Where to find the information you need

Use our online directory annuaire.sante.ameli.fr to select the health care professionals who will work with you throughout your pregnancy.

Call 3646* to put your questions to a local health insurance fund caseworker.

During your pregnancy, the health section at ameli.fr offers a wealth of health tips on nutrition, exercise, breastfeeding, and more.

Log in to your online health insurance account at ameli.fr and use the simulator to estimate your daily benefits.

*Service 0.15 €/min + cost of the call.

Setting up your care

BECOMING A MOTHER

PREPARING FOR BABY

l'Assurance Maladie

online access to France’s health insurance system l’Assurance Maladie
You are expecting a baby

You can turn to us at every step as you bring your child into the world.

L'Assurance Maladie is here to look after you and your baby and will work with you throughout to ensure a healthy pregnancy. We offer a wealth of tips and services along with coverage for your health care expenses.

This guide covers each major step from early pregnancy up to your child’s first months. It provides useful, practical information that you can turn to at any time.

L'Assurance Maladie is committed to ensuring a safe and smooth arrival for your baby.

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### During your pregnancy

- Prenatal care
- Taking care of your health
- Getting ready for parenthood
- Pregnancy and employment
- Your maternity leave

### Before delivery

- Choosing your maternity hospital
- Estimating your hospital bills
- About anesthesia
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### After birth

- Care your baby will receive
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During your pregnancy

Prenatal care
Mandatory check-ups, ultrasounds, and more. A chronological guide to all of your pregnancy-related appointments

Getting ready for parenthood
Childbirth and parenting education and breastfeeding classes, the father’s role, and more. Starting to prepare for your baby’s arrival.

Taking care of your health
Nutrition, exercise, smoking, alcohol, etc. Your guide to protecting your and your baby’s health

Pregnancy and employment
Alternative working-time arrangements, time off, and more. A guide to your employment-related rights during pregnancy.

Your maternity leave
Daily benefits, length of maternity and paternity leave, and more. Here is all the information you need.
Your prenatal care

Regular prenatal care is key to a healthy pregnancy: with prenatal appointments, ultrasounds, childbirth education classes, and screening, nothing will be left to chance over the coming months when it comes to your and your baby’s health. All of this care is covered at a rate of 100%.

7 PRENATAL APPOINTMENTS
Your first appointment will be scheduled during your 1st trimester. After that, you will see your doctor or midwife every month beginning with your 4th month of pregnancy. They will make sure your pregnancy is going smoothly by monitoring your weight gain and blood pressure, your baby’s growth and heart rate, and more.

Outside of these appointments, go straight to your primary-care physician at any sign of complications (fever, pain, etc.)

TIP
Keep your lab and ultrasound results so you can bring them to your later appointments.

ADDITIONAL BLOODWORK
Additional bloodwork is automatically prescribed during pregnancy. This is used to check whether you have immunity to certain diseases (toxoplasmosis, hepatitis B, and rubella). These diseases can be passed on to your baby if you contract them during pregnancy. You may be scheduled for additional care on the basis of these results.

3 RECOMMENDED ULTRASOUNDS
These are needed to monitor your baby’s development. This is why they must be performed on specific dates.

- The first ultrasound (during your 3rd month) is used to confirm how far along you are and determine the number of embryos.
- The second ultrasound (during your 5th month) is used to analyze fetal anatomy and assess fetal growth.
- The third ultrasound (during your 8th month) is used to determine fetal position and placental location.

Your health care professional can also recommend other tests, depending on your state of health.

HELPFUL HINT
If needed, your spouse can see a health care professional for a physical examination that will be covered by l’Assurance Maladie at a rate of 100%.

YOUR HEALTH CARE TEAM
You can choose a midwife or a physician (a general practitioner, a medical gynecologist, or an obstetrician-gynecologist), as your prenatal care provider. However, if your pregnancy is high-risk, your routine prenatal care must be provided by an obstetrician-gynecologist.

- Your primary-care physician is there to centralize and coordinate your care. Your primary-care physician has all of your health information. If needed, they can provide information and referrals and liaise with your midwife or gynecologist.
- A midwife can be your primary prenatal care provider if your pregnancy is low-risk. She will provide your childbirth and parenting education and will be there for your delivery. She will conduct your post-pregnancy check-up, as well as two post-pregnancy follow-up appointments, if needed.
- An obstetrician-gynecologist is a specialized physician who provides primary prenatal care for high-risk pregnancies requiring specialized medical attention (e.g. high blood pressure or diabetes, multiple pregnancies, or risk of premature delivery).

TIP
You can see your midwife or gynecologist without a referral from your primary care physician.

WHERE DO I GO FOR PRENATAL CARE?
Prenatal care can be provided in a hospital or non-hospital setting, or at a mother-and-baby wellness center (“centre de protection maternelle et infantile”/ PMI). During your third trimester, you will need to contact the medical team that will be handling your delivery. If needed for medical, psychological, or social reasons, your providers can refer you to other specialists.

HELPFUL HINT
- DES exposure (a pharmaceutical prescribed in the 1970s). Your doctor can tell you more or refer you for an expert opinion or specialized care if necessary.
- Lead poisoning. If you live in certain types of housing, your doctor may recommend screening in accordance with the current guidelines.

Use our online directory annuaire.sante.ameli.fr to select the health care professionals who will work with you throughout your pregnancy.

*of the official Social Security rates.
YOUR PREGNANCY, MONTH BY MONTH

L’Assurance Maladie will work with you throughout your pregnancy and cover your health care expenses. To learn more about what to expect as you reach each milestone, below is a guide to your prenatal care along with pointers to make sure each month of your pregnancy is a healthy one.

1ST PRENATAL CHECK-UP**
During this appointment, your doctor or midwife may prescribe additional testing based on your circumstances: rubella, toxoplasmosis, or hepatitis B screening, blood type, HIV testing, etc.

Prevention appointment (“Consultation de prévention”) with a midwife. Be sure to make an appointment*

1st ULTRASOUND
• TIPS
  • Have your French health insurance card (“carte Vitale”) updated so that each of your mandatory prenatal checkups is covered at a rate of 100%.

4th month

2ND PRENATAL CHECK-UP**
Additional testing may be recommended and covered by l’Assurance Maladie.

Early prenatal appointment (“Entretien prénatal précoce”). Be sure to make an appointment.

6TH PRENATAL CHECK-UP**

3RD ULTRASOUND

HELPFUL HINT
You are now exempted from the 1 € flat charge (“participation forfaitaire”), the non-refundable per-item fixed charge (“franchise médicale”), the 18 € flat-rate charge for extensive procedures, and the daily hospital charge (“forfait hospitalier”).

L’Assurance Maladie will provide 100% coverage for your compulsory prenatal check-ups and for your childbirth and parenting education classes, including the early prenatal appointment (“entretien prénatal précoce,”) as soon as you have reported your pregnancy. This does not include your first two ultrasounds or the prevention appointment (“consultation de prévention”) with a midwife, which are reimbursed at a rate of 70% (of l’Assurance Maladie’s official reimbursement rates).

• TIPS
  • Keep all of your test and ultrasound results for your later appointments.
  • Gather information on the maternity hospitals in your area.

5TH PRENATAL CHECK-UP**

4TH PRENATAL CHECK-UP**

2ND ULTRASOUND

TIP
Contact your supplementary health insurance fund to check how your hospital stay will be covered.
Let your local health insurance fund (“caisse d’assurance maladie”) know if you are expecting twins or more.

Have your French health insurance card (“carte Vitale”) updated so that all of your health expenses are covered at a rate of 100% from the 1st day of your 6th month of pregnancy up through 12 days after your baby is born.

7TH PRENATAL CHECK-UP**

5TH PRENATAL CHECK-UP**

3RD ULTRASOUND

ANESTHESIOLOGY APPOINTMENT

Your 7 childbirth and parenting education classes will begin.

• TIP
Sign up for these classes now. They are all covered at a rate of 100%.

8TH PRENATAL CHECK-UP**

6TH PRENATAL CHECK-UP**

7TH PRENATAL CHECK-UP**

Your childbirth and parenting education classes will conclude.

TIP
Start preparing for your stay in the hospital.

TIP
Pack your suitcase for the hospital and don’t travel far from the facility you have chosen for your delivery. Once your baby is born, make sure to apply to your local health insurance fund to add your child to your and/or their other parent’s health insurance card (“carte Vitale”) as a beneficiary.

To display a schedule of the recommended appointments for each month, activate the “j’attends un enfant” (“Your pregnancy”) section in the prevention section of your ameli.fr account once you have reported your pregnancy.
Staying healthy

Even if your pregnancy is going smoothly, you will need to take a few precautions to make sure your baby has a smooth, safe arrival.

YOUR NUTRITION

- Eat twice as well, not twice as much
  
  If you follow a varied, balanced diet from the beginning of your pregnancy, you and your baby will get enough iron. The average weight gain is 12 kilos or around 26 pounds. It is recommended that you not start a diet or begin taking nutritional supplements without a doctor’s opinion.

A balanced diet means:
- Increasing:
  - Fruits and vegetables, at least five a day,
  - Pulses (lentils, green beans, chick peas): at least twice a week

Opting for:
- Starches (pasta, bread, rice, semolina, potatoes): every day depending on your appetite,
- Fish: Twice a week, including one fatty fish (sardines, salmon, etc.),
- Added fats (oil, butter, margarine, etc.): every day in small quantities,
- Dairy products: twice a day.

Cutting back on:
- Meat: eat more poultry and reduce your consumption of other meats (pork, beef, veal, mutton, etc.) to 500 g. or a little over one pound per week,
- Your intake of fatty, sugary, and salty foods.

Water is unlimited.

- Take a few precautions to make sure you don’t get food poisoning
  
  - If you are not immune to toxoplasmosis, stay away from cats and be careful when gardening. Make sure your meat is cooked through.
  - To avoid listeriosis, an infectious disease which is mainly caught from contaminated food, don’t eat soft or unpasteurized cheeses, smoked fish, raw shellfish, or luncheon meats.
  - To avoid salmonellosis, an infectious disease that is caused by bacteria which can contaminate certain food products of animal origin, make sure your meat and eggs are cooked through.

Some important daily healthy habits

- Wash fruits and vegetables carefully
- Cook your food thoroughly
- Make sure your cooking utensils are clean
- And don’t forget to wash your hands regularly

TAKING CARE OF YOURSELF

- Continue exercising

Don’t give up exercise during your pregnancy. You can exercise every day if you want and your health allows. Walking (30 minutes per day) and swimming are best. Avoid certain sports which carry a risk of falling or injury: skiing, cycling, combat sports, etc.

- Take care of your teeth

Good dental care is essential during pregnancy: Practice good dental hygiene and see your dental surgeon for a check-up.

L’Assurance Maladie covers a free dental check-up from your 4th month of pregnancy.

- Get vaccinated

Protect yourself and your baby by getting a seasonal flu vaccination. This vaccination is covered by L’Assurance Maladie at a rate of 100%.

To see what to expect each month while you’re expecting, log in to the health section on ameli.fr
TOBACCO, ALCOHOL, ILLEGAL DRUGS, AND MEDICATIONS: LEARN THE RISKS

You are now responsible for both your and your baby’s health. Stay away from tobacco, alcohol, and drugs during pregnancy, and do not take any medications without your doctor’s approval.

- **Zero tobacco during pregnancy**
  Tobacco is dangerous for your baby’s health. It increases the risk of miscarriage and low birth weight. This means that any tobacco consumption is strictly off-limits during pregnancy. Do what you can to quit smoking and discuss smoking cessation with your doctor or midwife: effective solutions are available.

  Before you use smoking cessation products (such as nicotine patches or gum), it is essential to ask your pregnancy care provider whether these are compatible with your pregnancy.

  Contact “TABAC INFO SERVICE” for smoking cessation assistance:
  • By calling 3989, Monday through Friday from 8:00 a.m. to 8:00 p.m. (no surcharges), to talk with a tobacco addiction specialist,
  • Through the Tabac info service app for 100% personalized assistance,
  • Online at tabac-info-service.fr, where you will find information and tips you can use to stop smoking.

- **Zero alcohol during pregnancy**
  Any amount of alcohol you drink will pass through the placenta and can delay the development of your baby’s nervous system. It increases the risk of premature birth and low birth weight. There is no safe level of alcohol during pregnancy, not even the occasional glass. Bring this up with your doctor or midwife at any time for guidance and referrals.

  Contact “ALCOOL INFO SERVICE” for support:
  • By calling 0 980 980 930, 7 days a week from 8:00 a.m. to 2:00 a.m. (calls are anonymous and free of charge),
  • Online at alcool-info-service.fr

- **Zero illegal drugs**
  Any illegal drugs (marijuana, cocaine, heroin, etc.) you consume during pregnancy can severely harm your baby’s development. Bring this up with your primary care physician at any time for guidance and referrals.

  Contact “DROGUE INFO SERVICE” for support:
  • By calling 0 800 23 13 13, 7 days a week from 8:00 a.m. to 2:00 a.m. (calls are anonymous and free of charge),
  • Online at drogues-info-services.fr

- **Medications and pregnancy**
  Whenever you take a medication, it is passed on to your baby: don’t take any medications, not even an aspirin, without your doctor’s approval.

  Contact “ALCOOL INFO SERVICE” for support:
  • By calling 0 980 980 930, 7 days a week from 8:00 a.m. to 2:00 a.m. (calls are anonymous and no surcharge applies)
  • Online at alcool-info-service.fr

To learn more, log in to the health section on ameli.fr
Getting ready for parenthood

Set aside some time to prepare for your baby’s arrival. Professionals are available to provide support and information.

YOUR SCHEDULED OPPORTUNITIES TO TALK WITH YOUR HEALTH CARE PROFESSIONALS

- A prevention appointment (“consultation de prévention”) with a midwife: this is an opportunity to take stock of your lifestyle (nutrition, tobacco, alcohol, etc.) and your vaccination status and to learn about the preventive care that is available to you (the free dental check-up, etc.). You can schedule this appointment as soon as you have reported your pregnancy. It is covered by l’Assurance Maladie at a rate of 70%.

- An early prenatal appointment (“entretien prenatal précoce”): an appointment with your doctor or midwife, who will see you either by yourself or along with your partner. This is an opportunity to ask any questions you may have and to talk about your fears and expectations. You can schedule this at any time, the earlier the better. It is covered by l’Assurance Maladie at a rate of 100%.

- Your 7 childbirth and parenting education classes can be offered one-on-one or in a group setting. These are an opportunity to prepare for delivery and get ready to care for your child. You can set these up with your midwife. Use these classes to ask any questions you may have about your baby’s nutrition.

BREAST OR BOTTLE FEEDING? NOW IS THE TIME TO LEARN MORE

This brief overview will help you start to take a look at your options. You may also want to discuss this with the dad-to-be:

- Breastfeeding is the healthiest option for your baby’s first months
  Breast milk covers all of your baby’s needs as its composition automatically adapts as your child grows. It also contains antibodies that protect against germs. Even if you can only breastfeed for a short time, it will still be beneficial.

- If you are unable to breastfeed or prefer to bottle feed, formula will also supply all the essential nutrients for your baby’s growth. Your doctor can help you choose the right formula and determine how much your baby needs.

HELPFUL HINT

While there is no breastfeeding leave, you can leave work for one hour per day to breastfeed under articles L. 1225-30 and L. 1225-33 of the French labor code. This hour is generally unpaid. Check with your employer to learn more.

GROUP WORKSHOPS

Your local health insurance fund (“caisse d’assurance maladie”) may offer a group workshop. These are put together by health care professionals and caseworkers from l’Assurance Maladie and your Family Benefits Fund (“Caisse d’Allocations Familiales”/CAF) to provide administrative information (e.g. on insurance coverage for your check-ups, your maternity leave, paternity leave, etc.) along with health advice (this may touch on prenatal care, lifestyle choices, childbirth education, the professionals you can work with, etc.) This is also an opportunity to meet and talk with other parents. You will receive an invitation with the date and location of upcoming workshops.

What about the dad?

As your pregnancy progresses, he will also be preparing to become a father.

Your baby’s father is welcome to come with you to all of your prenatal check-ups and ultrasounds and to participate in a group workshop and your childbirth and parenting education classes.

Check the dates for the group workshops being offered by your local fund when you log in to ameli.fr
Pregnancy and employment

For salaried employees

**DURING PREGNANCY**
- You are entitled to time off from work with no pay cut in order to go to your compulsory prenatal check-ups.
- You cannot be laid off except under certain special circumstances.
- You can resign without notice:
  - If your position is incompatible with pregnancy and the occupational health physician approves, you may be offered a temporary change of duties with no pay cut.
  - If you are on night shift duty or exposed to certain risks and no alternative position is available, you may qualify for a special allowance.

**HELPFUL HINT**
An employer cannot use your pregnancy as a reason not to hire you.

**DURING YOUR MATERNITY LEAVE**
- Your employment contract will be suspended. Your period of leave will be treated as actual work when calculating your vacation days and determining your seniority-related entitlements.
- You cannot be laid off except under certain special circumstances.

**AFTER YOUR MATERNITY LEAVE**
Your position or a similar one will be waiting for you. A few days after you have returned to work, you will see the occupational health physician for a return-to-work check-up ("visite médicale de reprise").

**YOUR MATERNITY LEAVE DRAWING DAILY BENEFITS**

If you are in salaried employment or are drawing unemployment benefits, l’Assurance Maladie will pay daily benefits to compensate for your lost earnings during your maternity leave.

To qualify for daily benefits, you must completely stop working throughout your period of award, for an uninterrupted period of at least eight weeks, and meet the eligibility requirements (period of employment and contribution amounts).

If you are in salaried employment
In order to draw your daily benefits, your employer will need to send a salary certificate to your health insurance fund as soon as your prenatal leave begins.

**HELPFUL HINT**
Your employer may continue to pay your salary during your maternity leave. In this case, your daily benefits will be paid directly to them. The French term for this is "subrogation."

If you are unemployed
If you are drawing benefits from the French unemployment office "Pôle Emploi" or if you have drawn "Pôle Emploi" benefits over the past 12 months, you will qualify for daily benefits which will be calculated on the basis of your earnings for the three months prior to the termination of your employment contract (or the 12 months prior if you were not in continuous employment). Please contact your local health insurance fund ("CPAM") to learn more.

**Daily benefit amounts**
Your daily benefits award will be calculated based on your net earnings prior to your maternity leave, capped at the Social security ceiling. This is why award amounts vary from person to person.

Your daily benefits will be paid every 14 days, for each day of your maternity leave (including Saturdays, Sundays, and bank holidays). Keep all of your daily benefits statements indefinitely alongside your pay slips.

Daily benefits are liable to the General Social Contribution (CSG), the Social Debt Repayment Contribution (CRDS), and income tax. Your local health insurance fund will report these amounts directly to your local tax office ("centre des impôts") and issue you a tax certificate.

To get a quick estimate of your daily benefit award, use the simulator available under remboursements (reimbursements) > indemnités journalières (daily benefits) > conge maternité (maternity leave)
HOW LONG YOUR MATERNITY LEAVE WILL BE

Maternity leave is an opportunity for you to rest before (prenatal leave) and after your delivery (post-partum leave). How long your leave will be is determined by the number of babies you are expecting and the number of children you are already supporting.

These periods are set by your local health insurance fund ("caisse d’assurance maladie") based on your estimated date of conception:

<table>
<thead>
<tr>
<th>YOUR FAMILY CIRCUMSTANCES AND TYPE OF PREGNANCY</th>
<th>LENGTH OF PRENATAL LEAVE</th>
<th>LENGTH OF POST-PARTUM LEAVE</th>
<th>TOTAL AMOUNT OF LEAVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are expecting 1 child and have or have given birth to fewer than 2 other children</td>
<td>6 weeks</td>
<td>10 weeks</td>
<td>16 weeks</td>
</tr>
<tr>
<td>You are expecting 1 child and have or have given birth to at least 2 other children</td>
<td>8 weeks</td>
<td>18 weeks</td>
<td>26 weeks</td>
</tr>
<tr>
<td>You are expecting twins</td>
<td>12 weeks</td>
<td>22 weeks</td>
<td>34 weeks</td>
</tr>
<tr>
<td>You are expecting triplets or more</td>
<td>24 weeks</td>
<td>22 weeks</td>
<td>46 weeks</td>
</tr>
</tbody>
</table>

How birth events will affect your maternity leave:

- If you want to transfer days of prenatal leave over to your post-partum leave: You can transfer up to 3 weeks of leave, with your doctor’s approval. At the latest, you will need to send your medical certificate to your local health insurance fund ("caisse d’assurance maladie") one day before the date your leave was originally scheduled to begin.
- If you give birth before your due date but after your maternity leave has begun: the total length of your maternity leave will not change.
- If you give birth before your due date and your child is hospitalized: you may qualify for additional leave and draw benefits for the period between your child’s birth and the date your prenatal leave was scheduled to begin.
- If your child is hospitalized more than six weeks after birth: if certain requirements are met, you will be able to postpone all or part of your post-partum leave in order to care for your child when they are released from the hospital.
- If you give birth after your due date: the total length of your maternity leave will not change.

ADDITIONAL LEAVE FOR PREGNANCY COMPLICATIONS ("CONGÉ PATHOLOGIQUE")

Before your maternity leave begins, your pregnancy care provider may prescribe two weeks (14 days) of additional leave, which can be divided up and taken at different times. This additional leave is for health reasons and is not prescribed automatically.

**Pregnancy and employment**

If you and/or your spouse are a licensed medical practitioner or licensed medical assistant (PAMC) and you have individual membership in France’s health insurance scheme for licensed medical practitioners and licensed medical assistants (PAMC), you may qualify for a flat-rate maternity benefit when your child is born.

If you stop working or experience pregnancy complications, you may also qualify for flat-rate daily benefits during your maternity leave.

To learn more, please go to ameli.fr and refer to the article entitled “Congé maternité: vos indemnités journalières” (Maternity leave: your daily benefits) which you will find under the pathway remboursements > indemnités journalières (reimbursements > daily benefits).

If you are an entrepreneur (“chef d’entreprise”) or a contributing spouse (“conjoint collaboratrice”)

If you have entrepreneur (“chef d’entreprise”) or contributing spouse (“conjoint collaborateur”) status, you may qualify for a flat-rate maternity benefit as well as for a substitution benefit. L’Assurance Maladie will have sent you a maternity benefits application booklet ("carnet de prestations maternité"), which contains the forms you need to apply for maternity benefits from your local health insurance fund ("Caisse d’Assurance Maladie."). Please contact your fund to learn more.

To learn more, please refer to the “droits et démarches” (entitlements and paperwork) section on ameli.fr
When your child is born, a period of paternity and birth leave (“congé paternité et d’accueil de l’enfant”) will be awarded:

- To the child’s father, whatever your family circumstances may be (marriage, civil union partnership (“pacte civil de solidarité”/ PACS), de facto partnership, divorce, or separation),
- To your spouse, your civil union (“PACS”) partner, or the person who is living with you in a conjugal relationship, even if that person is not the child’s biological parent.

This period of leave is 11 consecutive days (including Saturdays, Sundays, and bank holidays) for one child or 18 days for a multiple birth. It can be shortened but must be taken all at once. Those in salaried employment are entitled to 3 additional days, which are awarded by their employer for the child’s birth. Paternity and birth leave can be taken immediately after these 3 days or separately, but cannot be divided up.

Paternity and birth leave must begin within 4 months of the child’s birth, but can be postponed if the child is hospitalized.

### Daily benefits

#### For those in salaried employment

You may qualify for daily benefits throughout your paternity and birth leave. The eligibility requirements are the same as for maternity leave and they are calculated using the same rules (see p. 17).

To apply, just submit your application to your local health insurance fund (“caisse d’assurance maladie”) along with the required documents, which are listed on ameli.fr under the pathway Droits et démarches > Famille > Maternité, paternité, adoption > Congé de paternité et d’accueil de l’enfant (Entitlements and paperwork > Family > Maternity, paternity, adoption > Paternity and birth leave).

You will need to send your employer a registered letter with return receipt to apply for this leave at least one month before it is scheduled to begin. Two sample letters are available for download on ameli.fr under “votre conge de paternite et d’accueil de l’enfant” (your paternity and birth leave).

#### For licensed medical practitioners and licensed medical assistants (PAMC)

You may qualify for flat-rate daily benefits throughout your paternity and birth leave, assuming that you stop all work. To learn more, please contact your local health insurance fund.

#### For a PAMC’s contributing spouse (“conjoint collaborateur” status)

You may qualify for a flat-rate daily substitution benefit throughout your paternity and birth leave, assuming that you stop all work and hire an employee to take over the professional or household tasks which you habitually perform.

Please contact your local health insurance fund for more information.

#### For self-employed entrepreneurs or their contributing spouse (“conjoint collaborateur”)

You may qualify for flat-rate daily benefits or for a substitution benefit throughout your paternity and birth leave. To apply, please remove the form entitled “congé paternité ou congé d’accueil” (paternity or birth leave) from the maternity benefits application booklet (“carnet de prestations maternité”) which the mother-to-be received from l’Assurance Maladie at the beginning of her pregnancy and submit it to your local health insurance fund (“caisse d’assurance maladie.”).
Before baby is born

Choosing your maternity hospital
When to register, hospital types, etc. Locate the facility that best fits your needs.

Estimating your hospital bills
Ask the hospitals or clinics you are considering how much your stay will cost and how much of your expenses will be covered.

About anesthesia
What about an epidural? Ask your doctor about your options.

How to tell if you are in labor
Contractions, if your water breaks, etc. Getting ready for the big day.
Choosing your maternity hospital

Several factors will go into your choice of a maternity hospital: location, the services available to you and your baby, and your medical circumstances.

FRANCE’S DIFFERENT TYPES OF MATERNITY HOSPITAL

Your doctor or midwife will assess how your pregnancy is progressing and recommend the facility that best fits your needs.

**LEVEL 1**
- For “straightforward” pregnancies and deliveries, without foreseeable complications at birth.

**LEVEL 2**
- For high-risk and multiple pregnancies. These facilities have a neonatal care unit.

**LEVEL 3**
- For pregnancies with a high risk of premature birth. These facilities have a neonatal intensive care unit.

**TIP**
Make sure you meet the registration deadline for the facility you choose. Whether it is public or private, and regardless of type, make sure to contact the maternity hospital you choose at the beginning of your pregnancy.

To learn more about CMUC or ACS, please log in to ameli.fr

Estimating your hospital bills

Charges vary by facility.

**AT A HOSPITAL OR APPROVED CLINIC ("clinique conventionnée")**
Your French health insurance fund ("caisse d’assurance maladie") will pay the facility directly for your delivery-related expenses at official Social Security rates. You will not be billed, except for extra expenses and any surcharges ("dépassements d’honoraires"). The daily hospital fee ("forfait journalier") will also be covered if you are hospitalized during the last four months of your pregnancy or during the 12 days following delivery.

**AT A NON-APPROVED CLINIC ("Clinique non conventionnée")**
Your delivery-related expenses will be reimbursed, but only at the official Social Security rates. Non-approved clinics generally charge more and you will need to pay upfront. Contact your local health insurance fund ("caisse d’assurance maladie") to check whether or not a clinic you are considering is approved ("conventionnée"). Whatever facility you choose, ask your supplementary insurance fund about reimbursement of extra expenses (obstetrician-gynecologist or anesthesiologist surcharges, private room, television rental, etc.)

HELPFUL HINT
Physicians’ surcharges ("dépassements d’honoraires") are not reimbursed.

HELPFUL HINT
If you are experiencing financial difficulties or do not have supplementary insurance, you may qualify for one of the following means-tested programs through l’Assurance Maladie:
- Either Supplementary Universal Health Insurance Coverage ("Couverture maladie universelle complémentaire"/ CMU-C),
- Or a Supplementary Health Insurance Affordability Grant ("Aide pour une complémentaire santé"/ ACS).

To learn more about CMUC or ACS, please log in to ameli.fr
About anesthesia

You may plan to have an epidural during labor. Your pregnancy care provider will discuss this with you before you set up your birth plan, which you will be asked to do during your 8th month of pregnancy.

EPIDURAL ANESTHESIA

- An epidural is given by an anesthesiologist, who injects the medication between two lumbar vertebrae. It relieves the pain of uterine contraction while the patient remains conscious.
- Several types of epidural may be possible. You will be able to work with your doctor or midwife to choose the most appropriate type for you. If you plan to have an epidural, you will need to check when the anesthesiologist is available. Epidurals are covered by l’Assurance Maladie at the official Social Security rates.

Signs of labor

After months of waiting, the big day is finally here. If your contractions are close together, you may be going into labor and about to give birth. It can be difficult to determine whether you are experiencing true or false labor. If you are not sure, call your doctor or midwife right away and follow their instructions.

PREMATURE LABOR

Labor is premature if your baby is born before 37 weeks of amenorrhea. Watch for any signs and see your doctor immediately if:

- you are having abdominal pains that are close together and/or intense,
- you have a fever,
- you are experiencing vaginal bleeding,
- you are leaking amniotic fluid.

Premature babies are more vulnerable and will quickly need to be placed under observation.

LABOR IS ABOUT TO BEGIN

Labor is beginning if you see one or more of the following signs:

- You lose your mucus plug
  The mucus plug was there to close your cervix during pregnancy to protect your baby against possible infections. When you lose it, you will see thick secretions with traces of blood.
- You are experiencing regular uterine contractions that are close together.
  Contractions are felt in your lower abdomen or in your back. They can be painful. You will need to go to the maternity hospital once your contractions are about ten minutes apart.
- Your water breaks
  If you leak amniotic fluid, record the time, color, and amount of fluid you saw. Rush to the hospital without taking a bath.

Call 15 if you have a medical emergency

112 is the free European emergency number that can be reached from any landline or mobile phone throughout Europe.
Once baby is here

Care your baby will receive
Your baby’s first tests, getting a birth certificate, and more. All about your baby.

Going home from the hospital
Care you will receive, about your body, and more. All about your new life as a new mom.

GROWING WITH YOUR BABY
Now that baby is here, you can continue to turn to us throughout your child’s first years. Check out our new guide which is available for download through the prevention section entitled “your child’s health” (“La santé de votre enfant”) on your ameli.fr account. We have put it together to help you take the best possible care of your and your child’s health.
You have just been born. You are about to receive plenty of attention from the medical team.

**BABY’S FIRST TESTS**
- **Just after birth**, the pediatrician, midwife, or pediatric nurse will check that your baby is breathing normally and maintaining his/her temperature. They will then perform cord care.
- **After this**, your baby will undergo some crucial checks: heart sounds, breathing, muscle tone, reactions to stimuli, skin hue, and assessment of certain reflexes.
- **Blood will be drawn** from your baby’s heel to perform systematic screening for certain diseases.

**REGULAR CHECK-UPS AS YOUR CHILD GROWS**
Until your child turns 16, L’Assurance Maladie will provide 100% coverage for his/her routine follow-up care, with no upfront payment. Through free checkups, vaccinations, and guidance for parents, we do our utmost to ensure that your baby has a healthy childhood.

Your child can see a physician at a private practice or at a mother-and-baby wellness center (until age 6) for these check-ups. To learn more, please refer to the article entitled “Suivi medical de l’enfant et de l’adolescent” (Routine follow-up care for children and adolescents) on ameli.fr

**REPORTING YOUR BABY’S BIRTH TO YOUR HEALTH INSURANCE FUND (“CAISSE D’ASSURANCE MALADIE”)**
You will need to report your child’s birth to your health insurance fund immediately, either:
- through your ameli.fr account (“mes démarches” (paperwork) section)
- by telephone at 3646
- by mail, after downloading and filling out an S3705 form (“Application to add minor children to one or both parents’ insurance accounts”) on ameli.fr

**ADDING YOUR CHILD AS A BENEFICIARY ON BOTH PARENTS’ FRENCH HEALTH INSURANCE CARDS (“Cartes Vitale”)**
You can apply to add your child as a beneficiary on your and/or the other parent’s French health insurance card (“carte Vitale”) whatever your family circumstances may be.

Adding your child to both parents’ French health insurance cards means easier access to care, and will allow the parent who takes the child to a doctor to use their “carte Vitale.” The doctor’s fees will then be reimbursed to the account of the parent who used their “carte Vitale” according to the usual timeframe.

To add your child to both parents’ French health insurance cards, log in to “mon compte” (my account) or download the S3705 application form on ameli.fr.

**THE PRADO PROGRAM: HELP WHEN YOU GO HOME FROM THE HOSPITAL**
Through L’Assurance Maladie’s Prado program, you can choose a midwife to come and provide personalized care in your home. You and your baby will be eligible if you had an uncomplicated delivery and have been approved to leave the hospital early.

- There is no paperwork involved: a caseworker from L’Assurance Maladie will stop by your hospital room after your baby has been born to set up your midwife’s first home visit. These home visits are covered at a rate of 100% (of the official Social Security rates, up to the 12th day after your baby’s birth).

More information is available on ameli.fr

**HELPFUL HINT**
As from 2017, parents can declare a primary care physician (“médecin traitant”) for their children. This can be a general practitioner or a specialist. Bring this up with the doctor you choose for your child.

**TIP**
Make sure to bring your child’s health care booklet (“carnet de santé”) to every appointment.

You can update your French health insurance card (“carte Vitale”) at the terminals which can be found at any health insurance fund or pharmacy. To learn more, please log in to ameli.fr.
FOLLOW-UP CARE FOR YOU

You are also entitled to special follow-up care once you have given birth:

- Two sessions with a midwife, if needed
  You may feel the need for some extra support once you are home from the hospital. If so, you can schedule two post-partum follow-up appointments with a midwife, between the 8th day after your baby’s birth and your post-partum physical examination (“examen postnatal”). This is an opportunity for you to discuss any concerns and to ask any questions you may have. These sessions are covered by l’Assurance Maladie.

- A post-partum physical examination (“examen clinique postnatal”)
  This examination will be conducted between six and eight weeks after you give birth.
  Your doctor or midwife will use this examination to determine whether you need post-partum physical therapy. They will also check your vaccination status, particularly if you tested negative for hepatitis B and rubella antibodies during your pregnancy.

HELPFUL HINTS

Feeling tired and blue
You have plenty of reasons to be feeling tired: having just given birth, experiencing insomnia, etc. Bringing your child into the world has been a very intense experience, both physically and emotionally. So you might be experiencing a range of emotions from joy to sadness. These feelings (the baby blues) tend to go away around ten days after giving birth. But some women find that these feelings persist: this is post-partum depression. If this is a concern, bring it up with your family and friends, and with your doctor or midwife.

BIRTH CONTROL NOW THAT BABY IS HERE

- Now that you are no longer pregnant, it’s time to discuss birth control if you did not have the opportunity to do so while you were in the hospital. Ask your primary care physician, your gynecologist, your midwife, a family planning center, or a health care professional at your local mother-and-baby wellness center (PMI) for more information.
- It is possible to get pregnancy again before your “return of menses,” which is your first period after giving birth (four to six weeks after delivery, if you have not breastfed). You should also be aware that breastfeeding does not protect against a new pregnancy.

WHICH TYPE OF BIRTH CONTROL IS RIGHT FOR YOU?

- Male condoms, spermicide suppositories, spermicidal gels, the pill, or an intrauterine device if you meet the medical requirements
- Whichever type of birth control you choose, only condoms provide protection against sexually transmitted diseases.

To learn more about your birth control choices once your baby is here, log in to the health section on ameli.fr
**TAKING CARE OF YOUR BODY**

After childbirth, your body will have changed.

- **Your breasts**
  
  Pregnancy hormones will have caused your breasts to grow. If you do not breastfeed, your breasts will soon shrink as you stop lactating. Conversely, if you do breastfeed, your breasts will initially grow and then shrink during the weaning process.

- **Your weight**
  
  You can expect to have some extra weight to shed once you are home from the hospital. During pregnancy, your body stored fat to use during breastfeeding. It will take a few months to get back to your pre-pregnancy weight.

**A FEW TIPS ON GETTING YOUR FIGURE BACK**

- Continue to follow a varied, balanced diet. Do not start a new diet without your doctor’s approval, before your baby is three months old, or for as long as you are breastfeeding.
- If you wish, you can resume moderate exercise (such as walking or swimming) in the weeks after you give birth. However, avoid high-impact sports (such as gymnastics, combat sports, tennis, and team sports) until you have completed physical therapy for your abdominal and pelvic floor muscles, and in particular if you are breastfeeding. Ask your doctor or midwife if you have any questions.

**ARRANGING FOR CHILD CARE**

Now that baby is here, you may need to arrange for child care. There are a number of different solutions:

- A traditional day care center (“crèche collective”), family-run day care center (“crèche familiale”), or parent-run day care center (“crèche parentale”).
- A registered childminder (“assistante maternelle agréée”).
- An in-home nanny.

**PARENTAL CHILD-REARING LEAVE (“Congé parental d’éducation”)**

- Before maternity leave has ended, either the mother or the father can apply for parental child-rearing leave (“congé parental d’éducation”) to take care of their child. This is an opportunity to stop working or to cut back to part time for one year. It is renewable until the child turns three.
- Throughout this period of leave, entitlement to reimbursement of health and maternity care expenses remains the same.
- If the eligibility requirements are met, the awardee’s family benefits fund (CAF) may pay a supplement for free choice of working time (“complement de libre choix d’activité”/Clca) throughout the period of parental child-rearing leave. More information is available on caf.fr

**HELPFUL HINTS**

Stop by the French family benefits fund’s website www.mon-enfant.fr for information on child care. If you are considering hiring a registered childminder (“assistante maternelle agréée”) or an in-home nanny (“garde d’enfants à domicile,”) you will find the information you need on www.pajemploi.ursaf.fr

To choose a pediatrician or general practitioner for your child, please go to our online directory annuairesante.ameli.fr
Here’s what

I’Assurance Maladie will do for you during your pregnancy

We will cover your health care expenses:
We will cover all of your mandatory check-ups ("examens obligatoires") at a rate of 100%, except for your first two ultrasounds and your prevention appointment ("consultation de prevention") with a midwife: these are covered at a rate of 70% (of the official Social Security rates).

We will help guide you through the French health care system:
Our online directory annuairesante.ameli.fr lists addresses and rates for health care professionals (primary care physicians, midwives, and obstetrician-gynecologists), and you can go to ameli.fr to do a simulation of your daily benefits.

We will provide health information through the health section ("rubrique santé") on ameli.fr:
Here, you will find information and practical tips on your pregnancy and your baby’s first days of life.

Follow your pregnancy care providers’ recommendations (primary care physician, midwife, obstetrician-gynecologist).

We will offer preventive care:
A free dental checkup, smoking cessation treatment, vaccinations, etc.

Create an ameli.fr account and check your prevention area entitled “your pregnancy” (“j’attends un enfant”) guidance throughout your pregnancy and a real-time list of your reimbursements.

Use our online directory annuairesante.ameli.fr to check the addresses and rates of the health care professionals you are interested in seeing.

Have your French health insurance card ("carte Vitale") updated at the beginning of your pregnancy and when you start your 6th month to activate your pregnancy, childbirth, and post-partum entitlements.

Here’s what

you’ll need to do for a healthy pregnancy

Follow your pregnancy care providers’ recommendations (primary care physician, midwife, obstetrician-gynecologist).

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Have your French health insurance card ("carte Vitale") updated at the beginning of your pregnancy and when you start your 6th month to activate your pregnancy, childbirth, and post-partum entitlements.