

# Ostomates Moving to France

## Where to Start

As soon as you are set up in accommodation, whether rented or purchased, it is wise to open a French bank account. Having happily used your UK credit card to make purchases on the way, it may come as a shock to find that some establishments will not accept it (Intermarché is one), and insist on a French bank card (*Carte Bancaire*). These normally operate either as debit cards, or as credit cards with the balance deducted automatically from your bank account every month. Of course you can always pay cash, but this can become a trifle tedious, and there are very few places which will not accept a card.

Find a convenient branch (there is a Crédit Agricole almost everywhere, for example); you will probably need an appointment when you want to open an account. Take with you proof of identity (passport), and proof of residence (tenancy agreement, or the “*Attestation*” confirming ownership). Apart from a cheque book and an arrangement to have a *Carte Bancaire* sent to you, you will be issued with a *Releve d'Identité Bancaire* (invariably abbreviated to RIB), which shows your name and address, details of your bank, and your account number. This is likely to be needed whenever you open an account with a supplier, and it also has your IBAN details, required for any transaction with a bank outside France.

## Registering with the French Health Service (CMU)

One of the first requirements is to register with the CMU (*Couverture Maladie Universelle*), so that you are issued with a temporary social security number. This is done by visiting your local social security payment centre (*Caisse Primaire d'Assurance Maladie / CPAM*), which will normally be in your nearest big town. Take with you passport, proof of residence, and RIB. You can quite easily find that there are thirty or forty ahead of you in the queue, so don't try to fit it in between other appointments!

You will receive an *Attestation* confirming your initial temporary social security number, and once CPAM have been through all their procedures you will receive a new *Attestation* showing your permanent number, and a green “smartcard”, your *Carte Vitale*, which confirms your membership of the system. When inserted into a card reader connected to the CPAM network this enables a qualified person to access all your relevant details regarding payment and entitlement to special reimbursement arrangements. Until you receive your *Carte Vitale* you may well have to pay a part of the cost of supplies against an invoice, and reclaim this sum from CPAM by post. In this case, make sure that you peel the relevant descriptive label off each of the packages and stick them on the invoice before submitting it.

Provided that you get your side of the procedure started promptly, you should get your *Carte Vitale* within three months.

## Registering with a Doctor

Just as in the UK, you need to register with a doctor (*médecin traitant*), who will be your first port of call if you have a medical problem, and who will refer you if necessary to a specialist. Make sure that the one you choose is *conventionné*, meaning that he charges according to the recommended tariff, which is the basis for reimbursement by CPAM, otherwise you may find yourself having to pick up a large proportion of the bill. Only in certain circumstances (e.g. maternity and chronic illness) will reimbursement be 100%, so most people take out a top-up insurance (with a “*mutuelle*”) which covers the balance.

As in the UK, ostomates get (approximately) 100% reimbursement of the cost of their supplies. The actual amount may fall a few percent short if the pharmacy charges slightly more than the CPAM tariff, but the difference is usually trivial. In order for you to obtain this 100% reimbursement, your doctor will have to complete and submit to CPAM a form (*Protocole de Soins de Santé*) confirming your requirements and stating that your condition is permanent. He is unlikely to volunteer to do this, and you will probably have to spell it out for him. Although your condition may be permanent, the 100% reimbursement is valid normally only for five years, and you will have to go through the procedure again before the expiry date.

It appears to be the normal procedure for the doctor to issue two prescriptions at one time, valid for a maximum of three months, so if you request prescriptions each for three months supply you need only visit the doctor twice a year for your stoma needs.

### **Procedure for your Supplies**

There is no home delivery service in France, and you will have to collect your requirements from a pharmacy. For ostomy supplies this means taking your prescription to the pharmacy for them to place the order with their supplier, and finding out when you will be able to collect it. For ostomy supplies and prescription medicines it will usually be sensible to use your local pharmacy and get to know the pharmacist, but non-prescription items may be significantly cheaper from a pharmacy in a shopping mall attached to a hypermarket, such as Carrefour.

One of the problems which the newcomer will encounter is finding out what the French code numbers are for the items they need. The ACL number, as this reference is known, is a seven digit number which appears to bear no resemblance to any other code for the same appliance, presumably because it is set arbitrarily by CPAM when the item in question is accepted on to the French system.

You will find that a number of items which you were accustomed to using in the UK are not available in France. Among these are Faecal Odour Remover, Medical Adhesive Remover, and “freebies” such as wipes and disposal bags. You will in fact be able to buy wipes and disposal bags, but will probably be unable to obtain them on prescription. Efforts are currently being made to set up a distribution arrangement in France for Salts Medicare, which will make the other items available also.

### **Other Incidentals**

Although in no way related to stoma care, one of the problems which the newcomer from the UK will face is the French electrical plugs and sockets. There is no fundamental problem in replacing existing 13A plugs by French 16A ones, except that the latter do not have a large enough entry for the flexible for a 3KW appliance, have a negligible cord grip facility, and totally inadequate terminals; one just has to do the best one can! The various small DC chargers combined with 13A plugs, used in conjunction with battery operated equipment, present a different problem. An isolated one can be used in conjunction with a French-to-UK adapter, although it will be better to buy such adapters in the UK because they are better made, or you may have some from previous holidays. It is when you have several DC chargers that you wish to use simultaneously that the fun begins. You can't run them with adapters in a French multi-way socket block, because the French sockets are too close together, and whereas in the UK it is normal practice for 13A wall sockets to be doubles, or

even triples, it is rare for a French 16A wall socket to be other than a single. The best solution to this problem is probably to take with you a UK 4 x 13A socket block, wired to a short length of flexible with a 16A plug, and use it as a “charging station”.

One other peculiarity of which it is as well to be aware is that a French-to-UK adapter is so constructed that it interchanges the live and neutral wires, so that the neutral pin (the left one) of the 13A plug will be the live, and the live pin (the right hand one) will be the neutral. This has the effect that if you connect, for example, a correctly wired UK reading lamp having a single pole switch using such an adapter, even when it is switched off the lampholder will still be live. If you need to do anything more than switch the device on and off, it would be as well to unplug it first.

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