

YOU HAVE A FRENCH EMPLOYMENT CONTRACT

As soon as your employment contract begins your healthcare costs will be covered by the general social security regime (Régime Général de la Sécurité Sociale). Health insurance premiums will be deducted directly from your salary.

If you plan on arriving in France before your contract begins, we recommend you take out travel insurance or private health insurance to ensure you are covered from the moment you arrive.

You will not be registered automatically.

You must fill in the "demande d'ouverture de droits" (entitlements application) or "demande d'affiliation" (registration application) form, provide all of the supporting documents requested, and then send your application to one of the following health insurance bodies: Caisse Primaire d'Assurance Maladie (CPAM) de Paris, the CPAM or the MGEN in your place of residence.

Which insurance body you choose depends on a number of criteria:

You have a "Passeport Talent" visa

The CPAM de Paris will be your contact for registration and all reimbursement requests:

CPAM de Paris
SRI/Talents
75948 Paris Cedex 19

[Download the "demande d'ouverture de droits" form \(entitlements application\)](#)

You do not have a "Passeport Talent" visa

Your contract will last less than 10 months: The CPAM for your place of residence will be your contact for registration and all reimbursement requests.

[Download the "demande d'ouverture de droits" form \(entitlements application\)](#)

Your contract will last more than 10 months: The MGEN for your place of residence will be your contact for registration and all reimbursement requests. To register, you can go directly to an agency or download the form from [the MGEN website](#).

You were a student in France for the academic year 2019-2020, and were registered with social security (CPAM)

In order to ensure the continuity of your health coverage, you must update your medical card 'carte vitale', as well as your personal information on your 'Ameli' account.

During your stay in France, the CPAM could ask for more documents by postal mail.

Thus you should make sure to mention any change of address, and to provide any document required in order to avoid

the closure of your entitlements.

If you now have a French employment contract, contact your local CPAM to see if because your situation has changed regarding employment, your file should not be transferred to another organization.

YOU DO NOT HAVE A FRENCH EMPLOYMENT CONTRACT

The French national health insurance system (Assurance Maladie) considers PhD students registered with a French higher education institution as "students".

European (EU/EEA) and Swiss students

Before arriving in France, make sure you obtain a [European Health Insurance Card](#) (EHIC) from your country's national health insurance office. This document must be valid for your entire stay in France.

When you arrive in France, if you do not have a European Health Insurance Card, you will need to register on the 'Assurance Maladie' (French health insurance) website for new international students:

<https://etudiant-etranger.ameli.fr/#/>

Students from Quebec

Before arriving in France, make sure you obtain the relevant forms from your country's national health insurance office, RAMQ. These will ensure you are covered in France.

Further information can be found on the Régie de l'Assurance Maladie du Québec (RAMQ) website:

www.ramq.gouv.qc.ca

Citoyens > Absence du Québec

Students from other countries, and having a visa

Before arriving in France, and before completing registration with the French health care system "l'Assurance Maladie", we recommend you take out travel insurance or private health insurance to ensure you are covered during the first weeks of your stay in France.

When you arrive in France and once you have completed your administrative registration with university, you must register on the Assurance Maladie website dedicated to new international students:

<https://etudiant-etranger.ameli.fr/#/>

Registration is **free** and you will not need to pay social security contributions.

Three documents need to be provided to start the registration process: copies of your passport, visa, and of a proof of registration at university for the current academic year ('certificat de scolarité').

The website is available in French, English and Spanish. Step by step procedures are also available in Arabic and Mandarin.

Caution

If you have a temporary long stay visa (VLS-T) marked "dispense temporaire de carte de séjour", you will not be able to provide a copy of your residence permit, and will not need to provide a copy of your birth certificate. You will get a provisional social security number (not a definitive one), and your health insurance coverage will be valid for the duration of your visa.

You were an international student in France in 2019-2020

If you were covered by the French health care system (CPAM)

No new registration is required.

However, in order to ensure the continuity of your health coverage, you must update your medical card 'carte vitale', as well as your personal information on your 'Ameli' account.

During your stay in France, the CPAM could ask for more documents by postal mail.

Thus you should make sure to mention any change of address, and to provide any document required in order to avoid the closure of your entitlements.

If you were covered by your European Health Insurance Card, and it is no longer valid

Register on : <https://etudiant-etranger.ameli.fr/#/>

Other situations

Registering for French Health Insurance (Assurance Maladie) is subject to conditions related to the length and nature of your stay in France.

If you are staying in France for less than 3 months, or if you cannot register with « l'Assurance Maladie », you will have to take out a private health insurance to cover your medical costs during your stay in France.

Caution

Taking out private health insurance is often subject to a medical questionnaire and the prices offered by insurance providers in France vary greatly. There are a number of insurance providers designed specifically for students called "mutuelles étudiantes" (student mutual insurance providers). We recommend you compare offers to choose the one that best meets your needs.

For all other circumstances, you can consult your [Campus France](#) space, the national health insurance office in your country of origin, or speak to the ISSO administrative assistance dpt.

Complementary health insurance or 'mutuelle'

What is a complementary health insurance, or 'mutuelle' ?

The health insurance, also called social security, covers only part of your medical expenses, and the reimbursement rate varies depending on the type of treatment.

To top up social security reimbursements, it is strongly recommended to subscribe to a complementary health insurance, also called 'mutuelle'.

Even though it is not mandatory, you will be better covered if you have one, particularly in the event of hospitalization.

Who is it for ?

To subscribe to a complementary health insurance, you need to be registered with the french national health insurance, or have a valid European Health Insurance Card or a RAMQ form (Québec students).

Where can I get a complementary health insurance ?

It is up to you to ask for quotes, and compare the offers from different 'mutuelles' insurance providers.

If you are a student, note that there are student insurance providers with competitive offers.

If you have a limited budget, which does not allow you to take out a complementary health insurance, you can apply for the 'Complémentaire Santé Solidaire' at the CPAM (more information below).

If you have a work contract with an institution of the French Ministry of Higher Education, Research and Innovation, note that [some insurance providers have special offers](#).

Find out more

'Complémentaire Santé Solidaire'

You must be registered with the french national health insurance in order to be able to apply for the 'Complémentaire Santé Solidaire'. Several criteria will be taken into account, including your financial resources (in France and abroad) and your family situation.

The application is to be done with your local CPAM, using the [form S3711](#) « Demande de complémentaire santé solidaire », and will need to be renewed every year.

You will know whether your application was accepted or not within two months after having submitted your complete file. The cost, from 0€ to 30€ per month, varies depending on your financial resources and age.

If you came along with your spouse or children, you will need to submit one single application for the whole family.

[More information on the French National Health Insurance website.](#)

How much does a complementary health insurance, or 'mutuelle', costs ?

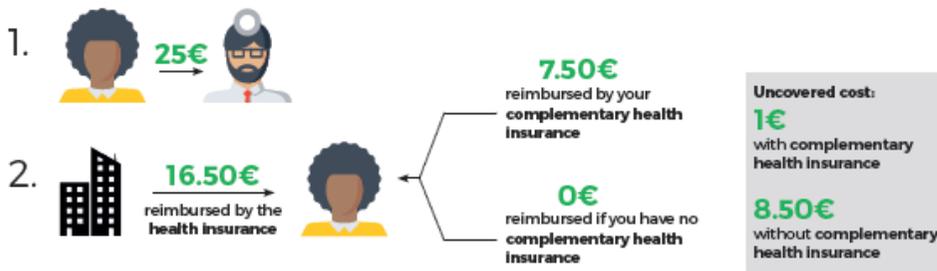
The cost depends on the insurance contract you chose to subscribe to.

For information purposes only, student insurance providers' offers range from 6€ to 40€ per month. For a researcher with a work contract, offers on average range from around 40€ to more than 100€ per month depending on your family situation.

What is the amount of the reimbursements ?

Reimbursements vary depending on the contract you chose, and on the type of medical care.

For example: A consultation with a health insurance-approved general practitioner



Beware, there may also be a waiting period (known as "carence"), during which time you will not be reimbursed for certain services.

You can get more information directly from your 'mutuelle' insurance provider.

Updated on June 25, 2020

Info sheet

[Info sheets about health](#)

Glossary of health insurance terms

[Affiliation](#)

[Carte vitale](#)

[Cotisation](#)

[Feuille de soins](#)

[Médecin traitant](#)

[Ordonnance](#)

[Régime](#)

[Statut d'ayant droit](#)

[Tiers-payant](#)

Translation

The health insurance wants you to provide the translation of your birth certificate ?

Click [here](#) to know how to find a certified translator.

Family

If your spouse and/or children have come to France with you, we also recommend you refer to the Family Health section of our portal.