

Compulsory social protection for self-employed people

you have talent,
we protect your independence

RSI provides **obligatory social protection** for **5.1 million** self-employed managers, active or retired: craftspeople, shopkeepers, manufacturers, liberal professionals and their families.

RSI:

- ▶ manages affiliation;
- ▶ collects social and personal contributions:
 - sickness-maternity,
 - basic old age pension,
 - complementary pension,
 - disability-survivors,
 - family,
 - CSG-CRDS taxes;
- ▶ pays benefits:
 - sickness-maternity,
 - basic old age pension,
 - complementary pension,
 - disability-survivors;
- ▶ develops sanitarian and social action for active and retired people;
- ▶ manages medical control;
- ▶ manages preventive medicine.

RSI covers liberal professionals only for their sickness-maternity insurance.

RSI advises and supports self-employed managers when they start their business, all along their business activity and at retirement age:

- ▶ personal advice for self-employed persons starting their business;
- ▶ coaching for company managers during their first years of business, in order to help them to prevent economic difficulties;
- ▶ customized support for insured persons facing difficulties to pay their contributions (deferred payment etc.);
- ▶ health prevention actions;
- ▶ support for managers suffering from disability or chronic disease;
- ▶ professional lifelong advice and information;
- ▶ support at the time of retirement;
- ▶ sanitarian and social action for active and retired people.

RSI develops specific initiatives in the field of prevention and sanitarian/social action.

PREVENTION

For its insured people, RSI proposes lifelong health prevention actions that take into account independent persons' specificities. All these programs are part of an overall PREVENTION PATHWAY organized around three main priorities:

- ▶ prevention of occupational risks specific to self-employed workers;
- ▶ check-ups and screenings:
 - prevention check-up made by the family doctor;
 - children oral prevention;
 - diabetic patients' education;
 - breast cancer's and colorectal cancer's screening;
 - successful aging and older people autonomy's preservation program;
- ▶ monitoring of pregnant women and children.

Website www.le-rsi.fr/prevention gathers practical information and allows insured people to have access to their own prevention personal profile.

SANITARIAN AND SOCIAL ACTION

RSI implements for its insured people, active and retired, a sanitarian and social action adapted to their situation.

These actions are developed around four priorities:

- ▶ ensuring the sustainability of the company following personal or professional problems;
- ▶ supporting insured persons who face difficult personal circumstances;
- ▶ helping to preserve social bonds and home support of elderly;
- ▶ developing partnerships and experiments dedicated to elderly care and disability management.

These aids are granted in RSI funds by dedicated commissions, composed of administrators which are themselves elected by the insured.

proximity advice

SIMPLIFICATION FOR CRAFTSPEOPLE AND SHOPKEEPERS

In the framework of the administrative simplification reform for independent managers, RSI has been collecting since 2008, as **single social contact point**, all the craftspeople's and shopkeepers' social and personal compulsory contributions:

- ▶ sickness-maternity;
- ▶ old age pension;
- ▶ disability-survivors;
- ▶ family benefits;
- ▶ CSG-CRDS taxes;
- ▶ contribution to vocational training (for shopkeepers).

All of them being referenced in a single call for contributions document.

A DEMOCRATIC ORGANIZATION

RSI local funds are run by representatives of the self-employed.

These administrators were elected for six years by the insured on April 4, 2006, through direct suffrage.

These representatives have elected 50 delegates to be members of the National Fund's Board of Administration.

President: **G rard Quevillon**
Managing Director: **Dominique Liger**

An objectives and management agreement (in French, "COG") was signed by the State and RSI on May 2, 2007, covering the 2007-2011 period. RSI national fund and public authorities are reciprocally committed to implement an efficient health and pension public service for self-employed workers.

Since July 1, 2006, RSI has replaced the three previous social protection systems for self-employed persons:

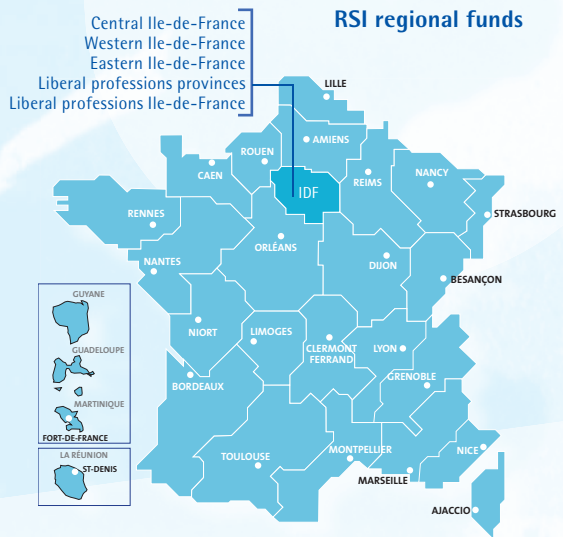
- ▶ **AMPI:** sickness-maternity insurance for all self-employed persons;
- ▶ **AVA:** old age, disability and survivors pension for craftspeople;
- ▶ **ORGANIC:** old age, disability and survivors pension for manufacturers and shopkeepers.

RSI reinforces proximity and customized insured people's reception though a decentralized network composed of:

- ▶ a National Fund which federates the regional funds' network, defines the scheme's general policy, ensures its financial unity and represents the Institution to public authorities;
- ▶ a network of 30 funds:
 - 26 regional funds in Metropolitan France (1 fund per administrative region, 3 in Ile-de-France region, 2 in PACA region, 2 in Rhone-Alpes region),
 - 2 funds in Overseas regions and territories (1 for French West Indies and Guiana, 1 for Reunion Island),
 - 2 funds devoted to liberal professions;
- ▶ a large number of agencies and contact points;
- ▶ a network of contracted bodies that manage health-maternity benefits.

Self-employed managers insured by RSI depend from the fund of their personal address.

All contact details of RSI funds are available on www.le-rsi.fr.



RSI INSURED PEOPLE

- ▶ craftspeople and tradesmen (company managers) listed in the French trade register;
- ▶ shopkeepers and manufacturers (company managers) listed in the French register of companies;
- ▶ company executives or partners;
- ▶ spouses of shopkeepers and tradesmen/craftspeople who chose the status of assisting spouse;
- ▶ professions such as sales representatives, driving school company managers, heads of private educational institutions...;
- ▶ liberal professionals – only for their health-maternity insurance;
- ▶ voluntary insured people (persons without any professional activity who chose to go on contributing on a voluntary basis, French tradesmen/craftspeople or shopkeepers living abroad, caregivers...);
- ▶ "auto-entrepreneurs" (new self-contractor legal status).

RSI in figures 2009

DEMOGRAPHY

Beneficiaries

- ▶ 5.1 million

Contributors

- ▶ 2.1 million
 - 36% craftspeople
 - 45% shopkeepers
 - 19% liberal professionals
 - 3/4 are men, an average age of 45

Health insurance beneficiaries

- ▶ 3.5 million
 - 71% insured and 29% assignees
 - +2.3% in 2009

Retired people

- ▶ 2 million
 - 44% craftspeople, 56% shopkeepers
 - +1.9% in 2009
 - 1.5 million pensions directly paid to former contributors
 - 0.5 million pensions paid to survivors

Disability pensioners

- ▶ 22,146

Sanitarian and social action beneficiaries

- ▶ 84,751 for health or pension aids
 - 39.6% craftspeople
 - 58.4% shopkeepers
 - 2% liberal professionals
- ▶ 16,153 for contributors in trouble aids
 - 40.5% craftspeople
 - 45.3% shopkeepers
 - 14.2% liberal professionals

BENEFITS

Health benefits

- ▶ € 6.6 billion legal benefits composed of
 - € 3.2 billion for ambulatory care
 - € 3.4 billion for hospital care
 - € 209 million for per diem allowances

Old age pension benefits

- ▶ € 7.8 billion composed of
 - € 6.5 billion for basic pension schemes
 - € 1.3 billion for complementary pension schemes

Disability-survivors benefits

- ▶ € 212 million

Sanitarian and social action Individual benefits

- ▶ € 104.43 million
 - € 29.22 million for support to active people (bearing of the contributions)
 - € 68.33 million for support to retired people
 - € 6.88 million for health assistance (active or retired people)

Collective subsidies

- ▶ 13.86 million
 - € 9.77 million to support the creation or the renovation of homes for elderly people
 - € 4.09 million for other subsidies

