



How does the French Healthcare system, work?

When living in France it is **strongly recommended to take out a "complementary top up, healthcare policy"**. One of the main reasons being that the CPAM, French social security, are taking in charge, less and less, healthcare expenses. This is why everybody in France naturally subscribes to COMPLEMENTARY HEALTH INSURANCE and most of the time, simply **avoid paying any healthcare expenses whatsoever**.



Here are two examples, which show the advantages of "Complementary healthcare covers":

Example 1: A visit to the doctors:

In France, a first category "Generalist Doctor" charges 22 € per visit.

On those 22 €

1. The CPAM will take in charge, 14 €
2. 1 € will be used by the state for social purposes,
3. The patient will have to pay for the remaining 7 €

On the other hand **if that patient has a complementary cover, he will not have to pay the remaining 7 €**

Conclusion of Example 1:

1. Cost of the visit "WITHOUT complementary cover" = 7 € + 1 € = 8 €. Not forgetting the cost of the pharmacy expenses on top.
2. **Cost of the visit 'WITH complementary cover' = 1 €**. Not forgetting that the pharmacy expenses will also be covered by the patients' complementary organisation.

Example 2: A visit to the dentist:

In this example the patient has had to pay 1000 € for dental surgery.

In 2008, the CPAM said they will cover 70% of the cost of "dental surgery". This state fixed annual rate is called the "Tarif de Convention" (TF). Accordingly, on these 1000 €, the CPAM will cover 70%, i.e. 700 €

- On top of that, if the patient hasn't taken out any kind of "complementary cover" he will still have to pay 300 €
- On the other hand, if the patient HAS TAKEN OUT even a minimal complementary cover (i.e. a 100 % type cover*), this will cover 100 % of the "Tarif de convention" applied for dental surgery (i.e. 100% of CPAM's 70% = 700€), and will be added to the CPAM cover.
This then leaves the patient to NOT PAY ANYTHING AT ALL!! (700€+700€= 1400€-1000€= 0 € to pay as of course the 400€ left do not go in the patients pocket!!!)

Conclusion of Example 2:

1. Cost of the visit "WITHOUT complementary cover" = 1000 € - 70% = 300 €
2. **Cost of the visit "WITH complementary cover" = 0€**



IMPORTANT: If a "complementaires" offers 100% refund, this means 100% of the "Tarif de convention" not 100% of the global price" and these two examples simply show how costly it can be, not to have a complementary healthcare cover in France.

Hence It is very important to be properly covered and subscribe to one of **AXA's different covers, which are set to fit ALL budgets and ALL needs**** (family, children, professional, single, adult, pensioners.....).



AXA's TOP UP HEALTHCARE SOLUTIONS OBTAINED, THE 2007 "EXCELLENCE LABEL" !!

**For further information please contact : DANIEL BUTCHER – AXA bilingual customer consultant 6 Impasse des bleuets – 81600 Gaillac - daniel.butcher@axa.fr
mobile : +33 6 72 34 48 50 or skypephone :+33 870 407 839**