



## Questions before we start:

- 1) Why do people consider buying health insurance?
- 2) Do you have health insurance?
- 3) What do you think about France's health care system?
- 4) Is there anything you would do to improve the system?
- 5) Do you know the health care system of any other country? E.g. USA, China? If so, what is your view on their system?
- 6) If you don't have health insurance in France, how can you be treated?

**Let's start...**

# Vocabulary

**Insurance**: the act, system, or business of insuring property, life etc., against loss or harm from fire, water or death etc.

**Coverage**: Insurance. protection provided against risks or a risk.

**Consultations**: a meeting for discussion, or decision.

**Multifaceted**: having many features or phases.

## Steps on buying Health Insurance

### Check with your employer.

- Most employers offer group health insurance plans. If you are employed, and your company provides such an option, this is almost always the most affordable deal you can take.

### Check for a few key red flags.

- Make sure the plan doesn't omit any major coverage areas. Think about hospital visits, surgeries, in-patient and out-patient care, office visits, consultations, mental health coverage, physical therapy sessions, drug prescriptions and other relevant areas
- Make sure you are not buying into a plan that sets serious limits on the amount of care you can receive, as some plans will lock in dollar limits or limit your visits per year.

### Know the relevant laws.

- Most health care reform bills are complex and multifaceted, and it's important to understand how they protect you and may provide assistance for you as well. e.g. the insurance may not protect you once you are not working for the company.

**Cut down on the expenses you will probably frame up while shopping for health insurance coverage.**

- Go for the group health insurance plan. This is almost always a cheaper, better policy for you. If you cannot secure a group plan through your employer, check with any professional organizations or associations you may belong to that offer a chance to buy into a group plan.

**Consider raising your deductible.**

- By increasing your deductible you can lower your monthly premium.

**Read the fine print and feel confident enough to try to cut out parts that are totally unnecessary.**

- Pick and choose the medical services that you think you might need. Leave out benefits that you don't need, like maternity care or the choice to consult a doctor beyond the network. This will bring down the premium considerably.

**Don't wait until you have looming health concerns to buy health insurance.**

- Buy it while you are healthy.

**Go for the right combination.**

- Going for a higher deductible means that you have to pay a lesser premium. So if you're one who is purchasing health plan only as a safety net, going for such a plan will reduce the cost of your medical policy considerably.

# The French NHS Healthcare System

The French NHS is probably different from anything you have experienced before. It is worthy of note that it is officially rated by the World Health Organization as one of best NHS systems in the world.

The expectation of life is longer than most other countries and serious diseases are given special treatment and financial aid. There are no medical questions, no exclusion of pre-existing conditions, no age limits, no claims deductible and no delay for urgent necessary treatment. In many countries private full cover insurance is regarded as better than the local NHS and many people consider it is necessary. In France this is definitely not the case; in comparison private full cover medical insurance hardly exists.

Reviewed By	Reviewed On	Comments / Changes Made
Vidyesh	14.09.2015	N.A.
Jinal	29-02-2016	N/A