

Global People Solutions

France amends the healthcare system

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During the 2019 budget vote, the French government passed a healthcare bill called “100 percent santé,” which provides full reimbursement through social security and supplementary health insurance for dental prostheses, optical devices and hearing aids. These changes will enter into effect in different stages between 2019 and 2021.

Background

This reform was announced by President Emmanuel Macron during his 2017 presidential electoral campaign with the slogan “reste à charge zéro,” meaning nothing left for people to pay. French social security currently reimburses 70 percent of routine medical costs while complex and major medical procedures are not reimbursed. The cost of such treatments and equipment are substantial, and even supplementary health insurance does not reimburse the entire amount of non-routine medical costs. The new law aims to decrease the costs of dental, hearing and optical equipment while simplifying insurance contracts.

Key details

The new law entered into force following the agreement of healthcare providers to reduce the cost of non-routine medical treatments, the government to increase social security coverage and healthcare insurers to widen the scope of their policies. The total cost in question is estimated at EUR 1.2 billion over the next five years, which will be covered by both healthcare insurers and the government.

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new law establishes a special healthcare package with capped amounts. The package lists the healthcare equipment that can be fully covered by social security and supplementary health insurance. Dental, hearing and optical equipment that are not specifically listed in the package will not be fully covered. The full reimbursement of equipment in each of these categories will be offered in stages from 2019 to 2021.

Hearing aids

Under

the new law, the cost of hearing aids is capped at EUR 1,700 per ear. As of 1 January 2019, social security and supplementary health insurance coverage increased by EUR 200. The coverage will increase by an additional EUR 250 in 2020 and will be fully covered beginning in 2021, so long as the aids are covered by the hearing package of the new law.

Optical equipment

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Social security and supplementary

health insurance currently cover up to 78 percent of optical equipment costs at the median price of EUR 290. Starting 1 January 2020, consumers will be able to choose between two packages. The first package will fully cover the cost of optical equipment up to a maximum of EUR 105 without a co-pay and the second package will cover the cost of optical equipment up to EUR 201 with a co-pay of EUR 35.

Dental prostheses

Dental prostheses costs will progressively

decrease and be capped. Starting on 1 January 2020, dental crowns and bridges included in the dental package will be fully covered by social security and supplementary health insurance while other dental prostheses in the package will be fully covered as of 1 January 2021.

Next steps

A reform monitoring committee will be

created by the end of 2019 to ensure proper implementation of the new law. Employers should be aware that health insurance premiums are likely to increase within the next three years. The increase is estimated to be between 6 percent and 10 percent, depending on the level of coverage that is offered. This increase might be

higher for contracts offering a minimum level of coverage.

Useful resources

[Law N.2018-1203](#) of 22 December 2018 for the financing of the social security in 2019.

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