

## Inbound American's

Monday, 01 June 2009

Last Updated Friday, 19 February 2010

Are you an American citizen looking to study, work or simply vacation in France?  
 Are you hoping to travel through Europe during your stay?  
 Are you planning to work as a missionary in Europe?  
 Or, are you hoping to take up permanent residency in France?

Are you aware of the legal implications regarding medical insurance for your Visa?

Firstly, we would suggest that you consult our brief guide to Visa applications and residency in France for American citizens, which can be found on our website [HERE](#)

For more information on US citizen Visa applications for France please follow this link to the 'Consulat Général de France à Washington' website: <http://www.consulfrance-washington.org/spip.php?rubrique98>

Whatever your circumstances we have a competitively priced plan that will meet your requirements.

Did you have, or have you currently, medical cover in the United States? Are you intending to return to the United States? If so, we strongly recommend you consult the following:

{xtyo\_sticky} HIPAA &ndash; link and explanation {/xtyo\_sticky}

Which plan we would recommend depends upon your own individual circumstances.

Are you going to remain in France or are you hoping to travel further a field? How long will you be on vacation? Are you looking to obtain a Schengen Visa? If so, then you will require a Schengen approved policy.

We can provide such a Schengen approved policy that will cover you for up to a maximum of six months, from our American carrier, SevenCorners, under their 'Liaison International' Plan.

Are you unsure as to what the Schengen area is?

[Click Here](#) to read more about Schengen Approved Cover (our UK website)

Either way, if you require medical cover for a short-term vacation, we would recommend you consider the following plan:

{xtyo\_download} [SevenCorners - Liaison International](#) {/xtyo\_download}

Or, if you would prefer a HIPPA approved policy for up to six months cover, then we would recommend you look no further than the travel health insurance plans issued by HTH Worldwide:

{xtyo\_download} [HTH Worldwide - International Travel Insurance](#) {/xtyo\_download}

Or, if you are looking for medical insurance cover for periods longer than six months, or that you would like the security of enhanced medical benefits, we would recommend the following plans:

{xtyo\_download} [SevenCorners - Liaison Majestic Travel](#) {/xtyo\_download}

{xtyo\_download} [SevenCorners - Reside Prime](#) {/xtyo\_download}

There are several plans available depending upon your circumstances and in what capacity you are going to study. We have plans for those who are coming to study in Europe, as well as those who are teachers. Cover can be from as little as five days up to 12 months.

Are you looking for basic medical cover whilst you study? If so, then you should consider the student specific plan

&ldquo;Liaison Student&rdquo; issued by SevenCorners.

{xtypo\_download} SevenCorners - Liaison Student {/xtypo\_download}

If you are looking for a more comprehensive HIPAA approved policy, then we would recommend you look at the range of student plans issued by HTH worldwide:

{xtypo\_download} HTH Worldwide - International Travel Insurance {/xtypo\_download}

If you are a teacher looking for medical insurance whilst you are teaching, we would recommend a teacher specific plan, these vary dependant upon your needs, so please feel free to contact us for a quotation...

If you are legally employed in France should be eligible to enter the French health system through the appropriate régime, and consequently, consideration should be given to whether you follow the example of most French citizens and take out a &lsquo;top up &rsquo; or &lsquo;mutuelle &rsquo; plan, or not. It should be pointed out that whilst these top up plans are not legally compulsory, they are advisable.

For a more detailed explanation of how the French health system operates: [Click Here](#)

For more details, and a quotation, of our recommended &lsquo;top up&rsquo; plans: [Click Here](#)

A range of specially designed plans built with Missionary work in mind. Extendable cover and Flexibility in mind. Excellent benefits ideal for both short coverage and long-term assignments&hellip;  
HTH Worldwide serves thousands of missionaries each year through its individual and group programs. Founded in 1997, HTH has grown to become a leading provider of international health insurance programs and an innovator in online healthcare information, medical assistance and insurance services around the globe.

As to whether you will be legally required to take out medical insurance depends entirely as to whether you will be entitled, through the appropriate régime, to affiliate into the French health system or not. The eligibility to enter the French health system will generally depend upon whether you are working in France or not.

There are therefore two options:

#### 1. I am not integrated into the French health system

If you are not eligible to enter the French health system, you will be required to take out full private medical insurance. Our preferred provider, LAMP, offers a policy specifically designed for those expats who are taking up full residency in France.

{xtypo\_download} Sante Totale - our specially designed product for France {/xtypo\_download}

#### 2. I am integrated into the French health system

If you are able to enter the French health system, then you would be well advised to follow the example of most French citizens, and consider taking out a &lsquo;top up&rsquo; or mutuelle insurance.

As the French health system is not free, and is contributory, both in the form of social taxes, &lsquo;cotisations&rsquo; and at the point of claim. These, &lsquo;top up&rsquo; plans pay the difference between what the French health system will pay to varying degrees, based upon the Tarif de Convention, and the actual cost of the treatment. The extent to which these plans pay the &lsquo;difference&rsquo; depends upon which level of plan you decide to take out. It should be pointed out that whilst these top up plans are not legally compulsory, they are advisable.

For a more detailed explanation of how the French health system works: [Click Here](#)

For more details of our recommended 'top up' plans: [Click Here](#)

{xtypo\_alert} If you have a specific question, then please either go to our FAQ section , or, conversely contact us and we will be more than happy to assist you{/xtypo\_alert}