

Doctors, pharmacies and getting repaid

French B1 (intermediate) · Lesson

Quick answer: In France, the carte Vitale links you to the Assurance Maladie, which repays a share of medical costs. You declare a médecin traitant, see them first, and a mutuelle can cover part of the rest. Symptoms use avoir mal à and depuis.

Level: French B1 (CEFR intermediate) · **Standards:** CEFR B1, Reading

How does the French healthcare system work?

In France, most residents are covered by the state health insurance, the Assurance Maladie. Your proof of coverage is the carte Vitale, a green card with a chip linked to your social security number. You show it at the doctor, the pharmacy and the hospital, and the repayment follows.

Consultation : 30 € (simplified example)

Assurance Maladie : 21 €	mutuelle : 9 €
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70 % du tarif de base

le reste

Real amounts can differ: deductions and fees apply.

Who pays what after a visit to the family doctor.

The usual path

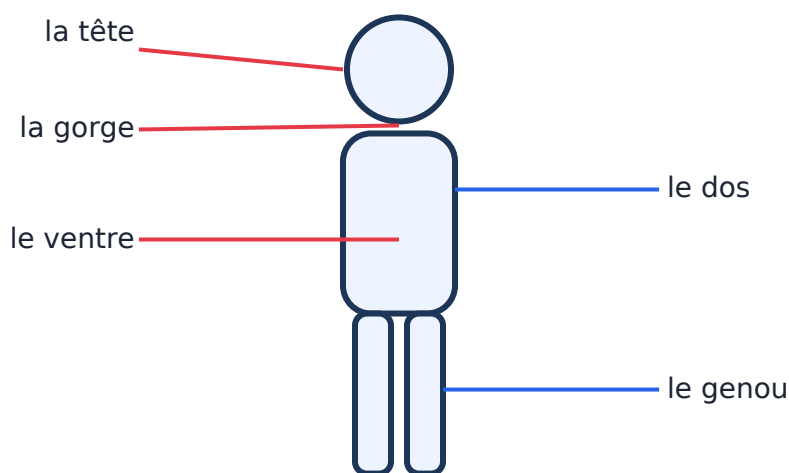
1. Choose and declare a médecin traitant, your regular doctor.
2. Visit that doctor first. They refer you to a specialist when needed.
3. Pay the fee and give your carte Vitale.
4. The Assurance Maladie repays a share of the official rate. A mutuelle (complementary insurance) can cover part of the rest.

French	English
une ordonnance	prescription
le remboursement	repayment, reimbursement
le tiers payant	no upfront payment for the covered part
un généraliste / un spécialiste	general practitioner / specialist

French	English
la pharmacie de garde	on-duty pharmacy
prendre rendez-vous	to make an appointment

How do you tell a doctor what hurts?

Use avoir mal à + body part, and remember that à merges with the article: à + le = au, à + les = aux. J'ai mal au dos. — My back hurts. Elle a mal aux dents. — Her teeth hurt. Il a mal à la gorge. — He has a sore throat. Nous avons mal à l'épaule. — Our shoulder hurts.



Body parts for the pattern avoir mal à.

To say how long, use depuis + present for a problem that continues: Je tousse depuis trois jours. — I have been coughing for three days. Use il y a for the past starting point: La fièvre a commencé il y a deux jours.

Watch out, English speakers

Say J'ai de la fièvre or J'ai de la température, not Je suis fièvre. A pharmacist says deux fois par jour, never deux fois à jour. And le médecin traitant is not an emergency doctor: it is your regular GP.

How do you understand the doctor's instructions?

Doctors use the imperative and il faut que + subjunctive: Reposez-vous deux jours. — Rest for two days. Il faut que vous preniez ce sirop le soir. — You must take this syrup in the evening. Revenez me voir si la fièvre persiste. — Come back if the fever lasts.

Good to know in France

For an emergency, the national numbers are 15 for the SAMU (medical emergency service), 18 for the fire brigade and 112 for the European emergency number. Without a declared médecin traitant, repayments are lower, so declare one early.

Zoé's tip

Before an appointment, write your symptoms on paper in French: Qu'est-ce qui fait mal ? Depuis quand ? Showing the note avoids panic in the room.

Key points to remember

- The carte Vitale is the card used to get repaid for care.
- A declared médecin traitant means better repayment and a referral to specialists.
- A mutuelle is complementary insurance covering part of the remaining costs.
- Avoir mal à merges with articles: au dos, aux dents, à la gorge.
- Emergency numbers: 15 (SAMU), 18 (fire brigade) and 112 (Europe).

Doctors, Pharmacies and Getting Repaid: frequently asked questions

What is the carte Vitale?

It is the green health insurance card with a chip, linked to your social security number. You present it at the doctor or pharmacy so repayments can be made.

What is a médecin traitant?

It is the doctor you declare as your regular GP. Seeing that doctor first improves your repayment and organizes referrals to specialists.

What does a mutuelle do?

A mutuelle is a complementary health insurance. It covers part or all of what the Assurance Maladie does not repay, depending on the plan.

How do you say that something hurts in French?

Use avoir mal à and the article: J'ai mal au dos, J'ai mal aux dents, J'ai mal à la tête. Add depuis to say for how long.

Which number do you call in a medical emergency?

Call 15 for the SAMU, or 112 from anywhere in Europe. Use 18 for the fire brigade.