

Overview on statutory health insurance in France (Situation 2012)

– with special agri-social security systems

Aspects	Health insurance In general	Health insurance Agriculture; farmers	Health insurance Worker in agriculture *
Risk coverage	Sickness	Sickness	sickness
Insured persons	Employee and his family	Farmer and their families;	Worker in agriculture and their families
Institution providing the insurance	General Social Security	Caisse Centrale de la Mutualité Sociale Agricole (CCMSA)	Caisse Centrale de la Mutualité Sociale Agricole (CCMSA)
Selfadministration; or the like	Organized by social Partners under supervision of the respective ministries	Administration by a board consisting of different interest groups (beneath the workers)	Administration by a board consisting of different interest groups (beneath the workers)
Financing principle	Contributions by Workers and Employer	Employers (farmers) and taxes	Workers, Employers and taxes
Contribution rate	13,55 %	Technical contribution: 8,1 % Additional contribution: 2,71 % Of the professional income	Same rules as with the general health insurance, at least 30 % reduction for low incomes
Who pays which contribution rate	0,75 % worker 12,80 % employer		Same rules as with the general health insurance + Collective agreement: 85 % worker and 15 % employer
Assessment threshold	none ; reduction for workers with low incomes	2885 € / month	
Waiting time	Proof of a certain amount of working hours: to receive daily allowances it is required to have worked at least 100 hours during the last 3 months		Same rules as with the general health insurance
Benefits in cash or in kind (examples)	Sick pay Etc.		
Level of cash benefit	Benefit begins with the 3. Day of sickness (sick note): Max: 2.517 € per month/ 41,38 €/day Max 1 to 3 years Doctor: 70 %, medication 15 to 100 % and hospital 100 % (max 18€ per day) reimbursement.		Same rules as with the general health insurance+ collective agreement that protects workers: 100 % reimbursement of the costs for seeing a doctor, medication, hospital
Continuation of benefit	Right to benefits even 12 months after the end of membership		

* **Agricultural seasonal workers** : Workers, 100 % of the employers' contribution paid by extra fees (taxes)

Overview on statutory pension insurance in France (Situation 2012)
– with special agri-social security systems

Aspects	Pension insurance In general	Pension insurance Agriculture; farmer	Pension insurance Worker in agriculture *
Risk coverage	Income in old age Disability risk	Income in old age Disability risk	Income in old age Disability risk
Insured persons	employee	Farmer and their families	Worker in agriculture and their families
Institution providing the insurance	Statutory pension insurance	Caisse Centrale de la Mutualité Sociale Agricole (CCMSA)	Caisse Centrale de la Mutualité Sociale Agricole (CCMSA)
Selfadministration; or the like			
Financing principle	Contribution by worker and employer; Taxes	Farmers (employers) + taxes	Contribution by worker and employer; Taxes
Contribution rate	14,95 %	Technical contribution: 8,1 % Additional contribution: 2,71 % Of the professional income	As in the general statutory pension insurance (row 1)
Who pays which contribution rate	worker = 6,65 % employer = 8,30 %		As in the general statutory pension insurance (row 1) with a reduction of the employers' contribution
Assessment threshold	2.946 € / month 35.352 € / year		
Waiting time	Contribution for at least three months (trimester) or 200 times the minimum wage/hour For the full payment: at least 160 to 166 paid trimesters OR 65 to 67 years old but reduction of 1,625 to 1,25 % per missing trimester (but at least 120 mindestens 120 chargeable trimesters)	1 year of insurance	As in the general statutory pension insurance (row 1)
Benefits in cash or in kind (examples)	Pension Etc.		
Level of cash benefit	% = % of the income (of the 25 best years) + Additional pension points		
Continuation of benefit	unlimited	Unlimited	unlimited

* **Agricultural seasonal workers** : Workers, 100 % of the employers' contribution paid by extra fees (taxes): Contributions by worker and employer; 100 % of the employer's contribution stems from special taxes

Overview on statutory unemployment insurance in France (Situation 2012)

Aspects	Unemployment insurance In general	Unemployment insurance Agriculture; farmer	Unemployment insurance Worker in agriculture *
Risk coverage	unemployment	unemployment	unemployment
Insured persons	Worker	None	Worker
Institution providing the insurance	UNEDIC: statutory unemployment insurance		UNEDIC : statutory unemployment insurance
Selfadministration; or the like			
Financing principle	Workers + Employers +grant by the state		
Contribution rate	6,4 %		6,4 %
Who pays which contribution rate	2,4 % worker 4,0 % employer		2,4 % worker 4,0 % employer
Assessment treshold	11.784 / month 141.408 € / year		See statutory unemployment insurance
Waiting time			
Benefits in cash or in kind (examples)	At least 4 months/ 122 days membership in the insurance during the last 28 months		See statutory unemployment insurance
Level of cash benefit	40,04 % - 75 % des daily rate holding as reference		See statutory unemployment insurance
Continuation of benefit	Depends on the lengths of required insurance		See statutory unemployment insurance

* **Agricultural seasonal workers:** the unemployment insurance is paid by the institutions of the state of origin for non-EU citizen:
For EU citizen: French law holds and recognizes the entitlements from the country of origin. EU: EU-citizen +EU residents: French law applies.

Overview on statutory occupational accidents insurance in France (Situation 2012)
 – with special agri-social security systems

Aspects	Occupational accidents insurance In general	Occupational accidents insurance Agriculture; farmer	Occupational accidents insurance Worker in agriculture
Risk coverage	Accident at work Occupational disease	Accident at work Occupational disease	Accident at work Occupational disease
Insured persons	employee	Farmer and their families	Worker in agriculture and their families
Institution providing the insurance		Caisse Centrale de la Mutualité Sociale Agricole (CCMSA)	Caisse Centrale de la Mutualité Sociale Agricole (CCMSA)
Selfadministration; or the like			
Financing principle	Contribution by employers, partly contribution by the state		Contributions by employers + collective agreement: 50 % employer – 50 % worker
Contribution rate	Depending on the number of employees; risk classification and the worked hours: in average: 2,3 %		Depending on the number of employees; risk classification and the worked hours For farms with less than 20 employers = 2,8 %(animal), 3 %(plants), 6,05 %(forestry), 6,25 %(horses)
Who pays which contribution rate	Employer		Employer
Assessment threshold			
Waiting time	None		None
Benefits in cash or in kind (examples)	Accidents on the way to work List of diseases linked to the profession Rehabilitation, Prevention, Pensions etc.		
Continuation of benefit	Until healing or consolidation		

* **Agricultural seasonal workers:** Contribution by employers paid by the state

Further remarks: Workers without working or residential permit: Only right to benefits in the social security system when legal permit except in cases of accidents and professional disease: possible to subscribe retroactively – employers have to pay the benefits.

Source: EU commission (2012) MISSOC. Gegenseitiges Informationssystem zur sozialen Sicherheit in den Mitgliedsstaaten der EU, EWR und der Schweiz;

http://ec.europa.eu/employment_social/missoc/db/public/compareTables.do?lang=de; Stand Januar 2012

Own survey by affiliates of EFFAT (summer 2012)