

Remain in France Together

Bitesize Guide



Healthcare in France

This guide covers state healthcare cover in France. Arrangements for UK nationals may be different depending on whether you are working, dependent on a UK worker, an early retiree or a pensioner so make sure you read the correct section.

France has an excellent state healthcare system that is universally available to all legal residents. The UK's withdrawal from the EU will mean some changes for those arriving in the future so check the section that applies to you to see whether you are affected. .

UK state pensioners already resident in France

If you are a UK state pensioner already legally resident in France and covered at present by S1 Healthcare from the UK, there should be no change for you.

Under the Withdrawal Agreement (WA) that came into force on 1st Feb 2020, those covered under S1 will continue as before. You will also continue to be eligible to apply for your EHIC E card issued from the UK, which can be used as cover for Urgent Medical Cover in the other EU states.

These benefits continue for life, as long as you come under the auspices of the WA.

UK nationals in receipt of Exportable Benefits already resident in France

If you are a UK national already legally resident in France and in receipt of exportable benefits (such as employment support allowance - ESA) then the situation is exactly as stated above.

Early retirees already resident in France

If you are already legally resident in France and have taken early retirement, you are classed as 'inactif'. You are eligible for cover, in the French Healthcare system under the [PUMa¹](#) (Protection Universelle Maladie) scheme after 3 months legal residence. This has not changed with Brexit.

You will be able to apply for your S1, and consequently, your EHIC E when you reach UK state pensionable age.

This applies so long as UK remains your competent state i.e. that you do not undertake employment or self-employment in France.

UK nationals who become resident prior to the end of the Transition Period

If you become legally resident in France before the end of the transition period (31 December 2020) Then you are covered by the WA.



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If you fall into any of the groups already mentioned above: state pensioner; in receipt of exportable benefits or early retiree then your situation is exactly the same as outlined above.

Family members who join you after the end of the transition period under the family reunification rules will also be eligible to retain the same rights.

Applying for an S1 as a pensioner

If you are planning on moving to France and are entitled to an S1 as a pensioner (or due to receipt of exportable benefits) then you should apply for your S1 prior to moving. It is recommended that you apply 28 days in advance.

You apply by contacting:

NHS Overseas Healthcare Services
Telephone: +44 (0)191 218 1999 Monday to Friday, 8am to 6pm Saturday, 9am to 3pm

They need the following information.

- 1) Name
- 2) Date of Birth
- 3) National Insurance Number
- 4) Full address moving to:-
- 5) When you physically started receiving your government pension
- 6) Date you are moving abroad.

Arriving after the Transition Period

If you become resident in France after the end of the transition period you will be able to enter the French healthcare system as a Third Country National, after 3 months of legal residence (unless you are joining a family member under the WA family reunification rules).

You must have comprehensive private medical insurance (at least equivalent to the state healthcare cover) until you are accepted into the system. Although you can apply after 3 months, you need to allow for the time it will take to process your application.

You will not (at present) be able to be covered, at any stage, by the UK S1. The UK government has so far given no indication that it will attempt to negotiate a replacement for the S1 for pensioners.

Working in France

If you are working in France either as an employee or self-employed, nothing will change for you. France is already your competent state for social security and will remain so when you retire.

Continuing to work in the UK

If you are legally resident in France but continue to work solely on UK soil, whether as a recognised frontier worker or following a periodic working pattern, you are likely to be entitled to an S1 from the UK.

The process of applying for your S1 is different to that for a pensioner. You need to apply through HMRC and the S1 will be subject to annual renewal.

We have a separate RIFT bitesize guide on the topic of 'Workers entitled to an S1 from the UK'. This can be found in the files area for our Working Across Borders (WAB) group on Facebook and is also linked from our WAB web page.



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Dependants of a UK worker

If you are considered to be a dependant of someone who works only in the UK, then you will also be entitled to an S1 so long as you are not working in France.

This can apply whether or not the UK worker is resident in France.

Example 1: one spouse becomes an 'inactif' resident in France before the end of the transition period and the other partner continues to reside and work in the UK.

Example 2: a divorcee resident in France and in receipt of child support may receive an S1 for themselves and their children as dependants of their ex-spouse working in the UK.

CPAM

State healthcare in France is administered by a body called CPAM (Caisse Primaire d'Assurance Maladie). They have regional offices nationwide that you can visit without an appointment.

There is also a helpful and informative English-speaking helpline for CPAM. Their telephone number is 08 11 36 36 46

Top up insurance

French state healthcare does not cover 100% of costs except in certain circumstances. Normally you are reimbursed c.70% and most French people take out top up insurance (known as a mutuelle) to make up the difference.

Top up insurance for employees

If you are an employee in France, your employer is obliged to offer you top up insurance and contribute to the cost. We have a separate information sheet on 'Healthcare for employees' which can be found in the files area for our Working Across Borders (WAB) group on Facebook and linked from our WAB web page.

Healthcare and your Carte de Séjour

One thing to consider when applying for a Carte de Séjour is that relevant medical cover is required. This means either having cover through the French healthcare system (S1 or employed as above) or comprehensive private health insurance. It is expected that proof of either will be required on application.



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References

The following links all point to official information sources:

1. How to apply for PUMA
https://www.ameli.fr/isere/assure/droits-demarches/principes/protection-universelle-maladie?fbclid=IwAR18UeKEqyMRkm8mXOTPr6WSEANT6coqFpxKq33r3YPPtdTF-l_ckdlcMiw

Disclaimer

This is one of a series of guides and information sheets produced by Remain in France Together (RIFT). RIFT is a statutory association governed by French law and managed and run by volunteers. It exists to uphold the rights of British citizens living in, or moving to, France affected by the UK withdrawal from the EU. The information is for general guidance and does not constitute legal advice. It is offered free for personal, non-commercial use.

The main source of information to keep up-to-date with developments in citizens' rights is our website <https://www.remaininfrance.fr/> When using our printed guides, you should check the website to make sure that you have the latest version.

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