

Claiming an EHIC refund in France

As a non-resident insured in another state, you are not subject to French laws governing the *parcours de soins* (care pathway system) where patients are required to appoint a *médecin traitant* ('acting doctor') from whom they must obtain a referral before seeing a specialist. To prove that the *parcours de soins* is not applicable to you and avoid paying any additional charge, you should show the doctor, whether a general practitioner or a specialist, your European Health Insurance Card (EHIC).

You pay the doctor directly, and the latter will fill out a *feuille de soins* (treatment form) and a prescription, if necessary.

You can obtain your medication from any pharmacy on presenting the *feuille de soins* and the doctor's prescription. The price of the medicine is printed on a second *feuille de soins* that the chemist will give back to you with the prescription. You pay the pharmacist directly. The *vignettes* (stickers) on the medicine packaging must be removed and stuck on the *feuille de soins* in the space provided.

Reimbursements are claimed from the local CPAM office (*Caisse Primaire d'Assurance Maladie*) in France. You will need to provide the *feuille de soins*, copies of receipts and prescriptions, a copy of your EHIC, your address and your bank details, including IBAN and BIC. Confirmation of your refund will be sent to your home address.

Normally, you will be required to provide your insurer with a statement from CPAM, a '*Relevé de Prestations Versées*' in order to claim the refund.

The French health system does not usually cover the entire cost of treatment. Part of the cost, known as the *ticket modérateur*, is borne by the patient themselves.

If you are admitted to hospital in an emergency you should present your EHIC to the hospital admissions department. You may also be asked to show your passport or other valid identity document.

Furthermore, if you are admitted to a private hospital or clinic, you should check that it is *conventionné*, as if it is not, you might have difficulties as the EHIC only covers you for treatment in the public sector.

The *Caisse* will cover 80% of your hospital expenses and in some cases, 100%. If you present your EHIC, you will not have to pay any refundable costs up front, but you will still be liable for those that are not refundable by the *Caisse*. In the meantime, if at all possible, you should contact your insurer to advise them of the position so they can issue a 'treatment guarantee' (*Bon de prise en charge*) to agree to pay the percentage of the treatment costs not covered by the *Caisse* – less any items not covered under the policy.

You can obtain further information when in France from:

Centre des Liaisons Européennes et Internationales de Sécurité Sociale (CLEISS),
11 rue de la Tour des Dames 75436 Paris Cedex 09 Tel: +33 1 45 26 33 41

Claiming an EHIC refund in the United Kingdom

If you have had to pay for the cost of your care, and have been unable to claim a refund during your stay in France, you should contact DWP Medical Benefits on 0191 218 7777

Essential Health Ltd
Tel: ++44 (0)1935 476667
Email: roger@essentialhealthltd.com
www.healthcare-france.com
18th June 2009

(Monday - Friday, 8am - 5pm) on your return to the UK. However, this process will take longer than claiming for a refund in France.

Claiming from Exclusivehealthcare – The Insurer

You can find a claim form, which has the address to send it, along with supporting documentation to, on our website:

http://www.healthcare-france.com/index.php?option=com_content&task=view&id=105&Itemid=53

Please open the "Need to make a claim on your policy" expandable section.

If you do find yourself in France and are able to send the completed claim form from there, always remember to send it as a registered letter, with receipt of delivery, called a, '*lettre recommandée avec accusé de réception*'.

You can send such a letter at any branch of *La Poste*.

Always remember that until you have received payment from CPAM, and the subsequent confirmation, called a 'Relevé de Prestations Versées', you will not be able to claim the refund.

Insurer Help lines

The Insurer has two help lines should you encounter any problems:

France: +33 (0) 4 94 40 31 45

UK: +44 (0) 203 287 2991

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