : 04 78 62 82 25)
- National Association for Prevention in Alcoholology and Addictology - 22 rue Édouard Ahnard - 69100 Villeurbanne Phone: 04 72 65 06 00 - [www.anpa.asso.fr](http://www.anpa.asso.fr)
- Alcohol counselling and info hotline Phone: 04 78 84 89 89

> **Drugs**, drinking and smoking info on 0 800 23 13 13 (free from a landline) or on 01 70 23 13 13 – Counsellors answer the phone 24/7; calls are anonymous, confidential and free.

- Red Cross Hotline - Phone: 0800 858 858 (free)
- Association Ruptures - 36 rue Burdeau - 69001 Lyon - Phone: 04 78 39 34 89 - [www.ruptures.assoc.fr](http://www.ruptures.assoc.fr) Office open from 9:00 am to 1:00 pm; needle exchange programme Monday - Friday from 5:00 pm to 7:00 pm and Saturdays from 12 noon to 3:00 pm.
- National Documentation Centre on Drug Use (CNDT): 9 quai Jean Moulin - 69001 Lyon - Phone: 04 72 10 94 30 (afternoons)

### > Have you had high-risk sexual behaviour?

If you have had unprotected sex, you can go the very next day to a testing centre for sexually-transmitted diseases and AIDS. It's anonymous and free, and doctors will listen to you and give you advice.

### > AIDS info service: 0800 84 08 00

Free and anonymous information and testing centre (CIDAG)

Hôtel-Dieu (door 17) - 61 quai Courmont - 69002 Lyon  
Phone: 04 72 41 32 91

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### > Testing for sexually-transmitted diseases

Dermatology and Venerology Department of Professor Thomas. Hôtel Dieu (Door M) - Phone: 04 72 41 30 54  
Free service; no appointment required.

### > And some associations

- ALS - rue Pizay - 69001 Lyon - Phone: 04 78 27 80 80

- AIDES - 93 rue Racine - 69100 Villeurbanne - Phone: 04 78 68 05 05 - [www.aides.org](http://www.aides.org)

### > Students Against AIDS (ECLS)

ECLS, an association that promotes student health on campuses, trains student representatives, carries out projects and provides event materials (flyers, photo shows, magic boxes etc.) and protection gear. ECLS network coordination: c/o Campus Initiatives - 25 rue Jaboulay 69007 Lyon - [www.ecls-fr.net](http://www.ecls-fr.net)

### > Feeling down?

You are the main defender of your own physical and mental well-being. Institutions, organisations and associations have been created to advise you and help you. Don't hesitate to turn to them: over the phone or in person, there are caring men and women who will find the words to comfort you in your moments of stress and when you're feeling down.

- Ecoute des jeunes (Youth counselling hotline) 24/7: 0 810 505 801 (cost of a local call)
- SOS amities (SOS Friendship Hotline) - Phone: 04 78 29 88 88 or 04 78 85 33 33 - 24-hour phone counselling
- Porte ouverte (Open Door) – in the Bellecour metro station - Phone: 04 78 92 97 80
- Cap écoute (Counselling Hotline) Phone: 0 800 333 435
- Espace santé jeune (Youth Health Centre): rue Saint Bonaventure - 69002 Lyon - Phone: 04 78 37 52 13
- SOS Suicide Phoenix (Suicide Prevention): 3 cours Lafayette - 69006 Lyon - Phone: 04 78 52 55 26
- Lyon aide aux victimes (Lyon Victim Support): 100 cours Lafayette - 69003 Lyon - Phone: 04 78 60 20 21

> **Contraception IVG Sexualité** (Birth control/abortion/sexuality hotline): 0810 810 714, open to provide information Monday-Friday from 12 noon to 6:00 pm)

> **Fil santé jeunes** (Youth Health Hotline): 0 800 235 236 (toll-free number, open 7 days a week from 8:00 am to midnight)