# Healthcare for dummies young adults!

**Taking care** of your health can be complicated! Here's everything you need to know!

Healthcare professionals, reimbursements, Carte Vitale, where to go...



## What is Social Security? (the "Sécu")

The Sécu helps you throughout life's major events: illnesses, accidents, pregnancies, unemployment, inability to pay your rent...

The Sécu includes the primary health insurance office (CPAM). The one in your department is your contact to discuss your health, medical care and, specifically, your refunds.



Everyone who works contributes to the Sécu. It is a solidarity-based system!



Anyone who has lived in France for more than three months is entitled to the coverage of their healthcare fees.

# What is a mutuelle?

The Sécu does not always cover all of your healthcare expenses. Therefore, you can have a mutuelle (or complementary health insurance).

You can pay for it on a monthly or yearly basis, and it refunds up to 100% of your healthcare fees.



You will need to inform the Sécu of your mutuelle so that refunds are processed automatically.



This small green card proves that you are covered by social security. When your Carte Vitale is scanned at the doctor's office or pharmacy, the information is automatically transferred to the Sécu.



You need to systematically present your Carte Vitale to a healthcare professional.

Normally, you will receive a letter to order your first Carte Vitale when you turn 16 years old. If that doesn't happen or you lose your card, you can log on to your Ameli account (the Sécu's website) with your social security number and request another.

If you do not have an up-to-date temporary residency card, you cannot get a Carte Vitale. However, you can request AME (State medical assistance), which will allow you to access refunds or medical care.





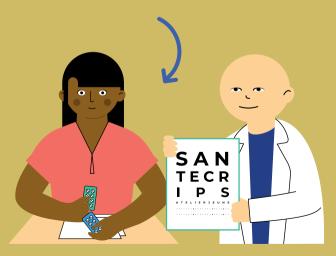
\* What are the differences between a médecin traitant (treating physician) and a médecin généraliste (general physician)?

A treating physician ensures the coordination of your care and orients you towards other physicians (for example, cardiologist, dermatologist).

Any physician, regardless of their specialty, can be your treating physician!

They can have their own office or be in a hospital. You must declare your treating physician to the Health insurance office. Your physician can do that for you during a consultation upon the presentation of your Carte Vitale. You can also fill out the declaration form, have your physician sign it and then mail it back to your CPAM.

Generalist physicians take care of your overall health. You go see them when you have symptoms or questions about your physical or mental health. They will meet all of your basic needs.







## ► How do I get refunded?

You have a treating physician

They give you a referral to go and see a specialist

70% of your expenses are refunded by the Sécu



You do not have a treating physician

You go see a specialist without a referral

or did not go see them first Your fees are refunded at 30 %



Some specialists can be consulted without a referral. This is the case for gynecologists, dentists, ophthalmologists (and psychiatrists for people under the age of 26).

Regardless of your situation, you can always be refunded: You present your Carte Vitale and your physician participates in a third-payer party system.

You pay nothing.

You have forgotten your Carte Vitale. 
You must ask for a treatment form and send it to the Sécu and your mutuelle.

You present your
Carte Vitale, but your
physician does not
participate in a third-payer
party system. 
You pay the fees, but
are automatically
refunded if you have
given your bank
information to the Sécu.





### You can also go to free specialized centers:

# Youth guidance centers:

= free, anonymous centers especially for you.

Examples: youth health, information or vocational centers.

You can also talk about other topics such as training, employment or housing.

#### • filsantejeunes.com

A website dedicated to the health of young people between the ages of 12 and 25 years old / 0800 235 236 free and anonymous calls between 9 AM and 11 PM + a chat room is also available on their website.

#### **MY RIGHTS**

#### • CCAS

The Social Action Community Center. There, you can ask for administrative assistance, specifically if you have a disability or not yet affiliated with the Sécu.

#### • Secu-jeunes.fr

This is the Sécu's website for young people. There, you can learn about your rights, procedures to carry out and all the tools that you might need according to your situation.

## DRUGS and ADDICTIONS

#### CIC

Consultations for young users. This site welcomes and helps you (free of charge) if you have questions about using drugs. The CJCs can also help assist your family and friends.

#### • Drogues-info-service.fr

Website for any questions regarding psychoactive substances + support hotline + online chat room and forum.

#### SEXUALITY

#### CPEF

Family Planning and Education Center. There, you may talk about questions related to sexuality, contraception, abortions. All this anonymously and free of charge, even if you are a minor.

#### CeGIDD

Free information center for screening and diagnosis. There, you can **get screened** anonymously and free of charge, as well as meet with social workers, psychologists or sexologists.

#### Onsexprime.fr

Website for all questions related to young people's sexuality.

#### MENTAL HEALTH

#### • CMP

Medical Psychological Center. This establishment carries out consultations for people suffering from psychological issues: regardless of your means.

#### **HOW DO YOU SAY**

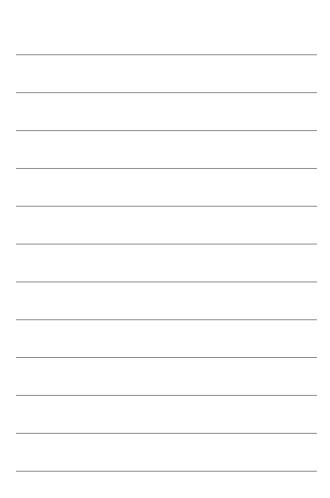
doctor = médecin midwife = sage-femme nurse = infirmière gynecologist = gynécologue dentist = dentiste ophthalmologist = ophtalmologue psychiatrist = psychiatre counsellor = psychologue mental health = santé mentale prescription = ordonnance refund = remboursement drugs = médicaments screening tests = dépistages abortion = avortement complementary health insurance = mutuelle state medical assistance = assurance maladie universelle treating physician = médecin traitant general physician = médecin généraliste health insurance = assurance santé



#### **NOTES**

Here you can write down your appointments, your treatments, your questions to ask during your next consultation.

















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