

In France, the equivalent of the NHS is the Sécurité Sociale which literally means social security. Contributions are directly taken off wages, and when you are registered with the Sécurité Sociale you will receive an attestation and perhaps a green "carte vitale" with your number and rights on it. This should be kept in a safe place as it is the Sécurité Sociale that reimburses the majority of any medical expenses you should incur. It is also worth getting a complimentary medical insurance, known as a "mutuelle" which you pay monthly as to obtain full reimbursement of your medical expenses. This is important as you will see a bit further on, because the Sécurité Sociale do not generally reimburse the total amount that you paid.

1. General Doctors

General practitioners: You can choose your general doctor (GP) and consult as many as you wish, but you have to pay them up front as with the large majority of medical services in France. GP's can prescribe medicines and advise you on your health etc.

Specialists: These doctors may be contacted directly, i.e., without referral from a GP: Dermatologists, Ophthalmologists, Gynaecologists, Psychiatrists and many others fall under this category. The beauty of the French system is that you don't have to wait for a referral, so you can contact as many as you want, and get an appointment much earlier than you would if you were in the UK.

Medical professionals and paramedics: These professionals are not doctors, but their fees are reimbursable by the Sécurité Sociale. They may be contacted directly, i.e., without referral from a GP: · Dentists and dental surgeons , · Midwives (sages-femmes)

Medical services: The following medical services are reimbursed when prescribed by a doctor:: X-Rays, sonograms, MRI scans, etc ,Lab work (blood tests, urine tests, etc.), Physiotherapy , Speech therapy etc.

2. Hospital Services

Medical Institutions: There are three types of medical institutions: hospitals, clinics, and hospices.

Hospitals: State-run institutions offering a wide range of medical services. Treatment is fully reimbursed by the Sécurité Sociale.

Clinics: Clinics are privately run, but function more or less in the same way as hospitals. Services are generally a bit better and private rooms are available. Treatment is not fully reimbursed by the Sécurité Sociale, but if you have a "mutuelle" then they will normally cover the extra expense.

Hospices: State-run institutions for the chronically or terminally ill. Treatment is fully reimbursed by the Sécurité Sociale.

Ambulance Services

Ambulances in France are run by private companies, and are really nothing more than medical taxis which you can lie down in. You should either call the Fire Fighters (pompiers) by dialling 18 for accidents and life threatening emergencies, or the SAMU on 15 for other needs.

3. Pharmacies

Pharmacists (Chemists) are health professionals that may be consulted for minor health problems which do not warrant a visit to a doctor. They are responsible for checking prescriptions written by doctors in order to ensure that there are no undesirable side effects between medications. The opening hours of a pharmacy are the same as those of any other shop: in general from 9 AM to noon and from 2 PM to 7 PM. Outside of these hours, certain pharmacies are open in case of emergency (see section on emergencies below).

Pharmacies sell three types of products: 1) · Prescription medicines. These are generally reimbursed by the Sécurité Sociale. 2) · Over-the-counter drugs, such as aspirin, cough syrup, etc. Some of these drugs may be reimbursable, but only when prescribed by a doctor. 3) · Cosmetics and other personal care products: shampoos, creams, lotions, etc. These items are never reimbursed. Generic drugs which replace name-brand products are available in many cases, though they can only be sold by the pharmacists if prescribed by a doctor. The pharmacist is not authorized to substitute a generic for a brand-name product. Vaccinations are prescribed and administered by a doctor, but one buys them in a pharmacy.

4. Emergency Situations

Depending on the nature of the emergency, there are several courses of action:

- For strains, sprains, cuts, and other minor injuries, go to the accident and emergency of the nearest hospital.
- For accidents and emergencies, see above under ambulances.
- If a doctor (GP) or dentist is needed outside normal consulting hours, call the local police Commissariat to obtain the number of the médecin de garde (doctor on duty). Depending on the situation, this doctor will ask you to go to his or her practice or make a house call.
- The médecin de garde may prescribe medication that can be picked up at a pharmacie de garde (a pharmacy open during off hours or on weekends and holidays). You can usually find out which pharmacies are open, by going to your local pharmacy and looking in the window, as generally they put up a sign indicating the pharmacies which are open out of normal opening hours.

5. Sécurité Sociale Coverage

The Sécurité Sociale deals with the reimbursement of medical expenses; medical fees and salary compensation arising in the case of maternity; invalidity, and retirement. The spouse and children of the insured are covered automatically. Others may be eligible to benefit from the coverage, as long as they are true

dependents living under the same roof as the insured person. In most cases, additional coverage applies to common law spouses or other family members.

Your Sécurité Social card is a form of medical insurance, but it only provides for a partial reimbursement based on a detailed scale, i.e., the rate of reimbursement depends on the type of treatment received.