



# My Personal View on the Brexit and some Actual Facts

by Isabelle Want

**O**K, I am sure I am not the only one who woke up with what resembled a hangover on Friday the 24th of June! I had a ball in my stomach and as a French and European citizen felt dejected by the result. So now I am inundated by questions from my British customers worrying about their future in France. Well, have you thought about the 300,000 French people living in London? They have the same problems as you. Visa, carte de séjour, health cover, tax, etc, are all issues that need to be addressed on both sides of the channel.

## Tax

I start with the good news! The tax agreement between France and the UK has **nothing to do with the EU** so the way you are taxed in France will not change. And you won't get taxed twice. In fact some EU countries don't have a convention with France: Denmark is one that does not.

## Insurances

Nothing changes here either. You still have to pay your premium (with a smile!). We have Australian, American, Tunisian, Algerian customers (amongst other nationalities) who live in France and they are insured exactly the same way as if they were French.

## Investment

Same again, nothing changes, as long as you are a French resident, you can have any type of investment. The problem you have is the exchange rate but ask yourself this question: would I rather have my money invested in Euros or Pounds? Will the UK economy be able to compete alone against China, Russia, USA and now Europe's economies? If you are unsure consider doing half and half. I am available to discuss this in more detail if necessary.

## Health

This is where it gets more complicated.

If you are in receipt of a state pension, the UK issues you an S1 form to be entitled to French healthcare and this is a European form. So, with the Brexit, it should be finished. However, you could be out of the EU, but be in the EEA (European Economic Area) such as Norway, Iceland and Liechtenstein, which means you still can get an S1 form. Switzerland is not in the EEA but is considered likewise by its neighbouring countries and the UK.

Furthermore, the UK has agreement with lots of countries which enables its UK citizens to have healthcare access in countries outside the EU (Barbados, New Zealand, USA, Turkey, Philippines, Serbia, etc) so the hope here is that the UK joins the EEA or signs a separate agreement with France for healthcare. I believe they will, because France wants the 300,000 French people living in London to get healthcare there and the UK would not want all the British people living in Spain and France to come back to the UK. I think your lovely NHS is struggling enough as it is, so I think it is a mutual need.

If you are self-employed or employed, no changes for you as you contribute via your earnings.

## Social help

Even more complicated. Under EU rule, you have the same right as a French citizen, so as long as you have been living in France for at least 3 months, you are entitled to the French healthcare and benefit system (ACS, CMUC, APA, etc) the same way as a French citizen. This is how the early retirees get onto the French health system and why they can't get refused. And it's also how some are entitled to financial help from the French government if they are on a low income. Same here, it will depend on the agreement between France and the UK.

## Carte de séjour/Visa

Now, this is where the grey area starts!

Will you need to apply for a Visa or a carte de séjour? I have no idea! Again, it will depend on whether the UK joins the EEA or on the agreement the UK signs with France.

As an example, Swiss people are not in the EU or EEA but they don't need a "carte de séjour or visa" to stay in France. Algerian people have special status in France as well so they don't need extra paperwork.

My view on this - and please keep this in mind - is that French people live in the UK so we have the same problem as you here, so I am convinced that there will be an agreement.

Becoming French or Irish: Well, nobody is perfect but French people are close to it so I understand why some of you would want to join us (Ha-ha!). I have had people asking me how, and one of the criteria is to speak French. However, there are some exceptions (depending on your age or health situation, etc). Another criteria is to have some general knowledge of French history and culture, never to have been convicted of a criminal offence and agreeing to the French values.

If you are born in France, you are automatically French at 18 years of age. If you are married to a French person for at least 4 years, you don't need to speak French (that pleases my husband - although I might tell him one criteria is to support the French team in sports instead of England!)

All the required criteria are detailed on this web site:

<https://www.service-public.fr/particuliers/actualites/A10334>

If one of your parents or grand-parents were Irish, you can ask to become Irish national (They are still in the EU).

## Conclusion

As you will gather from this article, I don't have all the facts and nobody has them yet as we don't even know how long it will take.

Normally, once your Government triggers article 50 (asking the EU to leave) the process could take up to 2 years, which is plenty of time to put some agreement in place between France and the UK.

And I hope they will for the sake of Expats in both countries.

I apologise in advance if this article has upset anyone, as I said it's only my personal view!

And remember to check out our website [www.bh-assurances.fr](http://www.bh-assurances.fr) for all my previous articles ("practical information" on the English site). You can also follow us on Facebook: 'Allianz Jacques Boulesteix et Thierry Hatesse'.

**And don't hesitate to contact me for any other information or quote on subject such as Funeral cover, inheritance law, investments, car, house, professional and top up health insurance, etc...**

N° Orias: 07004255



**BH Assurances**  
22 rue Jean Jaures  
16700 Ruffec

Contact Isabelle Want:  
Tel: 05 45 31 01 61  
Mob: 06 17 30 39 11



Email: [isabelle.want@bh-assurances.fr](mailto:isabelle.want@bh-assurances.fr)  
Visit our website: [www.bh-assurances.fr](http://www.bh-assurances.fr)