

Global People Solutions

France allows midyear health insurance carrier changes

Posted on March 22, 2021 by Lockton Global Compliance

The French government recently passed legislation allowing employers to terminate mandatory supplemental health insurance plans at any time after the initial 12-month period with one month's notice.

online pharmacy [strattera](#) with best prices today in the USA

The new law, called "Résiliation Infra-Annuelle" or "RIA," was introduced on 14 July 2019, and entered into force on 1 December 2020.

online pharmacy [buy zestril no prescription](#) online pharmacy

Key details

Previously, terminations of mandatory supplemental health insurance plans could only be made by the client with two months' notice, sent by October 31, for collective plans or on the anniversary for individual plans. Employers are now able to terminate directly or through their new insurer and such termination is possible any time after the initial 12 months with a one-month notice period and at no additional cost for the employer. Therefore, the employer would not be liable for the payment of any penalty or termination fee resulting from the early termination of the contract.

Notice can be given by the employer or its new insurance company by email, mail or any other manner as stated in the insurance contract. During the notice period, employers continue to enjoy all the benefits provided by their health insurance plan. If the termination is performed by the new insurer then the new plan needs to be in continuation, with no gap in time/ no period not covered between the previous and the new plan.

online pharmacy [purchase actos online](#) with best prices today in the USA

The termination procedure change does not apply for accident, disability or life insurance policies.

Additional resources

[Loi n°2019-733 du 14 July 2019](#)

Not legal advice

Nothing in this publication should be construed as legal advice. Lockton may not be considered your legal counsel, and communications with attorneys in Lockton's Global People Solutions practice are not privileged under the attorney-client privilege.