

**Article title:** Why People Forgo Healthcare in France: A National Survey of 164 092 Individuals to Inform Healthcare Policy-Makers

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**Supplementary file 1.** Additional Background Information

### **Health insurance in France: Additional information about some physicians charging excess fees**

In France, physicians (and more generally all health professionals) sign a contract with the compulsory health insurance (CNAM). They are then said to be "contracted". If they choose to practice in the contracted sector "1", they must respect the rates set at the national level between the governing bodies of their profession and the compulsory health insurance. In return, they benefit from a partial deduction of their social security contributions (illness, retirement, etc.). In contrast, physicians who contract to practice in the sector "2" ("non-contracted") do not benefit from these deductions but may charge higher fees. However, their patients are only reimbursed on the basis of the negotiated rates.