

Frequently Asked Questions (FAQs)

1. How much will I earn as a liberal general practitioner in France?

A French liberal general practitioner earns between €3,930 gross and €16,061 gross per month, or an average salary of €9,996 gross per month, before taxes and charges. The average income and therefore between 4000 € and 6500 € net per month.

2. How many doctors are currently practicing on CCARM's territory?

There are currently 16 doctors in the Community.

3. Will there be an introduction/integration period?

Yes, an introductory training of 3 - 6 months is planned. This exact scheme of this introduction period will largely depend on the wishes of the recruited doctors:

First option :

- training at the FUMAY Hospital where the arriving doctor will be recruited at ½ time by the Charleville-Mézières/Sedan Hospital;
- ½ time as a collaborating doctor in the medical practice of a local general practitioner;

Second option :

- practising as a full-time collaborating doctor in the medical practice of a general practitioner in the CCARM territory;

Third option :

The arriving doctor decides to settle directly as an independent general practitioner in the territory.

4. What would be my net remuneration during the incubation period?

Your net income during the incubation period will be about 5000 EUR net per month.

5. What will be the monthly rental costs of medical practices and approximate public service costs (water, gas, electricity, etc.) in each municipality?

The monthly rental costs varie according to the different locations between 0 € and 350 € during the 5 years of ACCIM.

6. Will I need health insurance? If so, how much does it cost?

You will be registered in the French social security system and you can also add a private mutual insurance company at your own expense. The cost of this private insurance will vary depending on your economic and family situation as well as on the chosen insurance option.

7. Does my contract include social insurance?

You will join the French social system. For more information, visit: www.securite-sociale.fr

8. What are the costs of social insurance?

French Social Security is free (financed by taxes) and a private mutual insurance company, which you can choose if you wish, costs between 30€ and 100€ per month (depending on the level of protection chosen (glasses/dental etc.) and the number of people covered in the family).

9. Will this type of insurance also cover my family?

It is possible to cover your family with a mutual insurance company, see above.

10. What social supplements should I expect? Is there any type of supplement for families with children?

Physicians do not receive social supplements for families. However, you will be taxed differently depending on the number of people in your family and whether your spouse has a job and therefore receives a salary or liberal income.

11. If my partner does not have a job, will he/she be able to count on social assistance?

All residents in France, such as workers, pensioners, housewives and children, benefit from the French health system. It works as follows: you pay for your care and then you are reimbursed quickly by the Social Security. The tax on your income will depend, of course, on your income but also on your family's economic situation. Since 2019, taxes for employees in the private and public sectors have been deducted directly from the pay slip.

12. Will I be paid in case of illness? If so, what will be the rate of pay?

As a self-employed person, in order to obtain remuneration in the event of illness, you will need to take out a specific private insurance policy, the cost of which varies but allows you to be compensated in the event of illness. You will choose it yourself according to the criteria you want. Our One-stop Healthcare Relocation Office (Guichet Unique d'Installation Sante) will help you choose this type of insurance, of course.

13. What financial assistance will I receive to settle on CCARM territory?

You can benefit from the financial support of the Community of Communes for the Installation of Doctors (ACCIM). This financial support will enable to acquire and/or equip medical offices for the professional practice of medicine. ACCIM is of €50,000 maximum, paid in whole or in part over a period of 5 years. You will need to collect and demonstrate the invoices for the acquired goods before the end of the 5th year of your stay on CCARM territory. This support may also finance the purchase of a vehicle for strict professional use (included in the €50,000), up to a maximum of €18,300 (excluding leasing and long-term rental) in order to encourage home visits. The practitioners benefiting from the ACCIM will sign an agreement with the Community and commit to practise medicine on CCARM territory for a minimum period of 5 years.

14. Can I use the ACCIM fund only to equip my medical practice and buy a vehicle for strict professional use? Or can I use part of the ACCIM fund to equip my house, hire a relocation company, pay for a French course for my family, etc.?

The ACCIM paid by the Communauté de Communes Ardenne Rives de Meuse can only finance expenses related to professional activity of the self-employed doctor. The €50,000 cannot under any circumstances finance private expenses. The detailed ACCIM rules, which define the terms and conditions, are provided in the attached document.

15. Are other financial means (except for ACCIM) to cover moving expenses provided for?

No. This expense must be covered by the candidate.

16. What is the typical schedule of a liberal general practitioner?

Freelance general practitioners have the choice of different possible forms of their time schedule. Consultations can take place from Monday to Friday from 9:00 am to 7:00 pm. Monday is usually the busiest day due to weekend emergencies. Sometimes generalists work on Saturday mornings. This is a response to patient demand. You alone will decide the schedules, your vacation dates, your on-call

dates, etc. This is the very principle of liberal activity, the freedom to organise work. You can also choose to work within defined schedules and only by appointment.

17. If I wish, can I work on weekends? What will be the rates?

You are completely free to work, even on weekends. The rates are: 50 € for an adult and 64 € for the night shift.

However, in order to maintain efficient work organization and collaborate with the colleagues from the CCARM territory, it is preferable to work on weekends as part of the organized shifts. In any case, during an on-call duty, the doctor who assumes the shift is called upon to manage the patients of three or four colleagues, which represents a very large volume of consultations.

18. In the first months after coming to France, during the introduction period, can the doctors benefit from free / low-cost housing?

Yes, good solutions will be proposed during this introduction period.

19. What is the average cost of living for a family of 4 people in France?

Referring to the INSEE data from the 2011 Family Budget Survey, the average monthly cost of expenses for a family of 4 people is around €3,000, excluding taxes.

20. Which tax rates are applicable in France?

This depends on the individual's general financial situation (loan, additional income, etc.). However, by benchmarking the taxation of employees with high incomes (such as doctors), the tax rate would be as follows:

Income between €73,000 and €156,000 per year: 41% tax

Income above €156,000: 45% tax

Remember that France is a country with a well-developed social system and schools, hospitals etc. are free. There are private alternatives, but public institutions are usually used and enjoy a very good reputation.

21. Will I be covered by the French pension system?

Yes, the social security contributions paid by you will partly go to the pension fund. You can also build up a supplementary pension by subscribing to a private financial institution (in the form of an annuity or capital). Here again, the One-stop Healthcare Relocation Office (Guichet Unique d'Installation Sante) will be able to help you to make the best choice.

22. What is the average pension for a liberal general practitioner in France?

The retirement of the liberal doctor is composed of a basic pension, an additional pension and a supplementary pension. These 3 pension levels are calculated on the basis of the points acquired within these schemes. These points are awarded based on the contributions paid, calculated on the practitioner's level of remuneration. In France, the legal retirement age for a self-employed doctor is 62 years. The average retirement amount for a self-employed doctor is about €32,000 per year. This amount can, of course, be increased thanks to the supplementary pension that you have decided to take out with a private organisation.

23. Can I continue practicing medicine after I retire in France?

Yes, many French freelance doctors continue their practice after retirement. This is the case, for example, of Mr Mario IGLESIAS whom you may have met when you came to Givet and who works at the FUMAY Hospital even though he retired and sold his private practice a few years ago.