What is a national health insurance number?
It is a unique, 13-digit identifier assigned to every person affiliated with the French National Health Insurance system (Assurance Maladie).

What is an Ameli.fr account?
This is the online account where you can manage your health-related administrative procedures and be notified of reimbursements.

What is a Carte Vitale?
This free card includes its bearer’s health insurance number, and provides access to health care and direct reimbursement.

Understanding doctors’ fees
Not all doctors charge the same fee for any given procedure. Doctors work in two different sectors:

**Sector 1 Physicians**
Sector 1 physicians apply a flat rate that was pre-determined with the health insurance system, and do not charge any additional fees. This is the basic cost used to calculate the amount that will be reimbursed:

**Sector 2 Physicians**
Sector 2 physicians, whether a general practitioner or a specialist, may charge additional fees that are not covered by the CPAM. This will have an impact on the distribution of a visit’s costs:

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**Understanding health expenses**
In France, health costs are divided into three categories:

- **The Mandatory Portion** (covered by health insurance)
- **The Complementary Portion** (reimbursed by your mutual health insurance if you have one)
- **The Fixed Contribution** (paid by all except recipients of the CMU-C and the ACS)

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**The Mandatory Portion**
You do not have to pay the mandatory portion of your visit, which your physician receives directly from the health insurance system. For this to work, your Carte Vitale needs to be up-to-date.

**The Complementary Portion**
Visits to doctors will be reimbursed a different amount, depending on their sector, so do your research before scheduling an appointment.

**The Fixed Contribution**
This unique, 13-digit identifier assigned to every person affiliated with the French National Health Insurance system (Assurance Maladie).
Who is the treating physician (le médecin traitant)?
This is a doctor who you choose freely for yourself and report to the health insurance system, with his or her agreement, to receive better reimbursement. This is the medical consultant who coordinates the patient's care pathway. He or she knows the patient's medical history and manages medical records.

What is the care pathway?
This describes the steps you need to follow in your care in order to receive a higher reimbursement when you see a specialist. For this, you must visit your treating physician first. There are a few exceptions to this rule: gynecologists, psychiatrists (if you are between 16 and 25 years old), and ophthalmologists may be seen directly.

Distribution of the reimbursed amounts if the patient has not declared a treating physician, based on €25 fee:

- €12.50 (THE CO-PAYMENT) - €1.00 (THE FIXED CONTRIBUTION)
- €6.50 (THE REMAINING FEE TO PAY as 30% of the fee instead of 70%)

- €18.50 (THE AMOUNT REIMBURSED BY HEALTH INSURANCE)