

MY RIGHTS TO FRENCH SOCIAL SECURITY “SÉCU”

The Assurance Maladie (state health insurance) and the CMU-C (complementary coverage) cover the costs of my health care when I am a foreigner living legally in France

- I am not a French citizen and I am living legally in France **séjour régulier**.
- I work and/or I reside in France “in a stable manner” (meaning I have chosen to live in France, my home is here, I am not a visitor).



**MY HEALTHCARE COSTS
CAN BE COVERED BY THE
ASSURANCE MALADIE.**

(FRANCE'S STATE HEALTH INSURANCE, WHICH MAY
ALSO BE CALLED SÉCURITÉ SOCIALE OR SÉCU)

**I SUBMIT MY APPLICATION TO THE CPAM OF MY
PLACE OF RESIDENCE, WITH THESE DOCUMENTS**

- **a printout of the application form called “demande d'ouverture de droits à l'assurance maladie”** (the form may be picked up at the CPAM or downloaded from ameli.fr);
- **a photocopy of my identity document**;
- **a photocopy of my current, valid residence permit, such as :** *titre de séjour, carte de séjour, récépissé* (proof of a request for a *titre de séjour*) *attestation de demande d'asile* (proof of an asylum request), etc.;
- **a document that proves that I have been in France for more than 3 months** (lease or bill with my name on it, proof of lodging or residence). This document is not required if I can prove that I work (work contract or pay statement/salary statement), if I am an asylum seeker, or if I am a minor.

Addresses of two CPAMs in the Lille area :

CPAM Lille :

Address for meeting with social security employees :
2 rue d'Iéna in Lille
Address for sending letters to the 125 rue St Sulpice -
CS 20821 59508 Douai Cedex

CPAM Roubaix Tourcoing :

2 place Sébastopol - BP 40700
59208 Tourcoing Cedex

AND FOR MY FAMILY ?

My spouse, my legal partner (PACS), and my children over the age of 18, must apply for benefits separately, in their own names.

THE ASSURANCE MALADIE COVERS MY HEALTHCARE COSTS

70 %

In most cases, 70%
of healthcare costs are covered
by the Assurance Maladie.

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For the remaining 30%, if my financial resources are above the CMU-C threshold/limit :

- I sign up for complementary health insurance (*une mutuelle*). If I work, I can sign up for my company's *mutuelle*.
- In certain cases, I can receive financial help to pay for complementary health insurance (ACS, *aide au paiement d'une complémentaire santé*).

WITH THE COMPLEMENTARY HEALTH INSURANCE CMU-C

I am reimbursed

100 %

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I can apply for the CMU-C for myself and my family if my monthly revenue is not above the following levels :

- For 1 person : 746 €
- For 2 people : 1119 €
- For 3 people : 1343 €
- For 4 people : 1566 €
- For 5 people : 1865 €
- For each additional person : 298,37 €

Note: for people who are housed by someone else for free, a lodging rate must be added.

Levels from April 2019

HOW DO I APPLY FOR THE CMU-C?

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I can apply for the CMU-C (complementary coverage) at the same time that I request the Assurance Maladie (principal coverage).

I fill out the application form S3711 for my entire family. I include documents that prove :

- my resources (tax returns, pay statements, documents from Pôle Emploi or the CAF, income from abroad...);
- that I live in France legally (*titre de séjour* or other immigration papers);
- "*résidence stable*", the fact that my residence is in France, that I am not a visitor;
- who the members of my family are (*livret de famille* - family record book, certificate of civil union/PACS...).

I HAVE RECEIVED A CERTIFICATE OF RIGHTS TO CMU-C BENEFITS

My healthcare costs are covered by the Assurance Maladie and the CMU-C starting on the first day of the month during which I applied for the CMU-C

In case of hospitalization, the CMU-C can be applied retroactively up to two months before I applied for it.

My healthcare costs are covered 100%, without my having to pay anything at the time of care.

I have CMU-C benefits for a period of one year, starting the month following the CPAM's notification.

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IMPORTANT ! I MUST RENEW MY CMU-C REQUEST TWO MONTHS BEFORE THE END OF THE 12 MONTHS OF MY CMU-C BENEFITS (THE END DATE APPEARS ON MY CERTIFICATE OF RIGHTS TO THE CMU-C).

MY SOCIAL SECURITY NUMBER AND MY CARTE VITALE (SOCIAL SECURITY CARD)

To receive a *carte vitale*, I must have a definitive social security number (NIR).

To obtain this number, I must supply :

- **a proof of my identity** (passport, identity document, titre de séjour - residence permit...)

and

- **a civil status document** (a full copy of my birth certificate which includes the names of my parents, or an equivalent document provided by a consulate, authenticated with a legible stamp).

Exceptions to this requirement to provide two documents exist for minors and certain categories of people.

While waiting to receive my definitive number, I can get the Assurance Maladie to cover my health care costs with a temporary ID number (NIA).

IN THE EVENT OF A REFUSAL OR PROBLEM AT THE CPAM (SOCIAL SECURITY OFFICE)

Important : if all of the documents requested by the CPAM are not submitted, the file will be dismissed (closed) and no appeal is possible.

The CPAM must justify in writing, in a letter, any refusal to grant the Assurance Maladie coverage.

It is possible that the CPAM will wrongly ask me to send in certain documents, documents that are not actually required for the Assurance Maladie request.

An informal appeal may be addressed to the CPAM's *commission des recours amiable* (informal appeal commission).

Important : I must file my appeal within 2 months of the date at which I was notified of the refusal.

If the situation is not resolved, I can file an appeal with the social division of the *tribunal de grande instance* (TGI, the high court), of my place of residence.

I can get help ! See the last page of this booklet.

Tip : I keep copies of every document I send to the CPAM, and I mail my documents to the CPAM *en recommandé avec accusé de réception* (registered delivery with delivery notification, a form that is returned to me proving that the CPAM received the letter on a certain date).

WHO CAN HELP ME WITH MY APPLICATION ?

- **A social worker, at these locations :**
 - the UTPAS of my neighborhood (the PMI if I have young children),
 - the CCAS (community center for social action) in my city,
 - the *Centre Médico Psychologique* (CMP, or medical-psychological center) if I am treated there,
 - a hospital.
- **Any social worker in a shelter or hostel (*centre d'hébergement*) or day center for homeless people (*accueil de jour*) or the welcome center for asylum seekers (*plateforme d'accueil des demandeurs d'asile*).**
- **Charities such as MSL, Médecins du Monde, la Croix Rouge, le Secours populaire, le Secours Catholique, etc...**
- **La Cimade's Lille-based PPM, *Permanence protection maladie*, office hours for receiving help with problems related to health insurance/sécu/AME. Monday mornings by appointment, at 66, rue d'Esquermes in Lille. email : lilleppm@lacimade.org**