

**Having trouble paying for healthcare? Help is available through the subsidized supplementary health insurance program ("complémentaire santé solidaire"/ CSS).**

This is **a healthcare expense assistance program.** In most cases, you will have nothing to pay and nothing to fill out and send back to your local health insurance fund ("CPAM"). Check whether you qualify!

**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. With CSS, these expenses are covered at 100% of the official rates set by the French social security system. 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;
* medical devices such as bandages, blood glucose monitors, or wheelchairs;
* medical transport, laboratory analyses, or radiological examinations;
* most eyeglasses (lenses and frames), dental prosthetics (crowns and dental appliances), and hearing aids.

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](https://www.ameli.fr/assure/remboursements/cmu-aides-financieres/complementaire-sante-solidaire-rien-payer-dans-la-plupart-des-cas)**

**How do I qualify?**

**Entitlement to subsidized supplementary health insurance (CSS) is determined by your circumstances and income.**

**To qualify,** you must be covered by the French health insurance system and have been on a low income for the previous twelve months. Your applicable income ceiling will be determined by place of residence and household makeup. You may or may not be charged a financial contribution for your CSS coverage, as determined by your income. Any monthly financial contribution you are charged will be calculated based on your age. If you are under age 25, both you and your parents must apply for subsidized supplementary health insurance (CSS) together. However, there are circumstances that allow you to apply on your own: this is the case if you are living on your own, financially independent, and paying your own taxes, as well as if you have been awarded yearly emergency aid by your regional center for student affairs (CROUS). However, if any of these three requirements is not met, your parents will need to file a CSS application and list you as a dependent. The application will need to show your parents' and their dependents' income. N.B.: do not declare any financial need-based scholarships on your subsidized supplementary health insurance (CSS) application.

**[To learn more](https://www.ameli.fr/assure/droits-demarches/difficultes-acces-droits-soins/complementaire-sante/complementaire-sante-solidaire-qui-peut-en-beneficier-et-comment)**

**To check if you are eligible for subsidized supplementary health insurance (CSS)** use the French health insurance system's [online entitlement calculator](https://www.ameli.fr/simulateur-droits).

**Where to learn more and how to contact "l’Assurance Maladie"**

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

Your [**ameli account**](https://assure.ameli.fr/PortailAS/appmanager/PortailAS/assure?_somtc=true)to use all of the services available through your personal account

The [**ameli forum**](https://forum.ameli.fr/)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 »)**](https://www.ameli.fr/assure/adresses-et-contacts/un-autre-sujet)

