

Subsidized Supplementary Health Insurance



Having Good health insurance is important whenever you need hospital-based or even routine care. Indeed, even though the French health care system will reimburse the majority of your health care expenses, you will still be charged for a portion of your bills. This is why we recommend that you take out a complementary health policy, either that of your parents or another one.

If you qualify as low-income and enroll in France's **subsidized Supplementary Health Insurance program ("Complémentaire santé Solidaire"/ CSS)**, you will no longer be charged for these expenses in most instances. **Check whether you are eligible.**

What is subsidized supplementary health insurance (CSS)?

Subsidized supplementary health insurance (CSS) covers the portion of your healthcare expenses (including hospital-based care) that is not covered by the French health insurance system. As determined by your income, you will be covered either for free or for 8 euros per month, if you are under age 29. This means that CSS holders don't pay for:

- appointments with a doctor, dentist, physical/massage therapist, or nurse, or at a hospital;
- medications at the pharmacy;
- eyeglasses (lenses and frames), dental prosthetics (crowns and dental appliances), and hearing aids
- medical devices such as bandages, blood glucose monitors, or wheelchairs that are included in the product and price ranges covered by the CSS program;
- medical transport, laboratory analyses, or radiological examinations;

Just show your updated French health insurance card ("carte Vitale") whenever you go to the doctor, pharmacy, medical laboratory, or hospital, or get care from any other health care professional. If your card does not go through or has not been updated, you can show the health care professional your certificate of entitlement to subsidized supplementary health insurance (CSS).

[To learn more](#)

Check if you qualify!

Entitlement to subsidized supplementary health insurance (CSS) is determined by your circumstances and income. To qualify, your income must not exceed a certain ceiling that will be determined by your place of residence (metropolitan/ overseas France) and household makeup. Under 25? If you are living on your own, not receiving child support, AND have filed an income tax return on your own, you can submit your own individual subsidized supplementary health insurance (CSS) application.

Otherwise, your parents will need to submit an application on behalf of the entire household to which you still belong. N.B.: do not declare any financial need-based scholarships on your subsidized supplementary health insurance (CSS) application.

[To learn more](#)

To check if you are eligible for subsidized supplementary health insurance (CSS) use the French health insurance system's [online entitlement calculator](#).

SIMULATEUR DE DROITS À LA COMPLÉMENTAIRE SANTÉ SOLIDAIRE

Vos revenus sont modestes ? Estimez votre droit à bénéficier d'une aide financière pour une complémentaire santé.

Where to learn more and how to contact "l'Assurance Maladie"

[ameli.fr](https://www.ameli.fr) for information on news, entitlements and how to apply, reimbursements, and health

Your [ameli account](#) to use all of the services available through your personal account

The [ameli forum](#) for any general questions

By calling **3646** (no surcharge) Monday through Friday from 8:30 a.m. to 5:30 p.m.

In person, by going to [your local health insurance fund \(« CPAM »\)](#)

