

France Healthcare and Insurance

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France is consistently ranked among the best countries in the world for healthcare, and for good reason. Its system combines universal access, high-quality care, and reasonable costs, making it a significant benefit for those relocating. However, navigating the system as a newcomer can be complex, especially during the early stages of residency before full access to public healthcare is granted.

In this module, we'll take a comprehensive look at how the French healthcare system works, how it compares to the private systems many expats may be used to, and how you can ensure continuous coverage before and after your integration into the French system.

We'll break down the key differences between public and private healthcare, what types of insurance expats need (and when), and what to expect in terms of paperwork, co-pays, and reimbursements. Whether you're planning to move alone, with a partner, or as a family, understanding this system is essential—not just for peace of mind, but also to meet visa and residency requirements. We'll also cover vaccination requirements, especially important for children attending school and for those applying for long-stay visas. Additionally, we'll discuss the role of medical records, routine care expectations, and what to do in the event of an emergency.

France's healthcare system offers incredible benefits—but to take full advantage, you need to understand how and when to access those benefits legally and effectively. Let's begin by understanding the structure of the healthcare system itself and how it applies to newcomers.

Understanding the Local Healthcare System: Public vs. Private

France operates a universal healthcare system that is widely regarded as one of the most comprehensive and equitable in the world. Known officially as l'Assurance Maladie, it is part of the broader French Social Security system (Sécurité Sociale) and provides access to affordable healthcare for all legal residents. Unlike in some countries where public healthcare implies long waits or limited care, the French model combines public oversight with private service delivery, ensuring that patients receive timely, high-quality treatment across a wide range of specialties.

How the Public System Works

The public healthcare system in France is not free, but the government heavily subsidizes it through payroll and social contributions. Most residents, including expats who become legal residents, are covered under Protection Universelle Maladie (PUMa), the universal coverage framework that replaced earlier, more segmented systems.

Here's how it works:

- When you are registered with the French Social Security system (typically after residing in France for more than three months with the appropriate visa or residency status), you can apply for a Carte Vitale. This green health insurance card tracks your coverage and facilitates reimbursement.
- Once you're covered, the government pays approximately 70%–80% of most medical costs, including general practitioner visits, hospital stays, lab work, and medications.
- You are responsible for the remaining 20%–30%, which is known as the co-payment (ticket modérateur)—though this is often covered by top-up private insurance (called mutuelle, which we'll explore later).
- Emergency care is available even before complete registration in most cases, especially in public hospitals.

Unlike countries where public care is limited to public hospitals, France allows patients to choose freely between public and private doctors, clinics, and specialists. The main difference lies in pricing: private doctors (secteur 2) are allowed to charge higher rates than those set by the government (secteur 1), and they may or may not be fully reimbursed by the public system.

The Private Healthcare Sector

France's private sector coexists alongside the public system rather than replacing it. Many doctors, surgeons, and clinics operate in the private sector, and they are often preferred for shorter wait times, more flexibility, and extended consultation hours.

Private healthcare providers can charge above the state-regulated fees. While some of these extra charges (dépassements d'honoraires) are partially reimbursed by public insurance, they are typically covered by a private complementary insurance plan (mutuelle).

Private hospitals (cliniques privées) often provide excellent care, particularly for elective surgeries and childbirth. Many of these facilities are well-staffed, technologically advanced, and offer private rooms and personalized care options. Still, they are regulated by the state, and a large portion of costs may be reimbursed through the public system, depending on your insurance setup.

It's essential to note that emergency care is not denied based on an individual's insurance status. In fact, if you call the French emergency services (dial 112 for medical emergencies), you will be taken to the nearest hospital, regardless of your residency or insurance status. However, if you're uninsured, you will be billed for services, which can be costly without coverage.

Access and Wait Times

Access to care is generally fast, especially in urban areas. You can usually see a general practitioner (médecin traitant) within a few days, and specialists typically within a few weeks. However, some high-demand fields, such as dermatology or psychiatry, may have longer wait times.

In rural areas (la France profonde), a shortage of medical professionals may occur, and wait times can increase, particularly for specialists. The French government is working to address this through incentive programs, but for now, expats in rural areas may need to travel to nearby cities for quicker care.

Understanding the structure of the healthcare system helps lay the foundation for knowing how to access care once you're a resident. But even before you become eligible for public coverage, it's essential to have private insurance in place, especially if it's a requirement for your visa.





ACQUIRING HEALTH INSURANCE FOR EXPATS

For anyone relocating to France, whether for work, retirement, family reasons, or lifestyle, health insurance is a mandatory requirement. It's a legal requirement for most long-stay visa types and a practical necessity to protect yourself financially during your transition into the French healthcare system. The type of insurance you need depends on your immigration status, length of stay, and whether you've already obtained legal residency.

Before You Are Covered by the Public System (PUMa)

The French healthcare system does not immediately cover most expats upon arrival. Unless you're employed by a French company that enrolls you in Social Security on day one, you'll typically need private health insurance for the first three to six months, depending on your visa and how quickly you apply for residency.

For example:

- If you're applying for a long-stay visa (VLS-TS), proof of comprehensive private health insurance is required before your visa is approved.
- The French government requires that this insurance must be valid for the entire duration of your visa, include hospital coverage, and meet minimum financial thresholds (at least €30,000 in coverage, but more is recommended).
- For retirees or self-employed individuals without a formal employment contract, this insurance must be purchased privately. Many policies must be translated into French and officially certified before submission.

Recommended international health insurers include:

- Cigna Global
- Allianz Worldwide Care
- April International
- ACS (Assurance Santé Expatriés)
- IMG Global

These providers offer France-compliant plans tailored for expats that cover hospitalization, doctor visits, repatriation, and even dental or maternity care, depending on the level of coverage you choose.

Transitioning to Public Healthcare (PUMa)

Once you've legally resided in France for more than three consecutive months, you can apply for coverage under Protection Universelle Maladie (PUMa). This application is submitted to your local CPAM (Caisse Primaire d'Assurance Maladie) office.

To qualify, you'll need:

- Proof of address in France (e.g., lease, utility bill)
- Residency documentation (visa, VLS-TS, or residency permit)
- Evidence that you've lived in France continuously for at least 3 months
- A French bank account (often required for reimbursements)
- Birth certificate and translated civil status documents (for non-EU citizens)

Once approved, you'll receive a temporary social security number, and later, a Carte Vitale—the green card you present at doctor appointments and pharmacies.

You'll be reimbursed for 70–80% of most healthcare costs, and you can also register your spouse and dependents under your coverage. Be aware that processing times can take several months, so it's critical to maintain private insurance until your public coverage is active.

Complementary Insurance (Mutuelle)

Even after joining the public system, it's recommended to take out a mutuelle—a top-up private insurance that covers the co-payments not reimbursed by the government.

Some mutuelles also cover:

- Dental and vision care (not covered at all by PUMa)
- Alternative medicine (osteopathy, acupuncture)
- Private room upgrades during hospital stays
- Additional specialist fees or expedited care

Mutuelles are often offered through employers as part of a benefits package. If you are self-employed, retired, or not employed in France, you can purchase one directly through private companies like:

- Harmonie Mutuelle
- MGEN
- MACIF
- Swiss Life
- AXA France

Monthly premiums can range from €30 to €150, depending on age, medical history, and level of coverage. There is no legal obligation to have a mutuelle, but without one, you may incur significant out-of-pocket costs for even routine care.

Coverage for Families and Children

Once you're enrolled in the system, your children and spouse (if not employed separately) can typically be added to your policy. For children, this includes coverage for:

- Pediatric care
- Vaccinations
- School-required medical exams
- Emergency care

If you are pregnant or planning to become pregnant, note that prenatal care and childbirth are heavily subsidized under the public system, often close to 100%, but only after you've been registered for a minimum period. Private insurance plans typically offer maternity riders that must be purchased months in advance, so plan accordingly.

Having the right insurance at the right time is essential for a smooth and secure transition to life in France. It not only fulfills legal requirements for visas and residency but also ensures you won't face financial hardship in the event of illness or emergency.



VACCINATIONS AND MEDICAL REQUIREMENTS FOR ENTERING AND RESIDING IN FRANCE

Vaccinations and Medical Requirements

When relocating to France, especially with children or if you're applying for long-stay residency, it's essential to understand the country's vaccination policies, medical documentation requirements, and health checks necessary for certain visas, school enrollment, and healthcare registration.

France takes public health seriously, and while its vaccination schedule is strict, it is also well-organized and clearly outlined. Being up to date on required vaccines and ensuring your medical documents are in order will smooth your transition and help avoid delays in school registration, healthcare access, or visa processing.

Vaccinations Required for Children

Children must meet France's national vaccination requirements to enroll in daycare (crèche), school, or other childcare facilities. As of 2018, 11 vaccinations are mandatory for all children born on or after January 1, 2018. These must be documented in the Carnet de Santé (Health Booklet), which is provided when a child is born or upon their registration in the French system.

The mandatory vaccines include:

1. DTP (Diphtheria, Tetanus, Poliomyelitis)
2. Pertussis (Whooping Cough)
3. Haemophilus influenzae type b
4. Hepatitis B
5. Pneumococcal infections
6. Meningococcal C
7. Measles
8. Mumps
9. Rubella

These vaccines are typically administered over the first 18 months of life, with additional boosters at later ages. If your child is older but behind on the French schedule, a catch-up schedule may be arranged with a local doctor.

Documentation from your home country can be accepted if translated into French by a certified translator (traducteur assermenté). It is highly recommended to bring an official, updated vaccination record with you when moving.

Vaccination Requirements for Adults

While not mandatory for adults under French law, certain vaccinations are strongly recommended, particularly for those entering healthcare, education, or the food industries.

These include:

- Tetanus-diphtheria-pertussis (Tdap) booster
- Hepatitis B
- Influenza (seasonal)
- COVID-19 (recommended for vulnerable populations and caregivers)
- Measles (if not previously vaccinated or exposed)

Some long-stay visa or residence permit applications, particularly for students, au pairs, or those working in medical settings, may require proof of vaccination status or a general health certificate (certificat médical).



Medical Exams for Residency and Visas

Depending on your visa type, you may be required to undergo a medical examination conducted by the French Office of Immigration and Integration (OFII) upon arrival.

This is common for:

- Long-Stay Visas with Residency Permits (VLS-TS)
- Family reunification visas
- Certain work permits

The exam typically includes:

- A chest X-ray to screen for tuberculosis
- Basic health screening (weight, height, vision, blood pressure)
- Questions about your medical history and vaccination status

This exam is mandatory and free of charge. You will receive a stamped medical certificate, which will become part of your residency file. Failing to attend or complete the OFII exam can delay the validation of your visa or residency process.

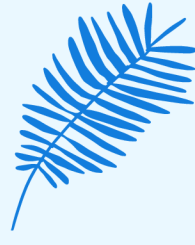
Medical Records and Prescriptions

When moving to France, it's advisable to bring:

- A complete copy of your medical history
- A list of any chronic conditions, medications, or allergies
- Prescriptions with the generic name of the medication, as brand names may differ in France
- Imaging or lab results if you're undergoing treatment

Keep these documents translated into French if possible, especially for serious conditions or if you'll need immediate care upon arrival. Once settled, your French doctor can take over prescription management, refer you to specialists, and register you in the Mon Espace Santé system (France's electronic health record platform).

France's proactive public health system and strict vaccine requirements are designed to ensure broad population safety—and they are fully integrated into the education, immigration, and healthcare systems. Ensuring your vaccinations and records are up to date will prevent administrative hiccups and keep you and your family protected in your new life abroad.



Please continue to Module 7: Employment and
Business in France

