

## Prescription Drug Insurance: It's compulsory!

Everyone (adult or child) who has settled in Québec and who is eligible for Health Insurance must at all times have prescription drug insurance coverage, even if they do not use any prescription drugs.

Only those persons subject to a waiting period before being eligible for the Québec Health Insurance Plan are not required to have prescription drug insurance during that period.

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In Québec, two types of plans offer prescription drug insurance coverage:

- private plans (group insurance or employee benefit plans);
- the public plan, that is, the one administered by the Régie de l'assurance maladie du Québec.

If you are eligible for a private plan, you must join that plan. Otherwise, you must register for the public plan by calling the Régie.

### **Check your situation at [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca) to avoid unpleasant surprises**

If you are not covered by prescription drug insurance, which is compulsory, you will have to pay Revenu Québec an amount equivalent to the public plan premium for every full month during which you had no coverage at all.

Moreover, if you are registered for the public plan while being eligible for a private plan, you will have to repay the Régie the amount paid for any prescription drugs obtained during the period of non-eligibility for the public plan. The Régie, together with Revenu Québec, makes regular checks regarding compliance.

### **Private plans**

There are two ways you can have access to a **private plan**:

- through your employment or profession (through your employer, union, or professional association or order);
- through your spouse or parents.

If you are eligible for a private plan, you must join it and obtain coverage under it for your spouse and children, unless your spouse and children are already covered by another private plan. When you join a private plan, you must terminate your registration for the public plan by calling the Régie.

## About spouses and children

Two persons (of the opposite sex or the same sex) are considered **spouses** if they:

- are married or have entered into a civil union;
- have been living together for 12 months (any separation of under 90 days does not interrupt the 12-month period);
- are living together (regardless of for how long) and have had or have adopted a child together.

A person is considered a **child** if he or she:

- is under age 18;
- is between ages 18 and 25 inclusive, is a full-time student, does not have a spouse, and lives with his or her parents.

The parents of a child who turns 18 must ask their private insurer or the Régie to extend their child's coverage if he or she meets the above conditions.

## The public plan

The following persons are eligible for the public plan:

- persons who are ineligible for a private plan;
- holders of a claim slip (carnet de réclamation) issued by the Ministère de l'Emploi et de la Solidarité sociale;
- persons age 65 and over. Persons may continue to be covered by a private plan when they turn 65. If they choose to maintain private coverage **equivalent** to that of the public plan, they must terminate their registration for the public plan by calling the Régie;
- children of persons covered by the public plan.

## How to obtain coverage?

Contact the Régie to register for the public plan.

Holders of claim slips (carnet de réclamation) and persons age 65 and over are automatically registered.

## Documents to bring along

When at the pharmacy, you must present your Health Insurance Card, which must be valid, and your claim slip, if applicable.

## **Public Prescription Drug Insurance Plan**

### **What you pay for at the pharmacy**

The amount you pay for your prescription drugs is called a *contribution*, which consists of the monthly deductible and the co-insurance.

#### **What is the deductible?**

The deductible is a fixed amount that you pay each month when purchasing prescription drugs.

#### **What is the co-insurance?**

The co-insurance is a percentage that applies to the cost of prescription drugs, from which the deductible is subtracted.

#### **Maximum annual contribution**

Whatever your plan (private or public), there is a maximum to the amount that you could be required to pay every year to obtain insured drugs. The insurer must see to it that this maximum amount is not exceeded. If you change plans during the year, ask for a statement of the contributions you made and send it to your new insurer so that the amounts already paid will be taken into account.

#### **The public plan premium**

As is the case with any insurance, you must pay a premium to obtain coverage under the public plan, whether or not you purchase prescription drugs. Revenu Québec collects the premium, the amount of which is indicated on your income tax return. The amount varies according to income and family makeup.

To find out the amounts for the premium, the maximum contribution, the deductible and co-insurance, go to the Régie's website.
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## **FOR FURTHER INFORMATION**

Go to our website at  
**[www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca)**

You may also obtain information by calling.

**In Québec**  
**418 646-4636**

**In Montréal**  
**514 864-3411**

**Elsewhere in Québec**  
**1 800 561-9749**

**By ATS**  
(telecommunication device for the deaf)  
**418 682-3939** (in Québec)  
**1 800 361-3939** (elsewhere in Québec)

**By mail**  
Régie de l'assurance maladie du Québec  
Case postale 6600  
Québec (Québec) G1K 7T3

**Opening hours**  
Monday, Tuesday, Thursday and Friday: **8:30 a.m. to 4:30 p.m.**  
Wednesday: **10:00 a.m. to 4:30 p.m.**

Outside our opening hours, our office phone numbers connect you to an automated information system.

The information in this pamphlet does not have force of law and does not apply to all specific cases.