

# Key French social Security Figures



Year **2007**



MINISTÈRE DU TRAVAIL,  
DES RELATIONS SOCIALES,  
DE LA FAMILLE  
ET DE LA SOLIDARITÉ

MINISTÈRE DE LA SANTÉ,  
DE LA JEUNESSE,  
DES SPORTS  
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ET DE LA  
FONCTION PUBLIQUE

# **Key French Social Security Figures**

**Department of social security**

**ADECRI  
(Agency for Development  
and Coordination of International Relations)**



# Key French Social Security Figures

## FRENCH SOCIAL SECURITY

The French Social Security System, founded in 1945 "*...guarantees that everyone shall have the means required to support themselves and their family in decent conditions, under all circumstances.*"<sup>1</sup> It is based on the principle of solidarity guaranteeing financial protection against life's contingencies for everyone.

It gathers together health insurance, occupational accidents and diseases, pensions and family allowances. The collection of social security contributions and cash management are both added to these four sectors.

The Social Security system has a comprehensive and unitary orientation, but is managed by various schemes: the general workers' scheme, schemes for employees and non-salaried workers in the agricultural sector, managed by the CCMSA, and the self-employed persons scheme (RSI) covering artisans, shopkeepers, industrialists and liberal professions. Finally, there are other numerous special schemes covering certain professions (civil servants of SNCF, RATP, EDF-GDF, etc). The general scheme itself makes up about three-quarters of all the schemes' charges.

In 2006, the general scheme's total net expenditure reached 286.5 billion euros and 389.2 billion euros for all schemes.

It is financed by social contributions from both employers and employees, as well as other various income and taxes.

The Social Security is regularly overwhelmingly approved by French public opinion surveys, but there is a lack of knowledge about its method of operation and the huge financial means that it has to manage. This document aims to offset this deficiency by presenting the Social Security's main figures, thus enabling a greater awareness of its present stakes and development.

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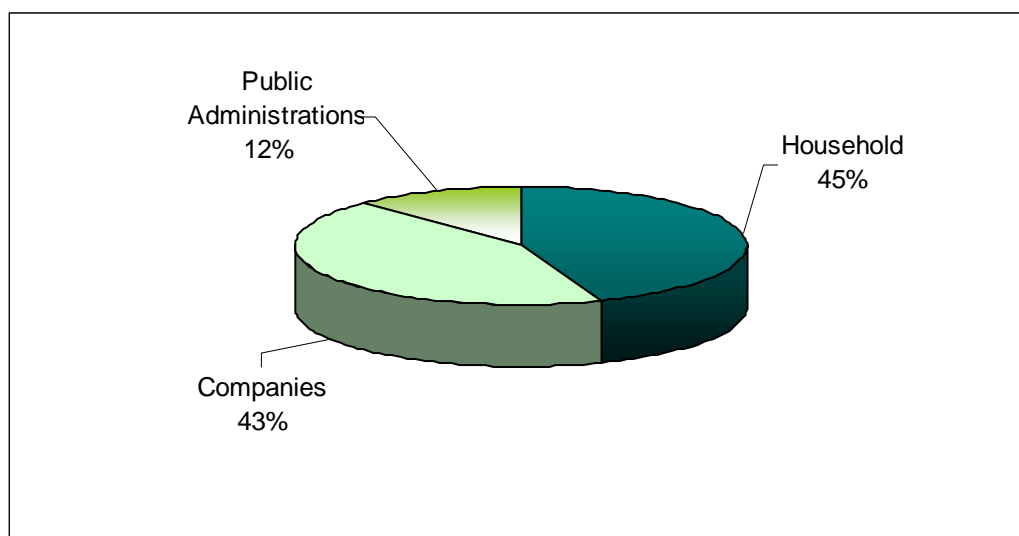
<sup>1</sup> Explanatory statement from the French decree of 4 October 1945 establishing the Social Security

## I. SOCIAL SECURITY REVENUE : FROM CONTRIBUTIONS TO BENEFITS

### General data about the collecting sector

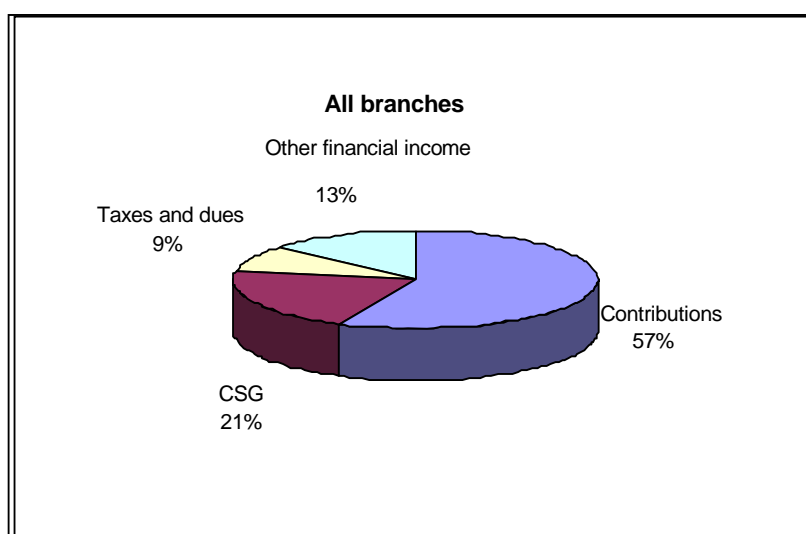
- ACOSS (*Agence Centrale des Organismes de Sécurité Sociale* -Central Agency of Social Security Bodies) is the French Social Security's bank. It is in charge of the Social Security general scheme's cash operations and manages 102 URSSAF offices that collect social contributions.
- 6.7 million contributor accounts in 2005

### 1. Share of the contributors to the main general scheme in 2006



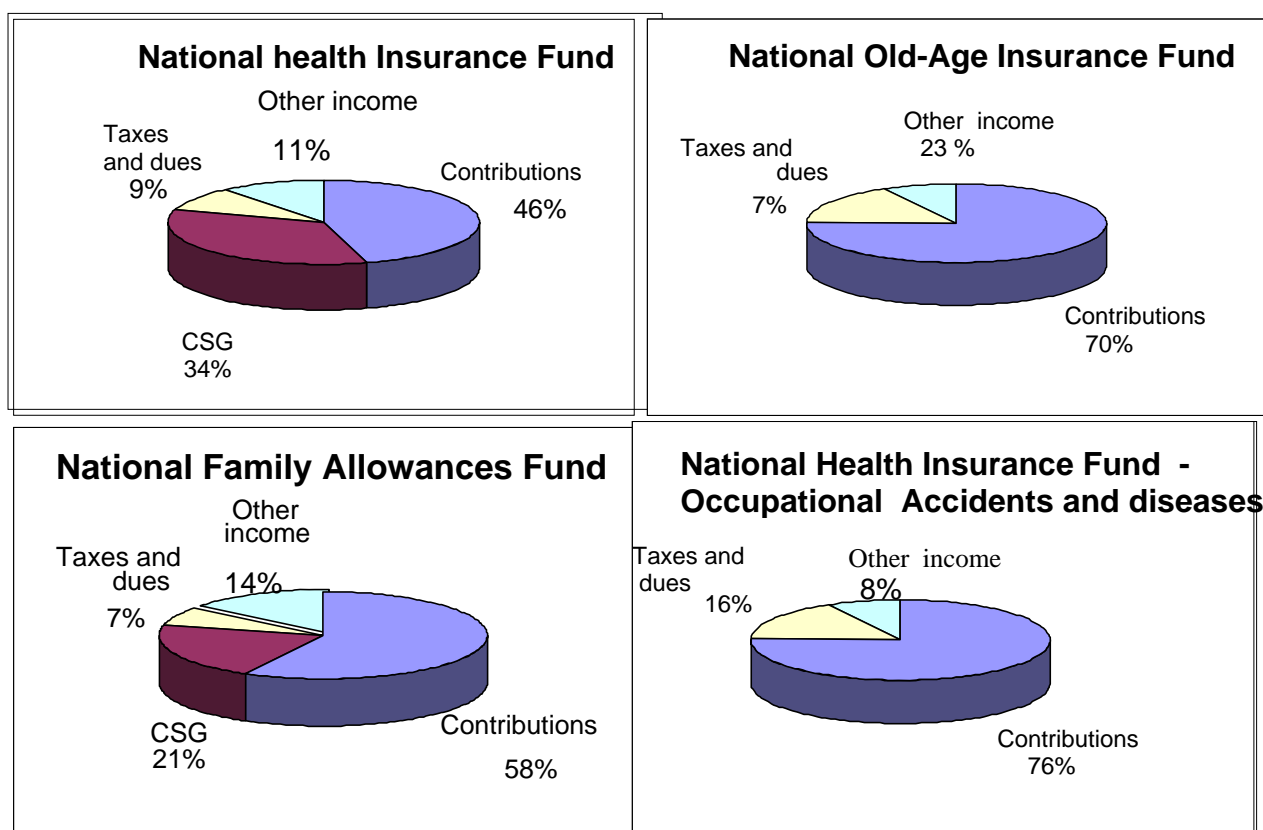
Source: Financing Quality and Efficiency Programme (appendix 1 Social Security funding bill 2008).

### 2. Structure of general scheme revenue in 2006



Source: appendix 4 Social Security funding bill 2008. Field: general scheme.

### 3. Structure of general scheme revenue by sector in 2006



Source: appendix 4 Social Security funding bill 2008. Field: general scheme.

### 4. French Social Security contributions from employees and employers

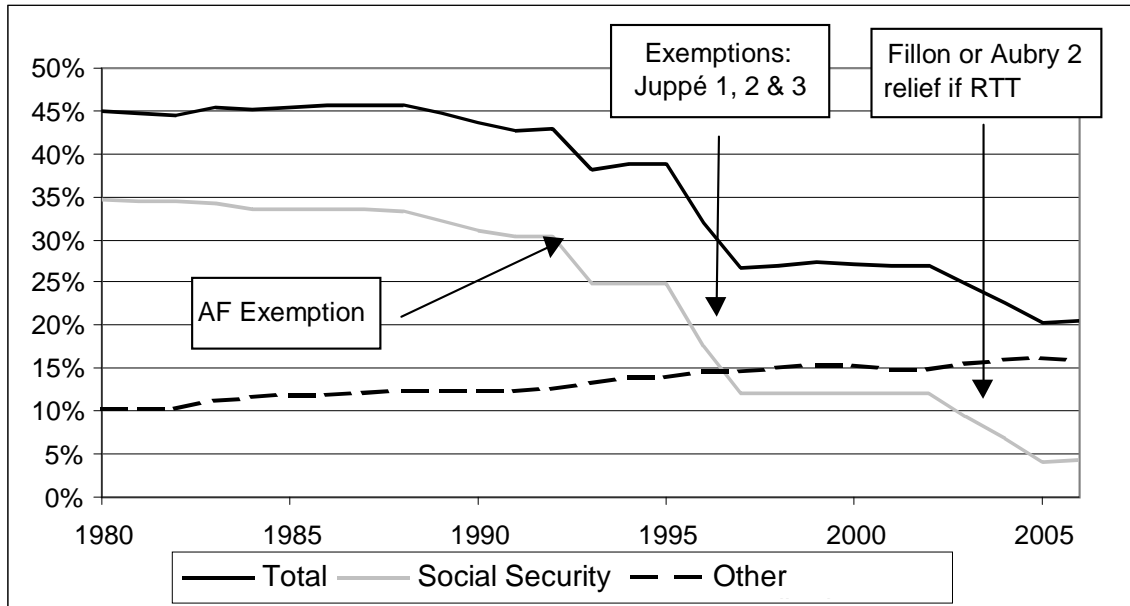
#### Rates of Social Security General Scheme employer and employee contributions (01/01/07)

	Employer	Employee	Total
<b>Health</b>	12.8	0.75	13.55
<b>Old-age</b>	Under ceiling	6.65	14.95
	Above ceiling	0.1	1.7
<b>Family</b>	5.4	-	5.4
<b>Accidents at work (average)</b>	2.29	-	2.29

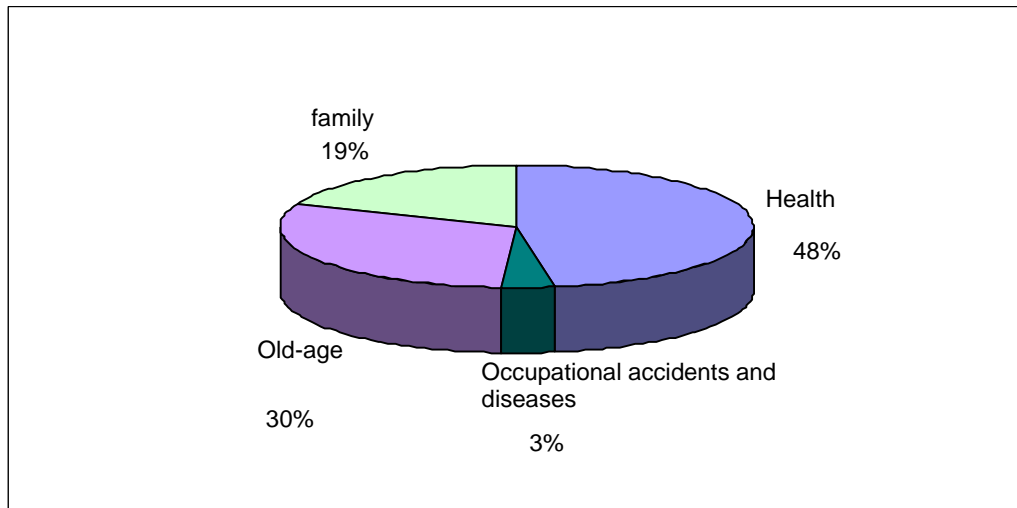
Source: Social Security audit committee - July 2007.

Capped employee or employer contributions" are contributions only due from the wage section below the Social Security ceiling, contrary to "uncapped contributions"» which are contributions due from full wages. Only the old-age insurance sector receives contributions from capped wages.

**Development of French national minimum wage-level (SMIC) employer contribution rates (including general exemption measures)**



**5. Share of each sector in general scheme expenses in 2006**



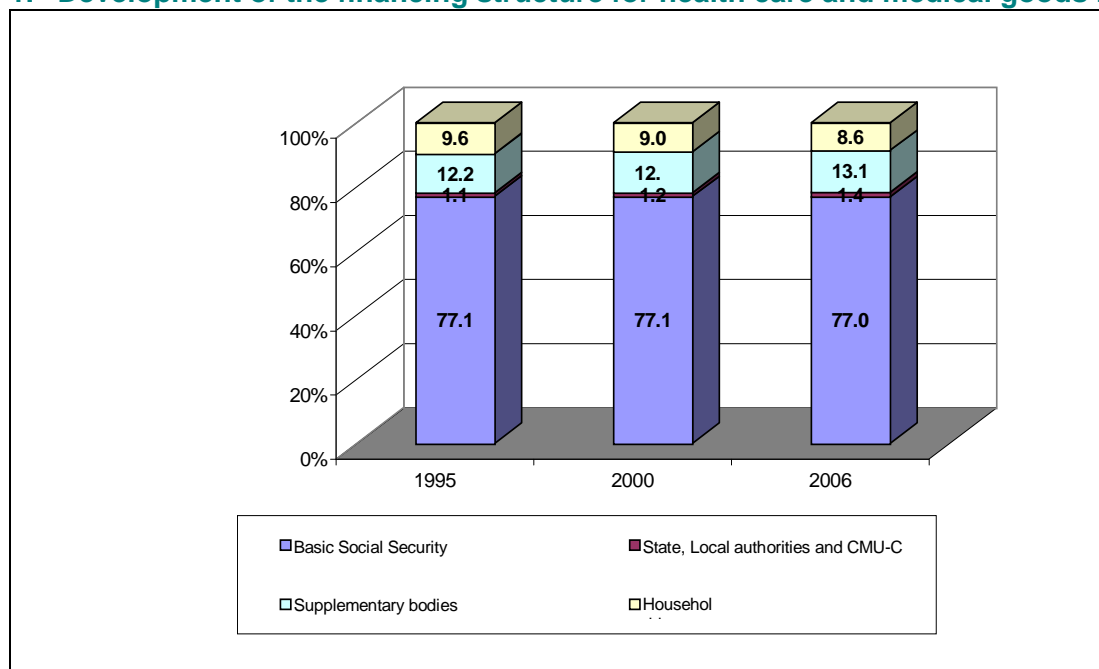
Source: Social Security audit committee - July 2007.

## II. Health insurance sector

### General data about the health insurance sector

- The CNAMTS (*Caisse Nationale d'Assurance Maladie des Travailleurs Salariés* - National Health Insurance Fund for Employed Persons) is in charge of the Social Security general scheme's health branch and manages 128 CPAM offices (*Caisse Primaire d'Assurance Maladie* – Local Sickness Insurance Fund)
- 49.2 million general scheme beneficiaries
- 4 out of 5 people are insured by the CNAMTS, which finances about 75% of health care expenses

### 1. Development of the financing structure for health care and medical goods in %

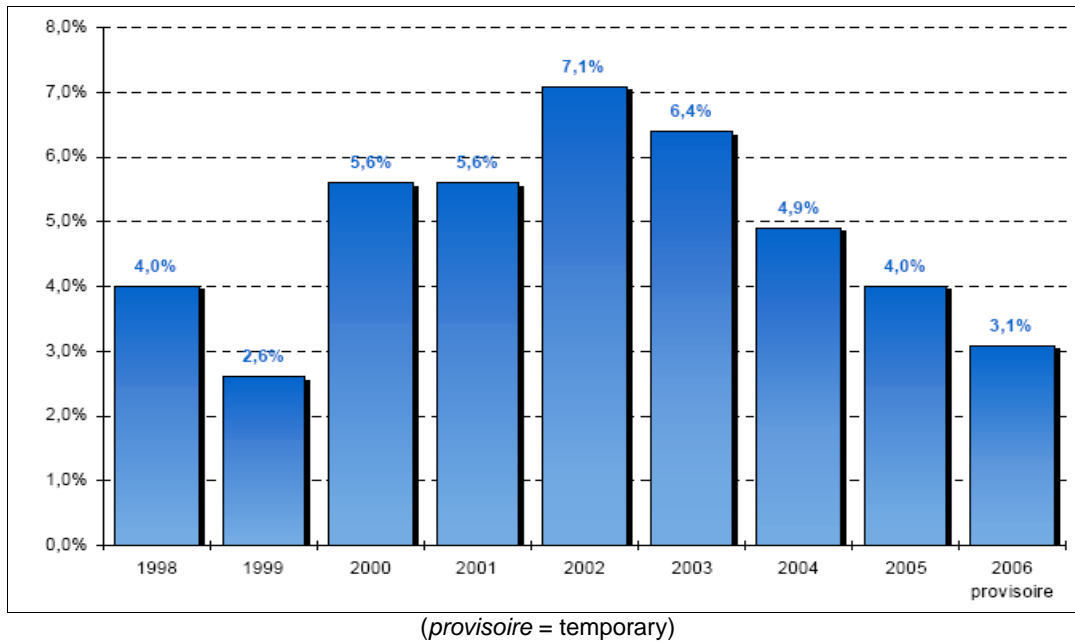


(CMU-C = universal medical coverage including complementary insurance)

Source: French National Health accounts.



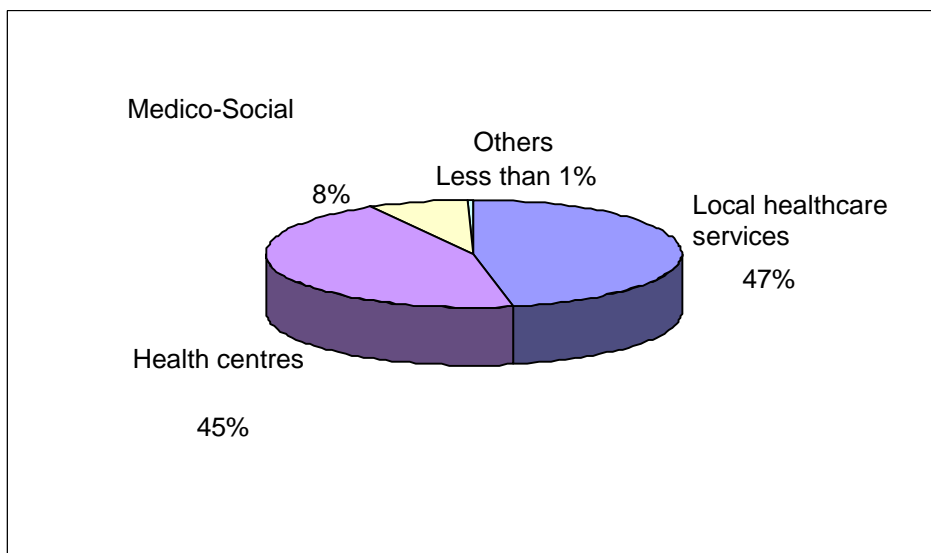
## 2. Annual growth of health insurance expenses (ONDAM)\* from 1998 to 2006



Source: Social Security audit committee - July 2007.

\*ONDAM: "Objectif National de Dépenses d'Assurance Santé" (National Health Insurance Expenses Target).

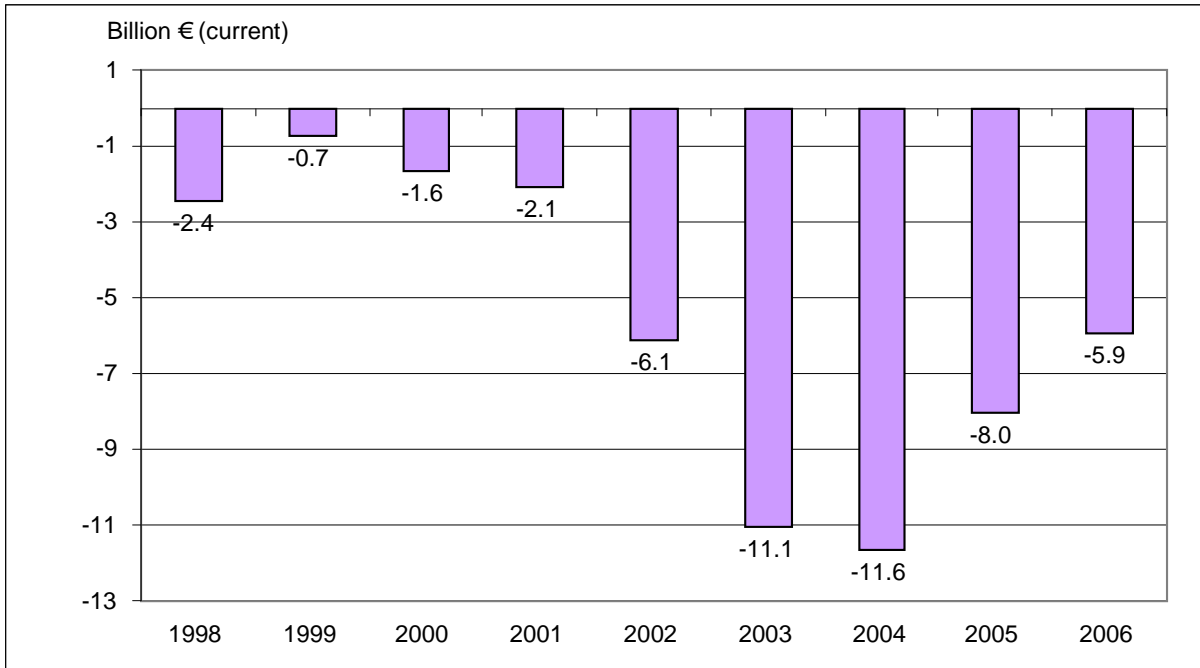
## 3. Health care expenses financed by health insurance (ONDAM - temporary 2006 figures)



Source: Social Security audit committee - July 2007.

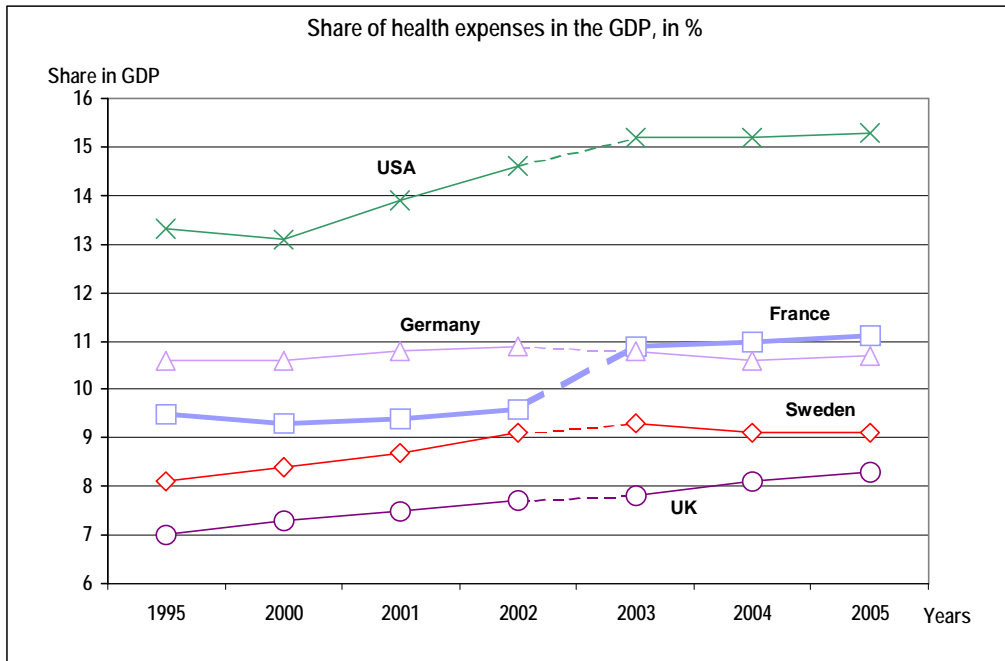
Outpatient health care expenses group together health care professional fees, benefits in kind (daily allowances) and outpatient medicine and medical equipment expenses, as well as transport.

#### 4. Development of the financial balance of the general scheme health insurance sector



Source: Social Security audit committee - July 2007.

#### 5. International comparison of the health care expenditure burden



Source: DREES Health Care National Accounts of 2006 and Eco-Health OECD 2006

Note the break in the series from 2003: a new "total health care expenses" aggregate is used within the framework of co-operation between the OECD, WHO and Eurostat and replaces "national health care expenses". The main variations from the former indicator involve integrating disability and long-term care expenses, as well as taking into account the private sector's gross fixed capital formation (private hospital care and professionals). Thus, there is a ratio increase of +0.5 point for France.

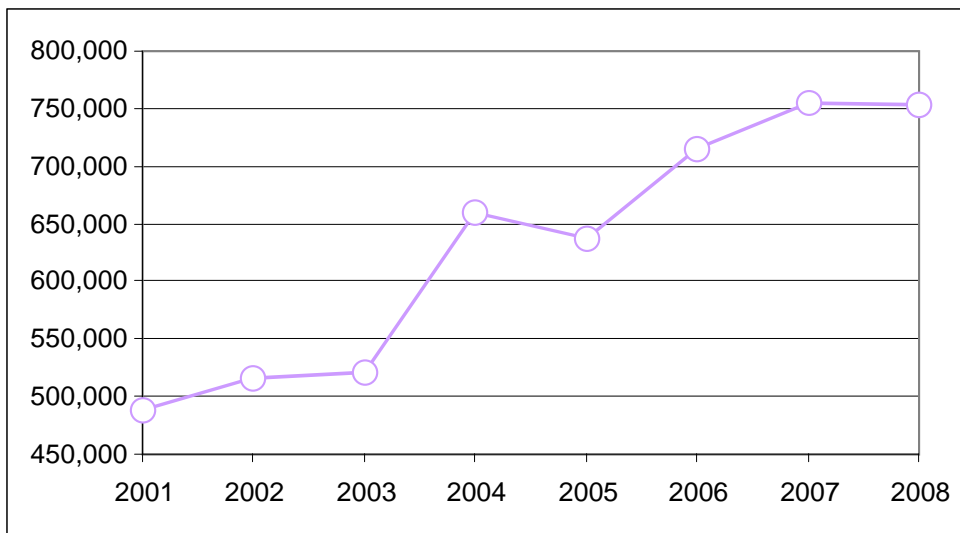
### III. Old-age insurance sector

#### General data about the old-age insurance sector

The CNAVTS (*Caisse Nationale d'Assurance Vieillesse des Travailleurs Salariés National*).

- 11.3 million pensioners
- 73 billion euros of benefits paid in 2005
- Share of pension expenses in the French GDP:12% in 2005

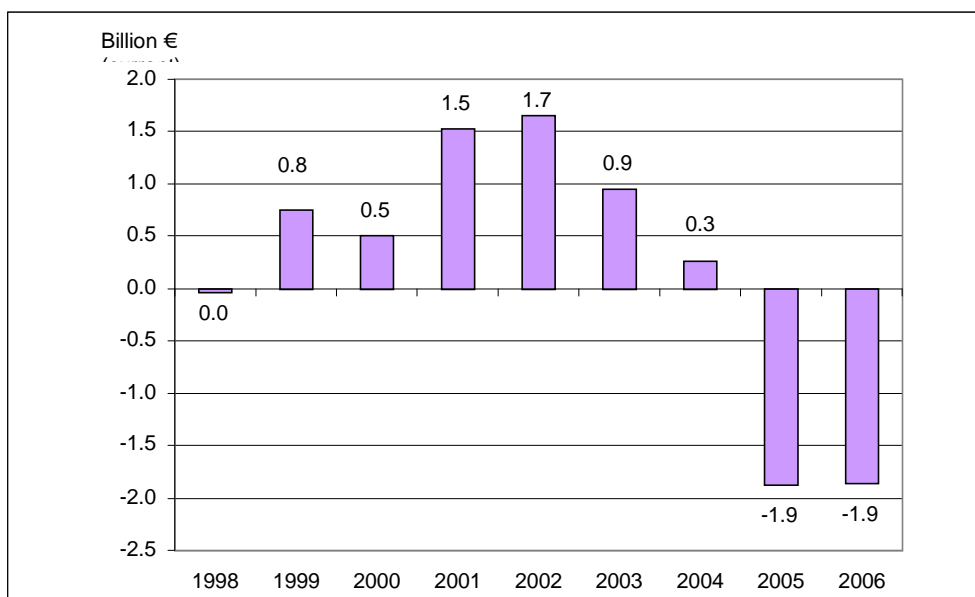
#### 1. Development of the number of retirements from the general scheme



Source: Social Security audit committee - September 2007.

The fact that "baby boom" generations are reaching the retirement age, as well as measures enabling early retirement lead to increasing retirement figures spread over several years.

#### 2. Development of the financial balance of the general scheme old-age insurance sector



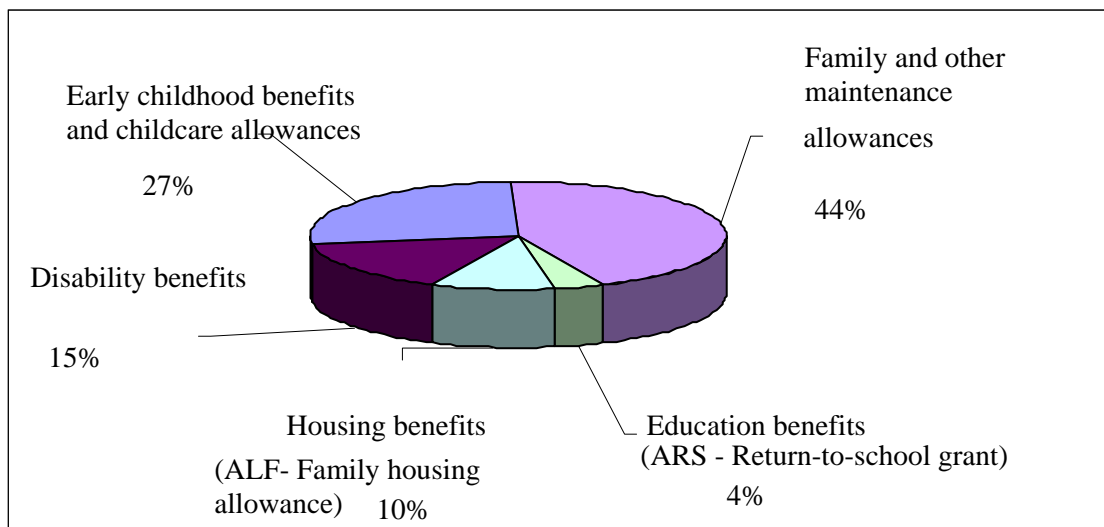
Source: Social Security audit committee - July 2007.

## IV. Family allowances sector

### General data about the family allowances sector

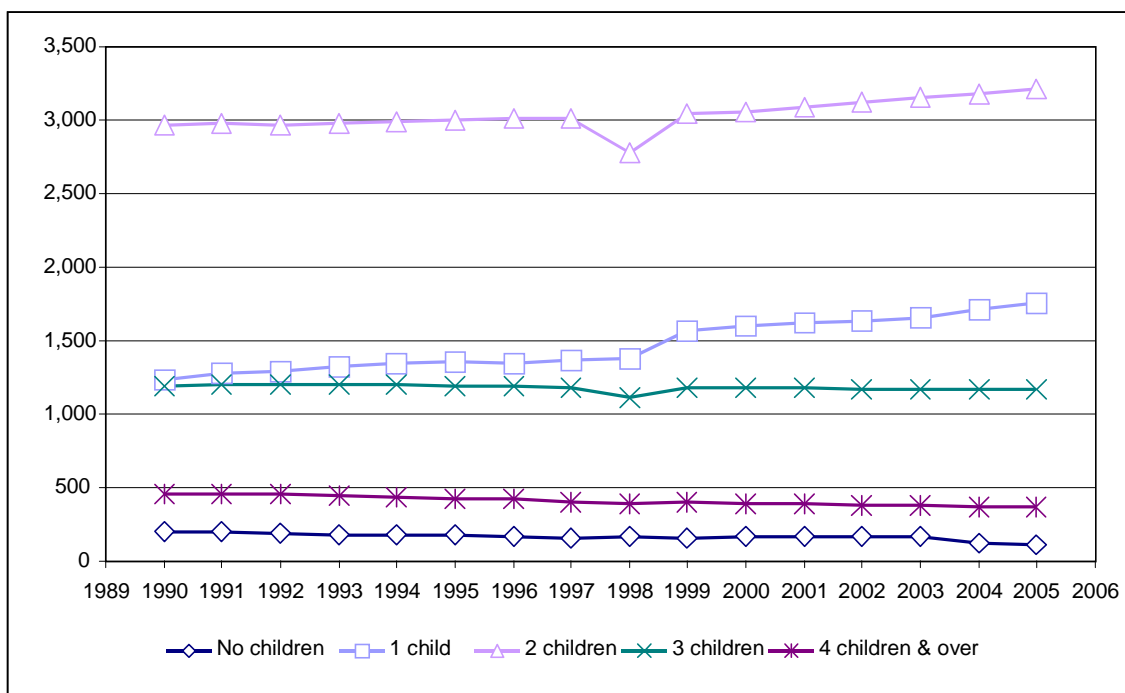
- The CNAF (*Caisse Nationale d'Allocations Familiales* - National Family Allowances Fund) is in charge of the general scheme's family benefits and manages 123 CAF offices (*Caisse d'Allocations Familiales* – Local Family Allowance Offices).
- 10.8 million beneficiaries
- 62 billion euros of benefits paid

### 1. Structure of legal family allowances in 2006



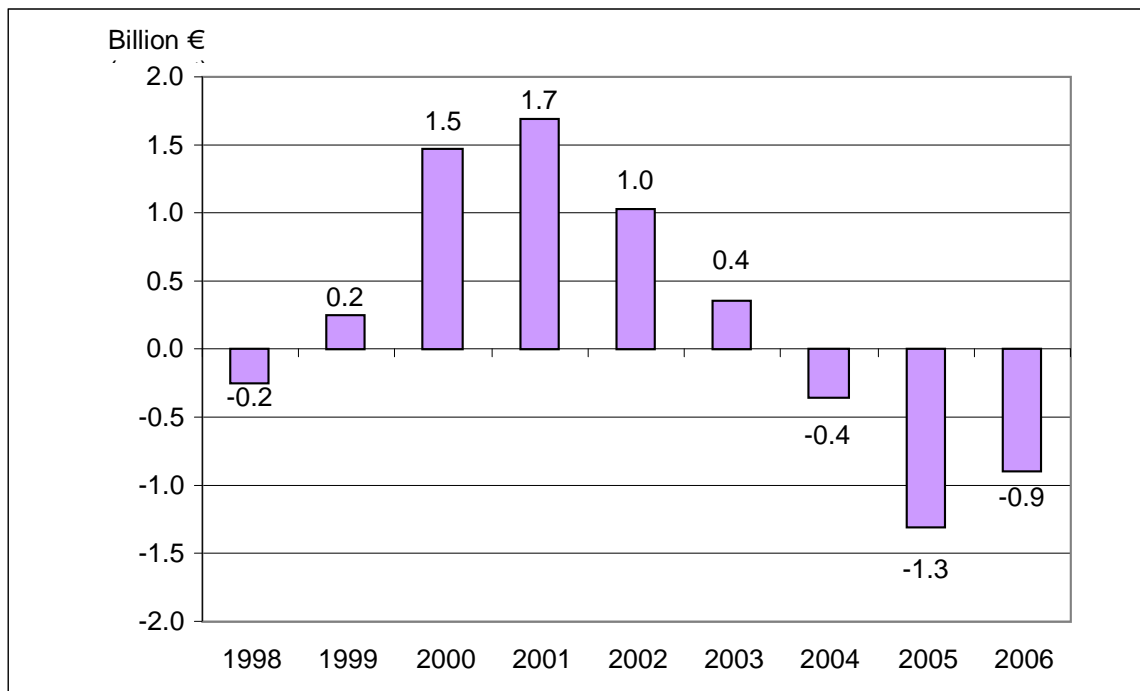
Source: Social Security audit committee - July 2007.

### 2. Development of the number of families receiving family allowances (all schemes)



Source: CNAF.

### 3. Development of the financial balance of the general scheme family allowances sector



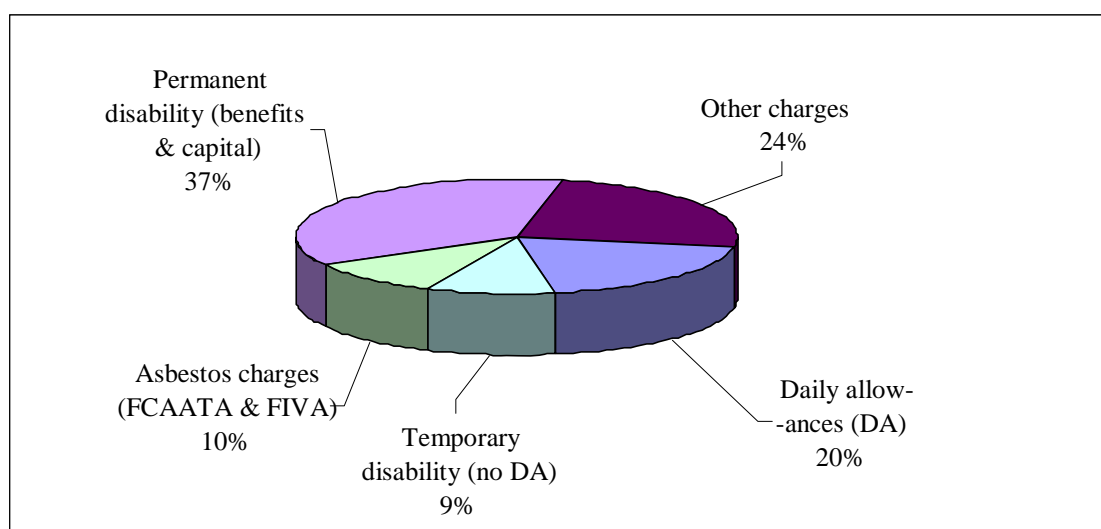
Source: Social Security audit committee - July 2007.

## V. Occupational accidents and diseases sector

### General data about the occupational accidents and diseases sector

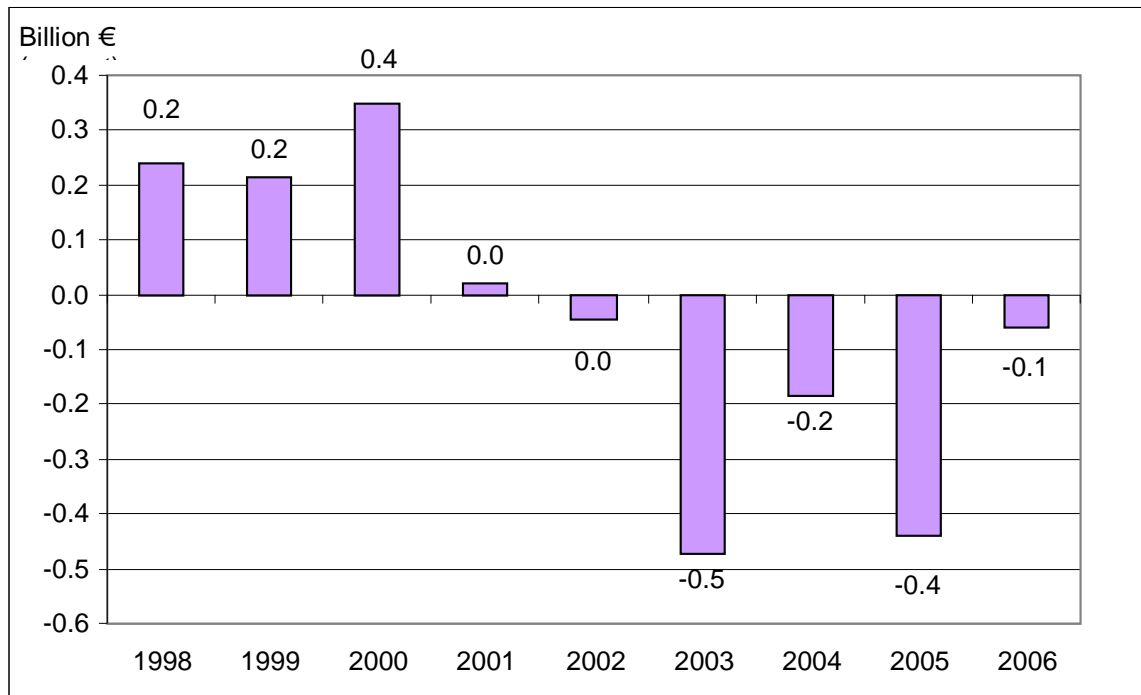
- The CNAMTS (*Caisse Nationale de l'Assurance Maladie* -National Health Insurance Fund) is in charge of the Social Security general scheme's occupational accidents and diseases branch:
- 2 million companies contribute to occupational accidents and disease insurance for 18 million employees (source: CNAMTS)
- 1.6 million occupational accidents and diseases were declared in 2005, of which more than 64% led to work stoppages;
- 6.6 billion euros of benefits were paid in 2005, including 3.7 billion euros of annuities.

### 1. Charges for the general scheme – occupational accidents and diseases sector in 2006



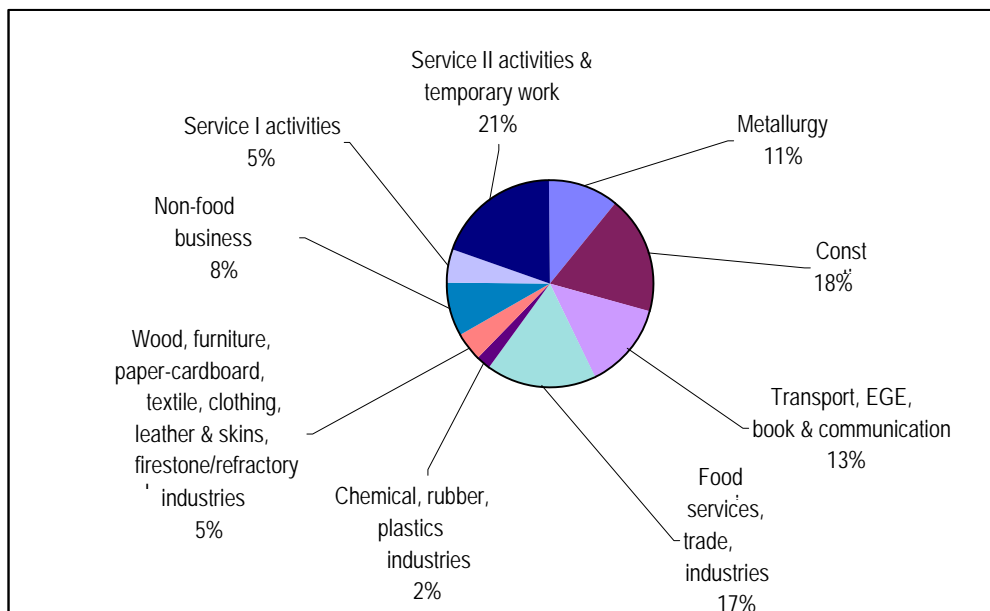
Source: Social Security audit committee - July 2007

## 2. Development of the financial balance of the general scheme occupational accidents and diseases sector



Source: Social Security audit committee - July 2007.

## 3. Division of occupational accidents with work stoppages per economic sector (CTN) in 2006

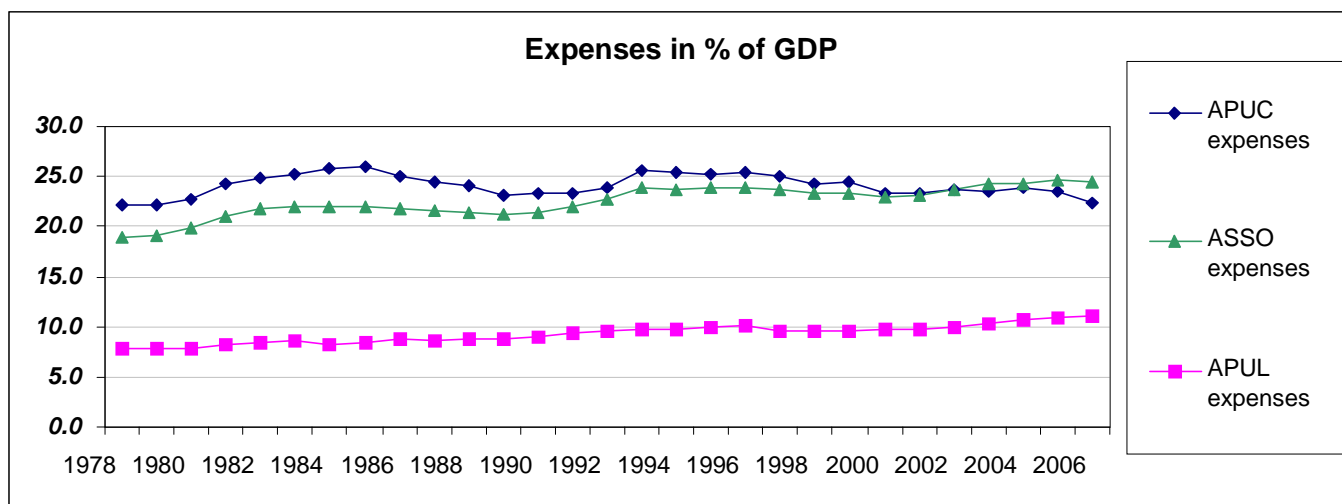


Source: CNAMTS (national annual technological statistics) – 2007.

CTN's or "*comités techniques nationaux*" (national technical committees) group together professional activities into nine great economic sectors. From 2001 to 2006, the average number of occupational accidents with stoppages reached 718,500 a year for the general scheme.

## VI. Financial equilibrium

### 1. Comparison of the amounts and development of French Social Security, State and local authority expenses and revenue



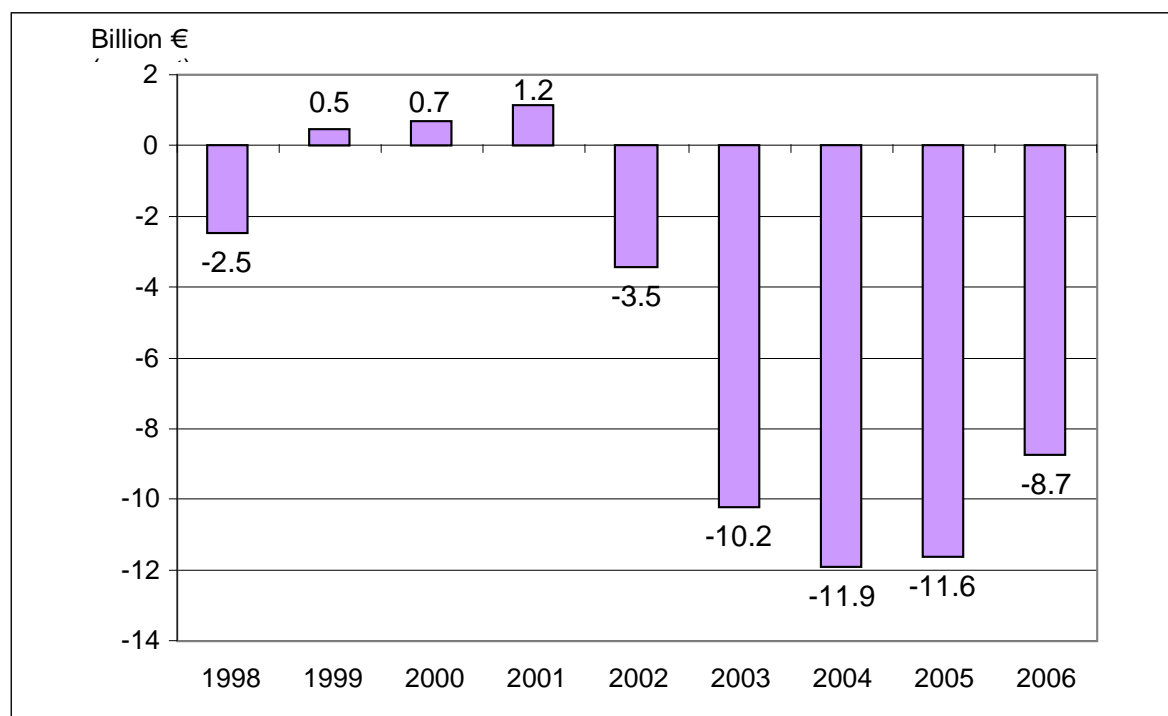
Sources: National Accounts, INSEE (National Institute of Statistics and Economic Studies) database 2000.

APUC: central administrations (French State and various central administration bodies).

ASSO: Social Security administrations (including unemployment benefit and compulsory supplementary pensions).

APUL: local public administrations.

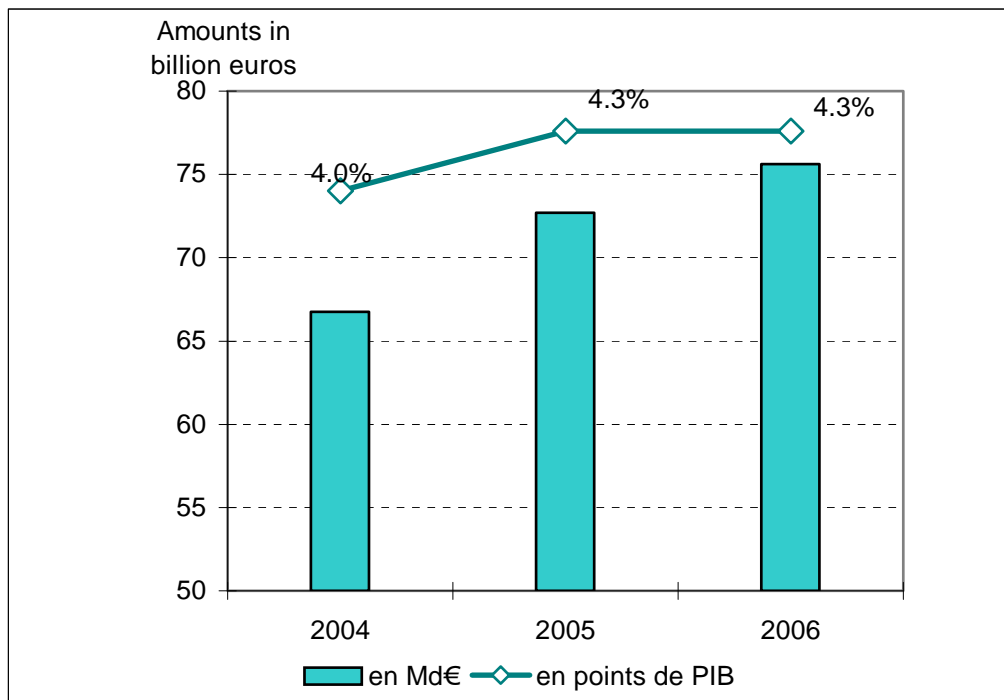
### 2. Development of the general scheme financial balance



Source: Social Security audit committee - July 2007.



### 3. Debt amount to be acquitted by CADES



(in billion euros  
in GDP points)

CADES: "Caisse d'Amortissement de la Dette Sociale" (Social Debt Redemption Fund)

Source: Financing Quality and Efficiency Programme (appendix 1 PLFSS 2008).

## VII. SOCIAL SECURITY PUBLIC SERVICE PERFORMANCE \*

\* Data from the Overview of Performance of French Social Security General Scheme bodies

### 1. Service Quality

#### Physical reception

		2003	2004	2005	2006
Health	% of people received within 20 minutes	94%	95%	92%	93,50%
	Annual number of visits (in millions)	nd	nd	38	39
Family	% of people received within 20 minutes	89,5%	91%	92%	93%
	Annual number of visits (in millions)	18	19	19	19
Pensions	% of career settlements produced in local branches	55%	60%	75%	79%
	Annual number of visits (in millions - except CGSS)	2,9	2,4	2,5	2,6
Collection	% of contributors received at URSSAF without an appointment within 20 minutes	96%	99%	nd	nd

#### Telephone reception

		2003	2004	2005	2006
Health	% of calls to an officer processed	89,5%	90,5%	87 %	87%
	Annual number of processed calls (in millions)	14 <sup>(1)</sup>	18 <sup>(2)</sup>	23 <sup>(3)</sup>	27 <sup>(4)</sup>
Family	% of calls to an officer processed	77%	86%	89%	90%
	Annual number of processed calls (in millions)	35	37	36	34
Pensions	Rate of call satisfaction of beneficiaries	nd	82,5%	93%	93%
	Annual number of processed calls (in millions)	13	15,5	15	nd
Collection	% of calls to an officer processed	82%	88%	87%	88%

(1) for 47 call centres covering 82 CPAM

(2) for 48 call centres covering 100 CPAM

(3) for 56 call centres covering 125 CPAM and 1 CGSS

(4) for 56 call centres covering 125 CPAM and 1 CGSS

#### Processing time

		2003	2004	2005	2006
Health	% of electronic claims acquitted within 7 days	nd	nd	97%	98%
Family	% of claims processed within 21 days	96%	97%	97%	97%
	% of claims processed within 15 days	nd	nd	nd	94%
Pensions	% of personal entitlements settled within the month after maturity (for residents in France)	91%	91%	94%	96%
Collection	10-day debit integration rate	nd	89%	92,5 %	98 %

#### Overall gross management cost in % of benefits or contributions

	2003	2004	2005	2006
Health	4,75 %	4,47%	4,43%	4,14%
Family	3,27%	3,30%	3,10%	3,00%
Pensions	1,30%	1,32%	1,26%	1,25%

<b>Collection</b>	0,36%	0,36%	0,36%	0,34%

### Computerised entry

		2003	2004	2005	2006
<b>Health</b>	Rate of electronic claims + computer data exchange*	75%	78%	79%	81%
	Number of electronic claims (in millions - CPAM and CGSS)	540,692	616,218	674,080	697,818
<b>Family</b>	Rate of on-line statements of resources	1,5%	4%	10%	23%
	Number of households having filled in on-line statements of resources	132 097	375 325	862 495	2 010 715
<b>Pensions</b>	% of annual computerised entries of social data statements	41%	51%	60%	74%
	Number of computerised entries of Annual social data statement	766 210	978 512	1 168 688	1 442 574
<b>Collection</b>	Rate of computerised statement entries (Contributions statement) in number of accounts – private sector companies	10%	13%	17%	24%
	Number of accounts using a teleprocedure	406 657	537 216	750 436	nd

\*(total FSE+EDI/ Total statements of benefits in kind) in the fourth quarter

## 2. Implementation of Social Security policies

### Family

	2005	2006
Number of nursery spaces created	8 994	11 827

### Health

	2005	2006
Proportion of consultations during health care	61%	84%
Proportion of beneficiaries over 16 years of age having chosen their attending physician	67%	81,5%

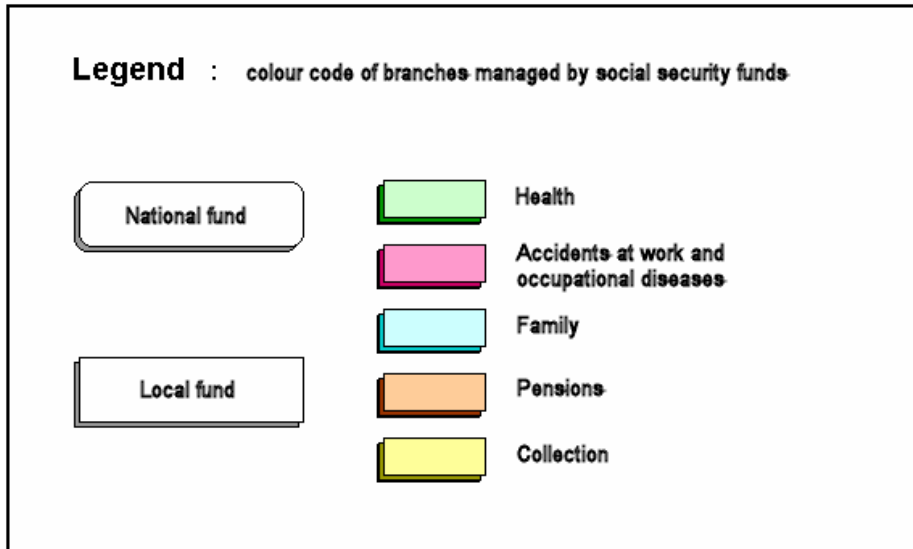
### Pensions

	2005	2006
% of beneficiaries whose career history has been compiled by CNAVTS two years before retirement	74%	90 %

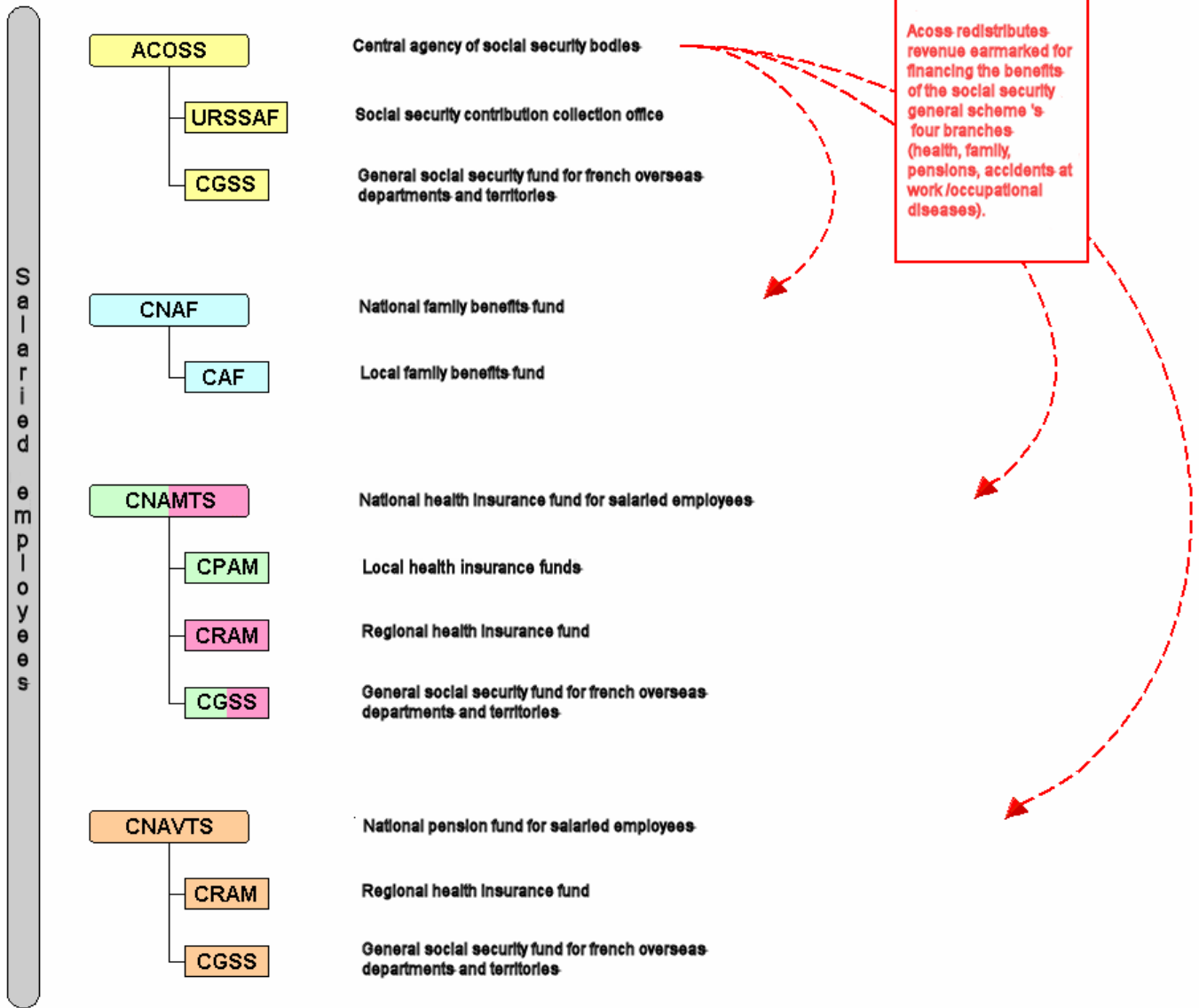
### Collection

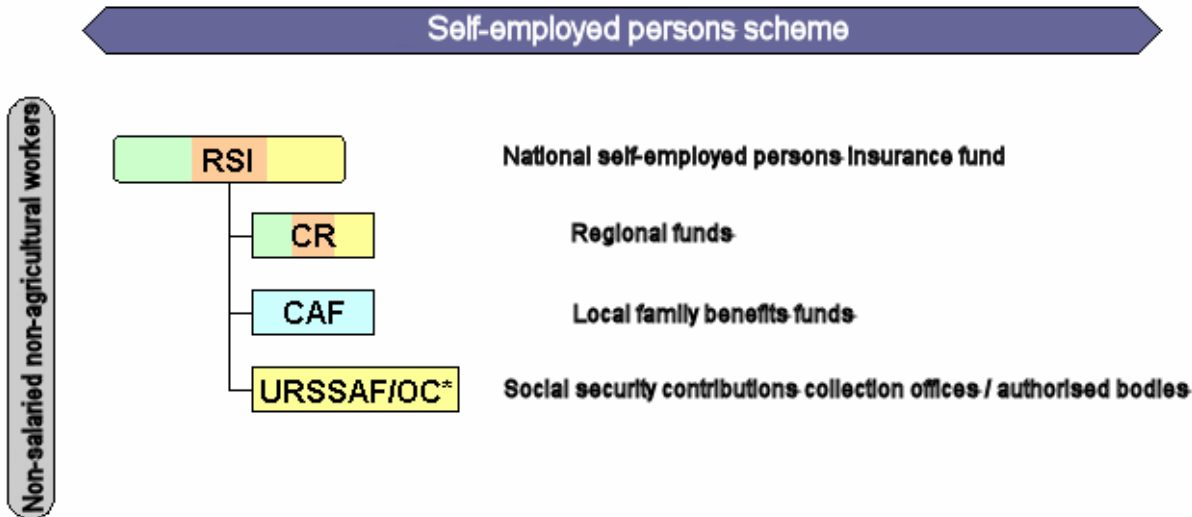
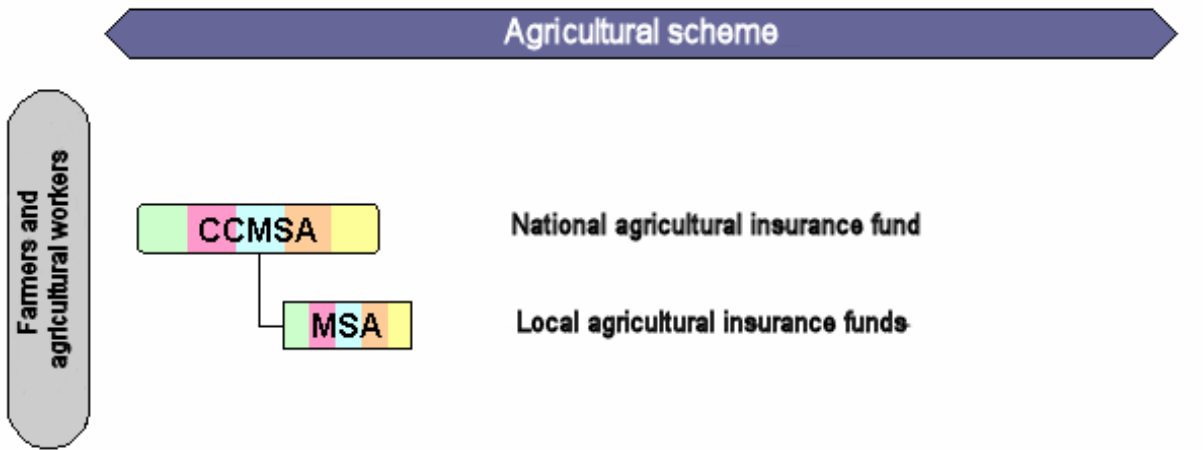
	2003	2004	2005	2006
Rate of outstanding collection on 31 March of the following year				
- Self-employed persons	4,39%	3,66%	3,52%	3,56%
- Private sector employers (outside control)	0,86%	0,75%	0,66%	0,66%
- Public sector employers	0,02%	0,02%	0,03%	0,02%

## Social Security institutional organisation chart



### General scheme





\* From 1 January 2008, RSI became the unique social security representative for self-employed persons in artisan, industrial and commercial professions, managing both their professional and personal social security contributions (health care and old-age pension, family allowance and training contributions, as well as CSG "Contribution Sociale Généralisée" (general welfare levy) and CRDS "Contribution au Remboursement de la Dette Sociale" (social security debt repayment levy) contributions). RSI delegates some collection operations to URSSAF. RSI still delegates national health insurance contribution collection to authorised bodies that manage health care benefits for artisans, industrialists, shopkeepers and liberal professions.

\*\* Self-employed persons are general scheme CAF beneficiaries

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