

QUESTIONS AND ANSWERS ABOUT THE FRENCH HEALTH SYSTEM

by Allison Newman, PNHP Intern

France is a country approximately the size of Texas. It is divided into 22 regions, which are further divided into 96 departments. There are approximately 60 million residents of France.

Is everyone covered? Are doctor, hospital, nursing home, rehabilitation, home care, specialized equipment, dental, and medication covered?

*Social security, which provides funds for a national sickness fund, covers 4/5 of French residents. 19% are covered by privately administered insurers. Only 1% of the French population are uninsured—mainly because they choose not to be.

*Most people obtain additional, profession-based insurance through not-for-profit companies called *mutuelles*.

*Care of persons receiving pensions for occupational injury, military service, or disability is refunded 100%.

*Prenatal care and infertility treatments are refunded 100%. Women are guaranteed at least 16 weeks of paid maternity leave. Men are guaranteed 2 weeks of paid paternity leave. A period of leave is also guaranteed following adoption.

*Hospitalization, long term care, rehabilitation, and specialized equipment are covered.

*Dental services are covered, including orthodontia for children.

Are the French free from the hassle of contending with doctor, hospital and insurance bills? Can they just present a card and get seen by a doctor? Are there any co-pays?

*Each resident has his own *Carte Vitale* (vital card). This card allows the patient access to a wide range of services and facilitates communication between providers and *caisses*, or non-profit, government-funded insurance companies.

*The insurers directly pay providers. Patients pay modest copays, which may be fully or partially refunded. Rate of refunding depends upon family situation and treatment circumstances. Often the portion not paid by the sickness fund is reimbursed by a private (non-for-profit) insurer.

Can people choose their doctors and hospitals?

*Each person can choose his own doctor. Everyone has the option of signing an agreement to make a specific doctor his primary caregiver. This allows the doctor to more easily follow-up and make sure that the patient has the appropriate exams and avoid repetitious care or dangerous drug interactions.

*Fees are fixed by the government and all insurers pay these same fees. Some doctors are authorized to charge more than the established fee, but any charges above the fixed rate are not eligible for reimbursement.

*Public hospitals are always covered. The vast majority of hospitals in France are public.

*Some private clinics have contracts to provide care under the system as well. Non-contracted private clinics must be paid up front, and the patient is later reimbursed by the sickness fund and, if applicable, his insurer.

Is most medical and nursing education free?

No, but the charge is nominal. For example: the 2nd cycle of medical education, which is 4 years and roughly corresponds to study in a U.S. medical school costs approximately \$200-300 per year.

Is the French system financed by taxes that vary by income (so if you are poor you are still covered and can afford care)? How are the taxes collected?

*Persons with an income below a certain level are eligible for coverage without contributing to

the cost of the system. For example, for a family of four the maximum income to qualify is \$1145 per month.

*Employers and persons with incomes above the set level contribute through payroll. Payroll taxes finance 66% of the costs of the system.

*Payroll taxes—the CSG (generalized social contribution) and CRDS (contribution to the refunding of social debt)—are assessed on 95% of an individual's income up to \$2328 per month.

*Other taxes that finance health include income tax, as well as levies on gambling and alcoholic beverages. These taxes finance 16% of the costs of the system.

What percentage of French GDP goes for health care? How much per capita?

In 1995, 9.8% of GDP was spent on health care. This corresponds to \$2,369 per capita. Comparatively, the United States spent 14% of GDP in that same year.

How are doctors and hospitals paid under the French health system? Do doctors make house calls?

*Hospitals are paid by global budget from the departments.

*General practitioners are paid on a capitation basis for registered patients and a fee-for-service basis for unregistered patients.

*Hospital-based physicians, who are mostly specialists, are paid a salary based on the volume of services at their specific hospitals. For example, cardiologists are paid based on the amount of cardiac care provided.

*The patient pays uncovered expenses on a fee-for-service basis.

Is the French health system single payer?

*There are 17 *caisses* (non-profit, publicly administered insurance plans).

*Each person's coverage is determined by county of residence, as well as occupation.

Resources

Allocations familiales. Caisse national d'allocations familiales (CNAF).

www.caf.fr

Couverture médicale universelle. Caisse nationale de l'assurance maladie des travailleurs salariés (CNAMTS).

www.cnamts.fr/ass/cmu/somcmu.htm

Embassy of France in the United States

www.ambafrance-us.org/atoz/social.asp

Society and social welfare. Ministère des Affaires Etrangères

www.diplomatie.gouv.fr/france/gb/societe/societe05.html

World Factbook—France. Central Intelligence Agency.

<http://www.odci.gov/cia/publications/factbook/geos/fr.html>

World Health Report, 1999. World Health Organization

<http://www.who.int/whr/1999/en/pdf/annex1.pdf>