



Change For Beneficiaries of ACS

by Isabelle Want

On 1st of July this year, the government has changed the law for beneficiaries of the ACS and not all the insurance companies have yet updated their system to follow those new regulations.

So it is possible that some of you who receive the ACS cheque will see it refused by your current insurance company! And will have to find one who does accept it...AND YES, WE DO! I would not be writing this article otherwise!

1) What is ACS:

The 'Aide Complémentaire Santé' is a financial help for people of low income in order to access a top-up health insurance. A couple whose total income in 2014 was less than 17550€ per year is allowed ACS. ACS is the French Health System paying towards the top up insurance you have chosen. They send you a cheque (between 100€ and 550€ depending on your age) that you then give to your insurer to lower your premium. There is a simulator on www.ameli.fr to find out if you are entitled ACS.

2) How does a normal top up health insurance work?

The French Health system has a set price for every medical act called 'base de remboursement'. And the French health system (CPAM, RSI or MSA) only pays an average of 70% of the cost of those set prices (ex: Visit to GP 70%, medicine 65%, hospital 80%). To see the complete listing go to www.ameli.fr.

If you are affected by a long term disease (or life threatening condition) the French Health System covers you 100% of the set price. You can find a list of those conditions on the above website. Please note that the 100% cover is only applicable for the treatment related to that disease or conditions.

Unfortunately the 'Forfait journalier' (bed and food in hospital) which is around 18€ per day is never paid by the French Health system (top-up insurance pays for it).

Finally 100% does not mean much because it is 100% of the price set by the French Health System. Unfortunately, consultant, surgeon, private hospitals, etc. are allowed to apply a surcharge (and most of them do).

Example: The French Health System's set price for a hip replacement is 1000€ (not an actual figure, just an example), then you only get reimbursed 800€ (80%) but the surgeon likes to go golfing every week end!(joke) and 1000€ is not enough for him so he can charge 3000€, therefore, you would be 2200€ (instead of just 200€) out of pocket! This is why people take out a top-up health insurance and this is why you will find different cover going from 100% to 400% or even 'Frais Reel' (whatever it costs). Be aware that your insurance will never pay you more than what you actually paid. If you are covered 400% and were only surcharged 250%, you will not get extra money (the 150% left). This insurance can include other advantages such as individual room, TV, help with cleaning or to look after your animals in case of hospitalisation, etc... There is no health questionnaire to take out this insurance and you can change insurers just like any other insurances (2 months before the renewal date or within 20 days from receiving your renewal notice).

3) What has changed with the new law?

Before the 1st of July, you could choose whatever top-up you wanted (and whatever level of cover - best for teeth, or individual rooms, etc) and you simply pass on the ACS cheque to your insurer to reduce the premium. But now, you won't have a choice on the level of cover you want. It is the same contract for everybody who benefits from ACS. There is however 3 different levels of cover (A, B and C) which I have put below for you. And these levels of cover are the same for every company. Prices are also about the same and are solely based on your age!

4) ACS Covers:

	A	B	C
Hospitals	100%	100%	100%
Medicines	100%	100%	100%
Nurses, Physio, etc.	100%	100%	100%
Analyses	100%	100%	100%
GP, consultants	100%	100%	100%
Dental treatment	100%	100%	100%
Crowns	125%	225%	300%
Glasses and lenses	100%	Up to 200€	Up to 350€

As you can see above, no more individual rooms if you benefit from ACS! For someone who is 60 years old, the premium of A is around 484,88€ per year, B around 578,79€ per year and C around 687,47€ per year to which you take off the amount of the ACS help (between 100€ and 550€ depending on your age).

5) www.ameli.fr

This is the website of the French Health System. Yes, it is in French but it is full of useful information. You can use the simulator to find out if you are entitled to CMU and ACS. You can download your reimbursement and you can ask for your attestation de droits (proof of cover). This document is often asked by insurers to give you access to top-up health insurance.

If you don't speak any French at all, there is an English speaking phone line created by the French health system to answer all your questions: 08 11 36 36 46.

Feel free to contact me if you would like information on any of the above (how to access the French health System, ACS or to get a free quote for top up health insurance), or a quote on subjects such as Funeral cover, inheritance law, car, house, professional insurances and of course top-up health insurance, etc...

And remember to check out our website www.bh-assurances.fr for all my previous articles ("practical information" on the English site). And we now have a Facebook page: **Allianz Jacques Boulesteix et Thierry Hatesse**.

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