
French Doctors

Posted by flight42 - 2008/02/19 15:02

My wife and I hope to move out to Burgundy next year permanently, and I would like to know how you register with the local Doctor, is the process similar to the UK.

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Re:French Doctors

Posted by Nick - 2008/02/23 18:44

My partner and I are in very much the same situation- hoping to move in August/September, and rent for a year to see how we get on before committing ourselves.

I also have to attend regular though(usually)infrequenthospital visits, and have to take prescription medicines, so we're interested in how much it's likely to all cost. We both intend to work (so hope that the change in the law won't affect us, at least not immediately), though particularly in my case this will probably be in a self-employed capacity.

We'd greatly appreciate any hints about any of this.

Thanks!

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Re:French Doctors

Posted by getcluke - 2008/02/26 09:58

To register with a doctor you choose a doctor close to you. At your first visit state you wish to register and they will provide a form which you and they sign and this is then sent to your local CPAM office. However, you will also need to take out 'top up' insurance required for dental, optical and hospital fees. You can use the same insurance company to obtain health, car and house insurance for a good price.

Nick's question is more complicated. You can use your E111 or European Health Insurance Card for a period of time but this is only for emergency treatment. It would not cover regular GP treatment. You can see a doctor and they issue paperwork you can send to the authorities in UK for reimbursement. The use of the E111 only lasts for period of time before you have to make a commitment. We are under the French health system and a visit to a GP is 22€ of which we get 20€ refunded. Some prescriptions we have to pay for anyway because they are not refundable.

The main point though is where you will be paying tax, if it is in France and not paying NI contributions you will have a predicament.

I suggest you speak to Newcastle about your medical query on 0191 21 87777 or e-mail ttp.internationalqueries@thepensionservice.gsi.gov.uk or visit <http://www.dwp.gov.uk/international/sa29/introduction.asp>

On this page you will find the details of Income Tax and National Insurance. Telephone 0845 070040

As I write in my articles we all have differing needs and requirements so it is best to speak to 'the experts' ie The Department for Work and Pensions (who will issue the paperwork for you to obtain your Carte Vitale) and HMRC regarding tax and NI payments.

People can give their own experiences, some good some bad, but we are all requiring something different from the services.

Coral

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Re:French Doctors

Posted by peter - 2008/02/27 17:39

Have a word with Steve Grover who has advised Burgundy friends and its membership on the changes to the health system and requirements. Steve can also arrange all the insurance stuff you need.

You can contact Steve at steve@financialexpat.com

You can also contact Martje Schalk at Assurances Benoit. Click their advert button on the front page and you will get all the contact details. They not only do health insurance but all other insurances you need in France and they do discount for Burgundy Friends members.

Re:French Doctors

Posted by getcluke - 2008/02/28 00:04

Of course once you have registered with a doctor you will also need to get a Mutuelle (top up health insurance.)

We use AXA for all our insurances. We had the cars insured with them and when we moved asked for a good price to insure the house as well. Then we changed our Mutuelle and asked for a really good price for the lot! And we got it.

It is worth shopping around as the first company you go to is not always the best deal. And haggle too as we did and you can usually get what you want.

Coral

Re:French Doctors

Posted by getcluke - 2008/02/29 11:38

We should also state that you can go to a doctor(GP) other than the one you register with but you will probably get less re-imbusement toward the cost of the rendez-vous and any treatment prescribed.

Coral & George

:lol:

There is a fine line between genius and insanity. We have removed the line.:unsure:

Re:French Doctors

Posted by Nick - 2008/03/06 18:59

Thanks everyone for the very helpful advice, which is much appreciated.

Nick