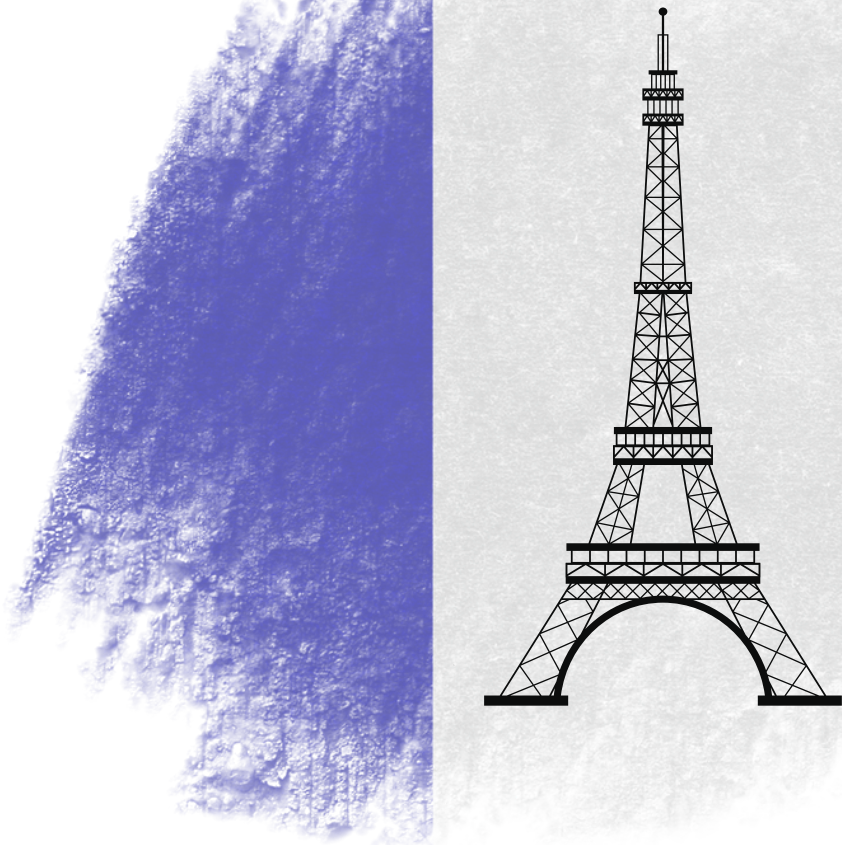




THE FRENCH HEALTHCARE **REGISTRATION GUIDE**

**Everything you need to register for
French healthcare** — without delays,
confusion, or mistakes

By Hello Santé
2026 EDITION

How to Use This Guide

If you've just moved to France, getting into the healthcare system can feel confusing, slow, and unclear.

This guide is designed to help you get registered correctly from the start, so you can avoid delays, mistakes, and unnecessary back-and-forth.

What This Guide Will Help You Do

- Understand how the French healthcare system works
- Get registered correctly from the beginning
- Know exactly what documents you need
- Avoid common mistakes that delay applications
- Move through the process with clarity and confidence

Who This Guide Is For

- People who have recently moved to France
 - Those who need to register for French healthcare
 - Anyone who wants to avoid delays and mistakes
 - People who prefer to handle the process themselves
-

Who This Is NOT For

- People looking for full-service healthcare support
- Those who prefer someone else to handle everything for them

Use it as a reference:

- Go directly to the section you need
- Follow the steps relevant to your situation
- Return to it whenever you need clarity

Final Thought

French healthcare can feel complex—but once you understand how it works, it becomes manageable. This guide will help you get there.

How French Healthcare Actually Works

Before you start your application, it's important to understand how the system actually works.

Most delays happen because people misunderstand how everything fits together.

Once you understand the structure, you can approach your registration correctly from the start.

The Big Picture

French healthcare is built around a public system called:

Assurance Maladie

This is the system that:

- reimburses part of your medical costs
- covers most residents in France
- is managed at a local level

Who Manages Your Healthcare

Your file is handled by:

CPAM (Caisse Primaire d'Assurance Maladie)

This is your local healthcare office.

They:

- process your application
- assign your social security number
- manage your reimbursements

Your Real Access: The Social Security Number

The most important thing in the French healthcare system is not the Carte Vitale.

It is your social security number.

Your goal is not to **“get a card”**.

Your goal is to get **registered** in the system properly

You will receive:

- A temporary number first
- Then a permanent number

Once you have your number:

- ✓ You are officially in the system
- ✓ You can be reimbursed

Important Insight

Most people focus on getting the Carte Vitale.
But the real milestone is getting your social security number.

What the Carte Vitale Actually Does

The Carte Vitale is often misunderstood.

It does NOT give you access to healthcare.

Instead, it:

- speeds up reimbursements
- sends information automatically
- simplifies the process

You only receive it after you are registered

Key Takeaway

You are not applying for a card.

You are applying to be recognised by the system.

Once you are in the system, everything else becomes easier.

Which Situation Applies to You

Not everyone enters the French healthcare system in the same way. Your situation determines how you register, what documents you need, and how your application is handled.

Start by identifying which category you fall into.

Find the situation that best describes you:

1. **Employed in France**
2. **Self-employed in France**
3. **Not working (inactive resident)**
4. **Student in France**
5. **Joining a partner or family member**

Important

Choosing the correct category is essential.

Applying under the wrong situation is one of the most common causes of delays and rejected applications.

How You Actually Apply

Before preparing your documents, it's important to understand how the application process works in practice.

Your First Application Is Not Online

Your initial application to CPAM is not submitted online.

Important

Your healthcare registration must be submitted by post.
There is no online system to:

- submit your first application
- upload documents
- track your progress

What This Means

- You must prepare a complete physical file
- Your documents are sent to your local CPAM office
- Processing begins once your file is received and reviewed

What Happens Next

- CPAM may contact you by post to request additional documents
- You may receive a temporary social security number first
- Full access (including an Ameli account) is only available after registration is complete

Important

It is normal for this process to take time, and there is often limited visibility while your application is being processed.

Step-by-Step: How to Apply

Once you understand how the system works, you can approach your application in a clear and structured way.

Step 1 — Identify your situation

Determine whether you are:

- employed
- self-employed
- not working
- a student
- joining a partner or family member

Step 2 — Gather your documents

Prepare all required documents based on your situation.

Make sure they are:

- complete
- correctly translated (if required)
- consistent across all documents

Step 3 — Complete the application form

Fill in the S1106 form clearly and accurately.

Step 4 — Prepare your application file

Your file should include:

- completed form
- all supporting documents

Step 5 — Send your file

Send your full application by post to your local CPAM office.

Recommended:

It is strongly recommended to send your application using registered post (lettre recommandée avec accusé de réception).

Important

Keeping proof of postage can be very useful if your application is delayed or if documents need to be resent.

Many delays occur because applicants cannot confirm when their file was received.

Step 6 — Wait for processing

Your application will be reviewed.

You may be contacted if additional documents are required.

Step 7 — Receive your number

You will receive:

- a temporary social security number first
- then a permanent number

Before You Send Your Application

Before sending your application, take a moment to check everything carefully.

Most delays are caused by small mistakes that can be avoided.

Checklist

- You have selected the correct application category
- All required documents are included
- Your birth certificate is the correct version
- Translations are completed (if required)
- Names match across all documents
- Proof of address is valid and recent
- Your form is fully completed and legible

Important

Taking the time to check your file before sending it can prevent weeks or months of delay.

What Happens After You Apply

After submitting your application, the process may feel slow or unclear. This is normal.

What to expect

- Your file will be reviewed by your local CPAM office
- You may receive requests for additional documents
- Communication is often done by post

Processing time

Processing times can vary.

It is normal for applications to take several weeks or longer, depending on your situation and location.

Limited visibility

There is no online tracking system at this stage.

You may not receive updates unless additional information is required.

Important

Delays are often caused by incomplete or incorrect applications.

If your file is correct from the start, the process is usually smoother.

Timeline Expectations

After submitting your application, it's important to understand how long the process may take.

What to expect

- Applications can take several weeks to several months
- Processing times vary depending on your situation and local CPAM office
- It is common to be asked for additional documents
- Communication is usually by post

Limited visibility

- There is no online tracking system at this stage.
- You may not receive updates unless additional information is required.

Important

Delays are normal and do not necessarily mean there is a problem with your application.

In many cases, delays are due to processing times rather than errors!

If your application is complete and accurate, the process is usually smoother.

When You Might Need Additional Support

While many people are able to complete the process themselves, some situations can be more complex.

You may want support if:

- your application has been delayed
- documents have been rejected
- your situation does not fit clearly into one category
- you prefer not to manage the process yourself

Support option

If you need assistance, Hello Santé can support you with your application.

Important

Getting support early can often prevent delays and simplify the process.

Documents You Will Need

Getting your documents right is one of the most important parts of your application.

Incomplete or incorrect documents are the most common reason applications are delayed or rejected.

If your documents are correct from the start, the rest of the process becomes significantly easier.

Employed in France

If you are employed in France, your employer plays a key role in registering you in the system.

However, you will still need to provide supporting documents.

Documents typically required:

- Passport or national ID
- Birth certificate (full version, translated if required)
- Proof of address
- Employment contract or proof of employment
- RIB (French bank details)

Important

Your employer may initiate your registration, but you are responsible for ensuring your file is complete.

Self-employed in France

If you are self-employed, you are responsible for your own registration through the system.

Documents typically required:

- Passport or national ID
- Birth certificate (translated if required)
- Proof of address
- Proof of business registration (URSSAF / SIRET number)
- RIB

Important

Your registration depends on your business being properly declared and active.

Not working (inactive resident)

If you are not working, you may apply through the PUMA system (Protection Universelle Maladie).

Documents typically required:

- Passport or national ID
- Birth certificate (translated if required)
- Proof of address
- Proof of stable residence in France (typically 3+ months)
- Additional supporting documents may be requested depending on your situation

Important

Applications in this category are assessed on your residency in France.

You may be asked to provide additional documents to support your situation.

Student

If you are studying in France, you are usually registered directly within the general French healthcare system.

Documents typically required:

- Passport or national ID
- Proof of enrolment (certificate of registration)
- Proof of address in France
- RIB (French bank details, if applicable)

Important

Students are generally covered under the standard French healthcare system.

However, requirements may vary depending on your nationality and personal situation.

Joining a partner or family member

If you are moving to France to join a partner or family member, your healthcare registration will usually be handled individually.

Documents typically required:

- Passport or national ID
- Birth certificate (translated if required)
- Proof of address in France
- Proof of relationship (if applicable, e.g. marriage certificate)
- Partner's social security number (if relevant)

Important

In most cases, adults are required to register individually, even when joining a partner.
Being in a relationship does not automatically grant healthcare coverage.

Important

Document requirements can vary depending on your situation and your local CPAM office.
You may be asked to provide additional documents during the process.

What Documents Are Accepted by CPAM

Providing the correct documents is one of the most important parts of your application.

CPAM only accepts specific types of documents, and incomplete or incorrect files are one of the main causes of delays.

Identity Documents

CPAM accepts:

- Valid passport
- National identity card (EU citizens)

Important

- Documents must be valid (not expired)
- Your name must match across all documents

Birth Certificate

CPAM requires:

A **full** birth certificate (long-form version), not a short extract.

Requirements:

- Must include parents' names
- Must be clearly legible
- Must be translated into French if not already in French

Apostille / Legalisation

Depending on your country of origin, your birth certificate may need to be:

- **Apostilled** (for countries part of the Hague Convention), or
- Legally certified / legalised (for other countries)

Important

Requirements can vary depending on:

- your nationality
- where your document was issued
- your local CPAM office

In some cases, a translated document may be accepted without an apostille.

In others, an apostille or legalisation may be required.

Proof of Address (Justificatif de domicile)

CPAM accepts documents such as:

- Utility bill (electricity, gas, water)
- Rental contract (bail)
- Attestation d'hébergement (if living with someone)

If using an Attestation d'hébergement

If you are staying with someone and do not have your name on a utility bill or lease, you will need to provide additional documents.

Required documents:

- A signed attestation d'hébergement from the person hosting you
- A copy of the host's identity document (passport or ID card)
- A proof of address in the host's name (e.g. utility bill or rental contract)

Important

- The address on all documents must match
- The host's proof of address should be recent (usually within 3 months)
- The attestation must be clearly written and signed

Bank Details (RIB)

You must provide:

A French bank account (**RIB**) for reimbursements.

Important

- The account must be active
- Your name should match your application details
- The account must have a French IBAN beginning FR

Common Mistakes That Delay Registration

- Submitting incomplete documents
- Using the wrong version of a birth certificate
- Not providing certified translations when required
- Applying under the wrong category
- Waiting for the Carte Vitale before taking action

Important

Most delays are not caused by the system itself.
They are caused by incorrect or incomplete applications.

Official Forms & Useful Links

This section provides direct access to the official forms and documents you may need during your application.

Using the correct forms from the start will help avoid delays and ensure your file is processed correctly.

Using Official Resources

Official websites and forms are useful, but they can be difficult to navigate.

This guide is designed to help you understand how and when to use them correctly.

Part One – Forms

Healthcare Registration Form (S1106)

This is the main form used to apply for access to the French healthcare system.

You will need to complete this form when submitting your application to **CPAM**.

Download:



- S1106 form (French version)



- S1106 form (English version, if available)

Attestation d'hébergement (Proof of Address Template)

If you are staying with someone and do not have proof of address in your own name, you will need an attestation d'hébergement. This is a written declaration from the person hosting you.

Download:



- Official attestation d'hébergement template

Important

This document must be submitted together with:

- A copy of the host's identity document
- A recent proof of address in the host's name

Child attachment request form (Rattachement d'un enfant S3705)

This form is used to attach a child to a parent's healthcare file. It is typically required when registering dependents.

When you need this form

You may need to complete this form if:

- you are registering a child after your own application
- your child is joining you in France
- your child needs to be linked to your healthcare file

Download:



- Child attachment form (commonly S3705)

Important

This form must be submitted together with supporting documents, which may include:

- the child's birth certificate
- proof of identity (if applicable)
- proof of address
- the parent's social security number (if applicable)

Additional Notes

- Always check that you are using the most recent version of each form
- Forms should be completed clearly and accurately
- Supporting documents must be included with your application

Important

Forms are only one part of the process.

Delays are more often caused by:

- missing documents
- incorrect document versions
- or incomplete applications

Preparing your file correctly is just as important as submitting the right form.

Part Two – Useful Tools

Ameli Account

Ameli is the official online portal for the French healthcare system (CPAM).

However, it is important to understand when you can use it.

What you can use it for

- Once your registration is complete, you can use your Ameli account to:
- Track reimbursements
- Upload documents
- Communicate with CPAM
- Download official documents (attestations)
- Update your personal information
-

When you can access it

You can only create and access an Ameli account after you have been registered in the system.

This means:

- you have received your social security number
- your application has been processed

Create or access your account



Important

You cannot use Ameli to:

- submit your first application
- upload your initial documents
- track your application progress

Find Your Local CPAM Office

Your application must be sent to the CPAM office responsible for your area.

While there may be smaller local offices, applications are usually processed at the main CPAM office for your department.

Find Your Office



How to choose the correct office

- Identify your department based on your address in France
- Locate the CPAM offices listed for that department
- Select the main CPAM office (usually in the largest city in the department)
- Use this address to send your application

If you are unsure, it is generally safer to send your application to the main CPAM office rather than a smaller local branch.

Important

Smaller local CPAM offices may not process applications directly.

Sending your file to the main CPAM office for your department helps ensure it is handled correctly and avoids unnecessary delays.

Part Three – Additional resources

Healthcare Rights in France

The French healthcare system is designed to provide access to care for people who are properly registered.

Understanding your rights can help you make sense of the system once your application is complete.

What this covers

Official government information explains:

- How healthcare coverage works in France
- Who is eligible for coverage
- What is reimbursed (and how)
- How the system is structured

Key principle

In most cases, if you live or work in France on a stable basis, you are entitled to healthcare coverage.

Access official information

[View official healthcare rights information](#)



[Understanding healthcare coverage \(PUMa\)](#)



When this is useful

This information becomes relevant after you are registered in the system.

At this stage, your priority should be:

- completing your application
- getting your social security number

This guide focuses on helping you get registered.

You do not need to fully understand the entire system before applying — getting registered correctly is the most important first step.

Certified Translation

Some documents submitted to CPAM must be translated into French.

In many cases, translations must be completed by a certified (sworn) translator.

When translation is required

You may need a certified translation if:

- your documents are not in French
- you are submitting a birth certificate or official document
- CPAM specifically requests a translated version

Find a certified translator

Use an official directory to locate a sworn translator:

[Directory of certified translators \(traducteurs assermentés\).](#)



What to check before submitting

- The translation is complete and clearly legible
- The translator is officially recognised
- Names and details match the original document exactly

Important

Not all translations are accepted.

CPAM may reject:

- unofficial translations
- self-translations
- translations that are not clearly certified

Need Additional Support?

This guide is designed to help you complete your application independently.

However, if at any point the process feels unclear or overwhelming, support is available.

Upgrade to Full Support

If you decide you would prefer assistance with your application, the cost of this guide can be applied toward a full support service.

What this means

- You can start the process yourself
- If needed, you can upgrade to support
- The amount you paid for this guide will be deducted from the full service price

Example

If the guide costs €50 and the full support service costs €150:

You would only pay the remaining €100 to upgrade.

Important

This gives you the flexibility to begin independently, while keeping the option of professional support if needed.

Get in touch

Final Step: What to Do Now

You now have everything you need to begin your application.
Take the time to:

- confirm your situation
- prepare your documents carefully
- check your file before sending

Then:

Send your application to the appropriate CPAM office for your department and begin the process.

Important

Getting your application right from the start will save time, reduce delays, and make the process significantly smoother.

If your situation is more complex, or you would prefer support, Hello Santé can assist you directly.



FRENCH HEALTHCARE REGISTRATION READINESS CHECKLIST

Before submitting your application to CPAM, work through every section below.

STEP 1: CONFIRM YOUR ELIGIBILITY

- ☐ I live in France or intend to reside in France on a stable basis
- ☐ I have identified the correct healthcare registration route for my situation
- ☐ I understand which documents apply to my specific circumstances

STEP 2: IMMIGRATION & RESIDENCY DOCUMENTS

EU / EEA / Swiss Citizens

- ☐ Valid passport or national identity card
- ☐ Proof of residence in France

Non-EU Citizens

- ☐ Valid passport
- ☐ Long-stay visa (if applicable)
- ☐ Visa validation completed (VLS-TS holders)
- ☐ Proof of visa validation saved or printed
- ☐ Copy of visa page included
- ☐ Residence permit (Titre de séjour) obtained (if applicable)
- ☐ Proof of legal residence in France

STEP 3: IDENTITY DOCUMENTS

- ☐ Passport or national ID card
- ☐ Document is valid and not expired
- ☐ Name matches all supporting documents
- ☐ Copies made for my records

STEP 4: BIRTH CERTIFICATE

- ☐ Full birth certificate obtained
- ☐ Parents' names shown
- ☐ Document is clear and legible
- ☐ Certified French translation obtained (if required)
- ☐ Birth certificate meets CPAM requirements for my nationality and circumstances

STEP 5: PROOF OF ADDRESS

☐ Utility bill

OR

☐ Rental agreement (Bail)

OR

☐ Attestation d'hébergement

If using an Attestation d'hébergement:

☐ Signed hosting declaration included

☐ Host's passport or ID included

☐ Host's proof of address included

☐ Supporting documents are recent (less than 3 months old)

STEP 6: BANK DETAILS

☐ French bank account opened

☐ RIB obtained

☐ French IBAN provided

☐ Name matches application documents

STEP 7: SITUATION-SPECIFIC DOCUMENTS

EMPLOYEE

- ☐ Employment contract
- ☐ Employer details available
- ☐ Recent payslip (if available)

SELF-EMPLOYED / AUTO-ENTREPRENEUR

- ☐ SIRET number obtained
- ☐ Business registration completed
- ☐ URSSAF registration confirmed
- ☐ Business documentation available

STUDENT

- ☐ Proof of enrolment
- ☐ Student documentation available

RETIRED OR ECONOMICALLY INACTIVE

- ☐ Proof of stable residence in France
- ☐ Supporting residency documents available

JOINING A SPOUSE OR FAMILY MEMBER

- ☐ Marriage certificate or relationship evidence
- ☐ Certified translation of marriage certificate (if required)
- ☐ Partner's social security information available (if applicable)

STEP 8: APPLICATION FORM

- ☐ S1106 completed
- ☐ All sections completed clearly
- ☐ Form signed
- ☐ Information checked for accuracy

STEP 9: FINAL FILE REVIEW

- ☐ Correct registration route selected
- ☐ All supporting documents included
- ☐ All required translations included
- ☐ Copies retained for my records
- ☐ Application organised in a logical order
- ☐ Cover letter included (recommended)

STEP 10: SUBMISSION

- ☐ Correct CPAM office identified
- ☐ Application address verified
- ☐ Application sent by post
- ☐ Sent by Lettre Recommandée avec Accusé de Réception (recommended)
- ☐ Proof of postage retained
- ☐ Tracking number saved
- ☐ Date of submission recorded

APPLICATION TRACKER

Date Sent: _____

Tracking Number: _____

Additional Documents Requested: YES / NO

Temporary Social Security Number Received: YES / NO

Permanent Social Security Number Received: YES / NO

Ameli Account Activated: YES / NO

Carte Vitale Received: YES / NO

Professional Application Templates: Cover Letter & Document Index

To help you present a clear and well-organised application, we have included two optional templates that can be submitted with your healthcare registration dossier.

The Document Index provides a summary of all the documents included in your application, making it easier for CPAM to review your file and verify that all supporting documents have been provided. The Cover Letter introduces your application, explains the purpose of your submission, and gives CPAM a clear overview of your request.

Although CPAM does not require these documents, many applicants find that including a cover letter and document index helps present their application in a clear, organised, and professional manner.

[Prénom NOM]

[Adresse]

[Code postal – Ville]

[Téléphone]

[Email]

CPAM de [Département]

À [Ville], le [Date]

Objet : Demande d'ouverture des droits à l'Assurance Maladie

Madame, Monsieur,

Je sollicite l'ouverture de mes droits à l'Assurance Maladie au titre de ma résidence en France.

Vous trouverez ci-joint le formulaire S1106 dûment complété ainsi que l'ensemble des pièces justificatives nécessaires à l'instruction de ma demande. Afin de faciliter l'examen de mon dossier, un bordereau récapitulatif des pièces jointes est également inclus.

Je reste à votre disposition pour toute information complémentaire ou tout document supplémentaire qui pourrait être nécessaire au traitement de ma demande.

Je vous remercie par avance de l'attention portée à mon dossier et vous prie d'agréer, Madame, Monsieur, l'expression de mes salutations distinguées.

Signature

[Prénom NOM]

BORDEREAU DES PIÈCES JOINTES

Demande d'ouverture des droits à l'Assurance Maladie

Nom : _____

Prénom : _____

Date de naissance : _____

Adresse : _____

Téléphone : _____

Email : _____

Pièces jointes au dossier

Identité

- ☐ Copie du passeport
- ☐ Copie de la carte nationale d'identité

État civil

- ☐ Copie intégrale de l'acte de naissance
- ☐ Traduction certifiée de l'acte de naissance
- ☐ Apostille (si applicable)
- ☐ Acte de mariage (si applicable)
- ☐ Traduction certifiée de l'acte de mariage

Séjour en France

- ☐ Visa long séjour
- ☐ Validation VLS-TS
- ☐ Titre de séjour
- ☐ Récépissé de titre de séjour
- ☐ Autre justificatif de séjour régulier

Justificatif de domicile

☐ Facture d'électricité

☐ Facture de gaz

☐ Facture d'eau

☐ Contrat de location (bail)

☐ Attestation d'hébergement

☐ Pièce d'identité de l'hébergeant

☐ Justificatif de domicile de l'hébergeant

Coordonnées bancaires

☐ Relevé d'Identité Bancaire (RIB)

Situation personnelle

☐ Contrat de travail

☐ Bulletin(s) de salaire

☐ Attestation employeur

☐ Certificat de scolarité

☐ Justificatif URSSAF

☐ Avis de situation SIRENE

☐ Autres justificatifs :

Formulaires

☐ Formulaire S1106 complété et signé

☐ Formulaire complémentaire (le cas échéant)

☐ Lettre d'accompagnement

Je certifie que les documents ci-dessus sont joints à ma demande.

Fait à : _____

Le : _____

Signature :

BEFORE YOU SEAL THE ENVELOPE

Take one final moment to review your application before sending it to CPAM. A few minutes spent checking your dossier now could help prevent delays later.

FINAL DOSSIER CHECK

- ☐ Formulaire S1106 completed and signed
- ☐ Full birth certificate included
- ☐ Certified French translation included (if required)
- ☐ Valid proof of address included
- ☐ French bank details (RIB) included
- ☐ Visa, residence permit, or residency documents included (if applicable)
- ☐ Employment, business, student, or supporting documents included (as applicable)
- ☐ Cover letter included
- ☐ Bordereau des pièces jointes included
- ☐ Copies of all documents retained for your records
- ☐ Correct CPAM office identified
- ☐ Application address verified
- ☐ Dossier organised in a logical order
- ☐ Sent by Lettre Recommandée avec Accusé de Réception (recommended)
- ☐ Proof of postage and tracking number retained

NEED HELP ALONG THE WAY?

If you have questions during the registration process, you don't have to figure everything out alone.

Buyers of this guide are welcome to join the Healthcare Help in France Facebook community, where you can ask questions, share experiences, and connect with others navigating the French healthcare system.

The group is moderated by Hello Santé and provides a supportive space for English speakers living in France.

Facebook Group: Healthcare Help in France
Search "Healthcare Help in France" on Facebook to request access.

Please note that participation in the group does not constitute individual legal or administrative advice, but it can be a valuable source of guidance, support, and shared experience throughout your healthcare registration journey.

READY TO SEND?

If you have checked every item above, your application is ready to be submitted to CPAM.

Remember: most delays are caused by missing documents, incomplete forms, or incorrect supporting evidence. Taking the time to review your dossier before posting it can help make the registration process smoother and reduce the likelihood of requests for additional information.