

ARTICLES OF THE MONTH

Complémentaire Santé Solidaire

As you know, the French health system only reimburse a certain percentage of your medical expenses. This is why you pay for a top up health insurance.

But when you are on low income, the French state actually provide a top up for you or help you pay for it by reducing the premium.

If it is paid for it is called: **Complémentaire santé solidaire sans participation financière**

If the premium is reduced, it is called: **Complémentaire santé solidaire avec participation financière**

1. Who can get it:

Normally anybody who lives in France permanently and legally and who is on low income. But not people who are on the French health system via an S1 form (see below).

2. What are the incomes eligible

You can actually go online and use a simulator:

<https://www.mesdroitssociaux.gouv.fr/dd1pnds-ria/#destination/simu-foyer>

Here are the incomes:

Household	Fully covered	With financial help
Single	9 203€	12 424€
Couple	13 805€	18 637€

The threshold is increased by 3 681€ or 4 970€ (as applies) for each additional person.

But it is not as simple as that. They also take into account if you have a mortgage or pay a rent. So, if you own the house and have no rent or mortgage to pay, it is a higher income taken into account (around 814 euro more for a single or 1424 for couples). It is the income of the last 12 Months.

3. How much is the premium for the one with the financial help 'second column:

Basically, it depends on how old you are:

Age	How much the top up cost / Month
0-29	8€
30-49	14€
50-59	21€
60-69	25€
70+	30€

4. How do you apply:

Well, you can get the form from the ameli site (Cpam web site), alongside proof of income, ID, etc and Cpam gets you an answer within 2 Months and backdate the cover from when you first applied.

5. New law of 14/05/2022:

Some of you who were entitled to it are no longer eligible and no, it has nothing to do with Brexit. It is the French government who made a new law this year (as politician do all the time as it is their job) to try to help reduce the debt of the French health service. The new law is NOT just about CSS. It covers a wide range of issues related to the French health system.

The law states that CSS is not applicable to

1. People of diplomatic services and civil servants and their families serving in France from another country than France.
2. People who came to France in order to get medical treatment
3. People who are under the French health system via an S1 meaning their health cover in France is paid for by the country which has issued the S1 form.
4. Retired agent of foreign association covered for health by those associations as long as they do not have a French pension
5. People working in France temporarily and exempt from being affiliated to the French health system and their family
6. People from the European Union who came to France to search for a job.

Here is the French law in French below:

L'article [L. 160-1](#) ne s'applique pas aux personnes suivantes si elles n'exercent pas une activité professionnelle complémentaire en France :

1° Les membres du personnel diplomatique et consulaire en poste en France, les fonctionnaires d'un Etat étranger et personnes assimilées, ainsi que les membres de leur famille qui les accompagnent ;

2° Les personnes qui sont venues en France pour suivre un traitement médical ou une cure ;

3° Les personnes titulaires d'une pension étrangère qui ne bénéficient pas par ailleurs d'un avantage viager d'un régime obligatoire de sécurité sociale français lorsque, en application d'un règlement européen ou d'un accord international, la prise en charge de leurs frais de santé ainsi que de ceux des membres de leur famille qui résident avec elles relève du régime étranger qui sert la pension ;

4° Les agents retraités d'une organisation internationale qui ne sont pas également titulaires d'une pension française, ainsi que les membres de leur famille, dès lors qu'ils sont couverts dans des conditions analogues à celles du régime général français d'assurance maladie et maternité par le régime propre à l'organisation dont ils relevaient quand ils étaient en activité ;

5° Les travailleurs détachés temporairement en France pour y exercer une activité professionnelle et exemptés d'affiliation au régime français de sécurité sociale en application d'une convention internationale de sécurité sociale ou d'un règlement européen, les membres de leur famille qui les accompagnent ou toute autre personne relevant de la législation de sécurité sociale d'un autre Etat en raison de son activité professionnelle, ainsi que les membres de la famille de cette personne qui résident avec elle de manière stable et régulière en France ;

6° Les ressortissants des Etats membres de l'Union européenne et des autres Etats parties à l'accord sur l'Espace économique européen ou de la Confédération suisse, entrés en France pour y chercher un emploi et qui s'y maintiennent à ce titre.

Conclusion : So, according to the law, anybody who is working in France and on the French health system because they are working is entitled to it. If you have been working in France and not on the French health system via an S1, you are entitled to it too.

If unfortunately, you are on the French health system via an S1 form, you will or already have lost your rights to CSS. IN this case, sorry to say you need a top up which can be pricy especially if you are old. At least, you should get a HOSPI only cover- see below for premiums.