



The ileostomy & internal pouch

**Support Group**

Registered Charity

## **Opportunity Knocked**

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**Hampshire and Isle of Wight IA**

I am an ileostomist who has recently relocated permanently to France with my husband. Our local secretary, Nick Moon, asked me to write an article on the processes I went through to access the services and products required for my new life, just in case there might be anyone out there who is planning a move similar to this. So here we go!

Curiously enough it was having my ileostomy that began my husband's and my love affair with France. Prior to this, as you will appreciate, there were so many hours chained to that wee small room, that touring in a caravan anywhere was nigh on impossible, never mind France. After the 'op' this all changed.

We made our move in June 2006 to the Lot region in South West France. Prior to this I had set myself some key tasks, so six months before the move I made my first list and started work.

### **Tasks to do in the UK**

- Research the French Healthcare system.
- Contact people in IA who could give me names of key folk in France.
- E-mail those people to find out in more depth how the system works for ileostomists.
- Source a medical insurance company to use for the 30% of the cost of healthcare not covered by the government system (more of that later).
- Contact all suppliers in the UK first to find out names and addresses to contact in France.

### **French Healthcare System / Private Medical Insurance**

It was not difficult to get access to as much information as necessary by using the internet and specialist healthcare companies who operate in France. It's also easy to buy magazines and find articles about life in France in any good newsagent. As you may know the system in France is not all free at the point of need like the UK, however it does operate very efficiently and it was not difficult to join. Without going into an in-depth explanation of how it works, I will make one or two points that may be of interest.

If you plan to go and live in France to retire, then you can apply for an E106 form by sending your last P45 to the relevant office and they will calculate how much you have been contributing in the previous two years of NI contributions. Because France is a fellow member state of the European Union, it is possible to have up to a maximum of two years free 'membership' of the French system. Once you reach official retirement age, it is free to everyone anyway - this means that for any visits to the doctor or specialist, buying drugs, bags and the like, you would be reimbursed 70%, however it is necessary to source a private insurance company who will cover you for the remaining 30%. We found one that deals in English. Once this is all set up for you it is very easy to use the system. It operates electronically and you are reimbursed into your bank account within days.

One small word of caution - there are a few products that are not on the 'drug list' eg. Cavilon and Secuplast. I used these regularly in the UK and they were of course free on prescription. You can buy them in France but they are very expensive. The better route to follow is to source a UK distributor who exports to France and you will be able to get a better price (even with carriage). I have just bought two years supply of Cavilon and it is less than half the price of buying through a local pharmacy here. Also the cost of all stoma bags should be fully reimbursed, although the companies

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will tell you that it is up to the discretion of the pharmacist you use as to whether you will be fully reimbursed. My first prescription with Coloplast incurred a 16% charge of the total value of the order which I had thought was because the manufacturer was not on the national list, however I found a local delivery company does not charge at all so you need to do some homework before taking your first script to your local pharmacist.

### **Contact IA and the Associations in France.**

Carolyn Stammers (IA's Liaison Co-ordinator with Stoma Care Nurses) and Brenda Flanagan (IA's International Relations Co-ordinator) were both very helpful in giving me the names of people who work in the International Organisation and the names of local patient associations.

I pursued other associations by e-mail and this is where I bring up the subject of the language. It became evident to me early on that it was going to be necessary to write and speak French to these people. I had been working on my French for some time and am now pretty fluent, although it can still be daunting to communicate on the telephone. Although it takes a lot longer to write e-mails and prepare for the conversations on the phone, it really helps in order to get quick responses and they really like you making the effort.

Having obtained the names of the people who run the Lot and Dordogne patient organisations, I waited until we moved to France before contacting them.

### **Contact UK suppliers**

I have always been a Dansac user, and therein lay a small problem. Dansac do not operate in France but their sister company Hollister does. So for my own future use of bags I knew I would have to source a new supplier, so I contacted all the companies in order to get their head office details in France. Armed with all this information, the only thing left to do before leaving the UK was to make sure I had six months stock of supplies - this was invaluable to give me breathing space and get everything else set up.

### **So this was it....**

Now we had arrived in 'La Belle France', our new home. We had been told that fairly quickly after arrival it is necessary to visit the CPAM regional office with all our documents so we could put in the application for our registration into the State system. France is famous for its bureaucracy, but to be honest as long as you take everything with you there is not a problem.

And now for my second list....

### **Tasks to do in France**

- Register with the local CPAM (government primary care) office so you can receive your social security number and 'Carte Vitale'.
- After receiving your Carte Vitale with social security number, join your private medical insurance company. Choose one that operates an electronic system for payments so that all your reimbursements can be done the same way.
- Find and register with a local GP (preferably one who speaks English – it takes the pressure off even if you can speak French).

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- Contact the local 'IA' group for dates of local meetings and the name of the local stoma nurse. It's all really quite informal and all I had were telephone numbers, so a few deep breaths and off I went! It cost 20€ a year to join the Lot association and the same for the Dordogne association.
- If you stay with the same bag that you used in the UK, then contact the relevant company to get the order codes. If however, like me, you need to evaluate different bags before deciding on what to use, ask the companies for samples. They are very happy to send them. Once you know exactly what you want, go to the GP with your product of choice and he will prepare a prescription for you to take to your local pharmacy, or you can find out the name of a medical delivery company that will deliver to your house - useful if you plan to live in quite an isolated place.
- It's a good idea to contact your local stoma nurse in France just to say you have arrived. Mine took a little tracking down but in the end I reached her by phone. They do not do home visits and she is very happy to see me at the hospital but only if I have a problem, which suits me fine.

So there you go - all done! The system is in place and you know who everyone is. All that remains is to decide if you would like to attend the local group functions where you can meet the local company representatives and stoma nurses as well as some doctors, and of course all your fellow French ileostomists! After the meetings we stay for a lovely sit-down hot lunch with of course the obligatory aperitif, and then glass of red wine. Of course, all in French, but it's good practice.

You might think by now that healthcare in general, and stoma care in particular, is expensive in France when everything was 'free' in the UK, but you have to remember all those years of paying NI contributions towards the NHS when you were working and it's not too much different. There is the extra insurance cover that is necessary but people build it into their budget, and who knows how long it will be in the UK before something similar will have to happen?

When you reach retirement age in France the State's 70% cover is free. Also important to remember is that if you do need to see a specialist referred by your GP, it is required that you are seen within 10 days! So there are no waiting lists to speak of - truly wonderful.

In the short time we have lived here, my experience with all the relevant professionals has been excellent, and I cannot fault the system.

So having taken this opportunity with both hands, now that I have my freedom (post surgery), we are enjoying a life which has a lower cost of living, runs at a gentler pace, and has earlier springs, longer summers and so much space. Whilst I have fond memories of life in the UK, this is definitely the place for us now!

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