

A close-up photograph of a black wooden gavel with a brass band, resting on a wooden surface. In the background, a pair of brass scales of justice is visible, slightly out of focus.

« 100% Health » Reform 2019-20-21

Gerep – October 2018

The following document is based on analysis of public documents as of early Oct 2018 and represents our best analysis of the situation. As laws and decrees have not been published yet and may significantly vary from the scheme currently proposed, Gerep offers no warranty on final schemes and outcome .

100% Health (« 100 % Santé »)

French healthcare cover is set to undergo a raft of new changes and they are called "100% Health" (100% Santé). The reform is designed to help cover without co-payment

- Eyecare appliances
- Dentures
- Hearing aids

For each set of guarantees, the objective is to carve out a basket of services, sold at controlled pricing, and that will be covered a 100% by social security and supplementary health coverage plans



Eyecare

Basket of complete “zero co-pay” appliance, 2 lenses plus frame (€ 30 max), with a maximum price between €95 and €370 to be covered at 100%.

Hearing aids

Basket of appliance with complete “zero co-pay” by 2021

Dentures

Set up of a 3-level co pay system based on tooth location and crown material. Level I targets no co-pay. Hike in charges for routine treatments,

Calendrier

| | 2019 | 2020 | 2021 |
|---------------------|--|----------|------------------|
| Eyecare | Controlled prices and no co pay basket | | |
| Hearing aids | First controlled prices and raise in reimbursement | | No co pay basket |
| Dentures | First controlled prices | Rollover | Rollover |
| Legal | Changes in « responsible contracts » rules | | |

Key features – dental



Dentures

Average co-pay falling on households for denture work amounts to 40 %.

There will be three milestone dates for the introduction of “zero co-pay”.

- 1 April 2019 will see the application of initial capping of prices for crowns.
- “Zero co-pay” will then come into effect from 1 January 2020 for crowns and bridges, with new price caps.
- In the end, removable resin dentures will come into the “100% healthcare” basket as from 1 January 2021.

Key features – Hearing aids



Hearing aids

Average co-pay falling on households for hearing aids amounts to 57 %. “Zero co-pay” will come into effect from 2021 as a result of a drastic cut in pricing and a significant increase in the cover provided by first and second tier health insurers.

Between now and 2021, the amount remaining for the patient’s account will be cut to zero in three stages: co-pay will be reduced to €1,300 (for the two ears) in 2019 and then to €800 in 2020 and finally to 0 in 2021. This benefit will be restricted to a “100% healthcare” basket comprising a number of types of device capable of providing at least 30 decibels of amplified sound output and 12 adjustment channels

Key features – eyecare



For a complete “zero co-pay” appliance, 2 lenses plus frame, the maximum price will be between €95 and €370. People will be able to benefit from this scheme once every two years, just as today.

Complementary healthcare insurance schemes will have to offer the “100% healthcare” basket with the new controlled prices as part of responsible policy cover. Also, the upper limit on responsible policies could well be slightly reduced with the maximum cover for refunding frames will come down from €150 to €100.

The start date for the “100% healthcare” basket for optical treatments is set for 1 January 2020



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