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In France, who pays what?

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In France, social security covers 78% of healthcare expenses, followed by supplemental insurance (13.5%) and the patients themselves (8.5%). The amount paid by patients is currently very small. The system is therefore efficient, but will soon be confronted with major challenges.

1. The true accessibility of the healthcare system

The efficiency of the French healthcare system viewed in light of its level of accessibility can be described as high. The healthcare system is egalitarian. It permits free choice, which is a factor which increases inequality, as the higher socio-professional classes generally take the most advantage of it, but beyond this downside, the French healthcare system ensures equality and allows for freedom. This is supported by the fact that 96% of French citizens are now covered by supplemental insurance.

2. A system based on two pillars

The contribution of supplemental insurers is essential to limit the amounts paid by patients in the different specialties. The social protection system is all-encompassing and suited to the diversity of situations. As an example, while the amount remaining before the supplemental insurers' contribution is small in the case of long-term health conditions, this is not the case for all patients or all types of conditions.

3. Towards more precise control of the remaining balance?

Should the amount of the remaining balance be the primary goal in all treatment fields? The range of care could be revised, not necessarily to reduce it, but to work towards a better balance between treatment levels.

4. The challenge of sustainability

The social security system must of course address the challenge of sustainability. To do so, its disengagement is not inevitable, and could be avoided through a more rational management of the many different sources of efficiency. This does not, however, preclude a move towards an adjustment of the amount covered by the compulsory system.