

Understanding Healthcare Sectors in France

(Sector 1, 2, and 3 explained)



1. Overview of the French Healthcare System

France has a **universal healthcare system** mainly funded by public insurance called **Assurance Maladie**.

Patients are partially reimbursed for medical expenses, and the amount depends on:

- The **type of doctor (sector)**
 - The **official consultation rate**
 - Whether you follow the **coordinated care pathway** (through a general practitioner)
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2. The Three Medical Sectors

Sector 1 (Secteur 1) – Regulated Fees

- Doctors strictly follow **official government tariffs**
- No extra fees (except in rare cases)
- Highest level of reimbursement

💡 Example:

A GP consultation costs around €25, and about **70% is reimbursed** by public insurance.

👉 Best for:

- Students on a budget
 - Predictable costs
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Sector 2 (Secteur 2) – Extra Fees Allowed

- Doctors can charge **higher fees** than the official rate
- Reimbursement is still based on the **standard tariff**, not the actual price paid

💡 Example:

- Official rate: €25
- Doctor charges: €50
- Reimbursement: based on €25 only

👉 Best for:

- More flexibility in choosing specialists
- Sometimes shorter waiting times

⚠️ Important:

Extra costs (“**dépassements d’honoraires**”) are **not fully covered** unless you have additional insurance.

✗ Sector 3 (Non-contracted / Secteur 3)

- Doctors are **not part of the public system**
- They set **freely their own prices**
- Very low reimbursement (or none)

👉 Best for:

- Very specific or private care needs

⚠️ Not recommended for most students due to high costs.

🇪🇺 3. Levels of Reimbursement (Coverage)

● Basic Public Coverage

Provided by **Assurance Maladie**:

- ~70% of standard consultation fees
 - Lower coverage for specialists without referral
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● Complementary Insurance (“Mutuelle”)

Private insurance that covers:

- The remaining **30% (co-payment)**
- Extra fees (especially Sector 2)

👉 Strongly recommended for international students

● Out-of-pocket Costs

You pay directly:

- If fees exceed reimbursement limits
 - If you don't have complementary insurance
 - If you go outside the care pathway
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🎯 4. What Is Most Relevant for International Students?

👉 In most cases:

- Choose **Sector 1 doctors**
- Get a **mutuelle (complementary insurance)**

This combination ensures:

- Lower costs
 - Better reimbursements
 - Easier access to care
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📌 Key Takeaways

- **Sector 1** = cheapest, fully regulated
 - **Sector 2** = higher fees, partially reimbursed
 - **Sector 3** = expensive, poorly reimbursed
 - **Mutuelle** = essential to reduce costs
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