

How to remain insured

Being absent from Québec may affect your entitlement to health insurance.

DURING YOUR FIRST 12 MONTHS OF COVERAGE

If you reside in Québec, you may not leave the province for 183 or more days, whether or not they are consecutive (absences of 21 days or less do not count).

SUBSEQUENTLY

The same rule applies but the period taken into account is the calendar year (from January 1 to December 31). If you do not comply, you will lose your eligibility for health insurance for the entire calendar year in which you are absent from Québec.

You remain insured, however, if you leave Québec temporarily to study, work or take training, and if you meet the conditions corresponding to the reason for your absence.

In addition, once every seven years you are entitled to spend 183 or more days outside Québec during the same calendar year.

Do you plan on being away from Québec for 183 or more days? Notify the Régie, and it will advise you as to whether or not you will remain covered by health insurance.

Moving outside Québec

You no longer qualify for health insurance if you take up residence outside Québec, in which case you must notify the Régie of your departure.

FOR FURTHER INFORMATION

Go to our website at

www.ramq.gouv.qc.ca

You may also obtain information by calling or visiting one of our offices.

In Québec City

1125, Grande Allée Ouest
418 646-4636

In Montréal

425, boul. De Maisonneuve Ouest, 3rd floor
514 864-3411

Elsewhere in Québec

1 800 561-9749

By TDD

(telecommunication device for the deaf)

418 682-3939 (in Québec City)
1 800 361-3939 (elsewhere in Québec)

By mail

Régie de l'assurance maladie du Québec
PO Box 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 telephone information system.

If you change your address, you must let us know.
You can call or simply go to
www.adresse.info.gouv.qc.ca.

Direction des communications
September 2007

Régie de
l'assurance maladie
Québec



K-0506-1

Health Insurance



Québec



In Québec, the Health Insurance Card allows you to benefit from various healthcare services without paying.



You need to present your card at the doctor's office, hospital and local community service centre (known as a CLSC). As an insured person, you are entitled to the following free-of-charge:

- covered medical care (cosmetic care is not covered);
- basic hospital services.

In addition, the Health Insurance Card provides free access to:

- dental services for children under age 10;
- optometric services for persons under age 18 and age 65 and over.

Certain persons may also receive basic protection for prescription drugs. This is the case for those who do not have access to a private prescription drug insurance plan.

Eligibility

You qualify for health insurance if you reside in Québec, and you are:

- a Canadian citizen;
- a permanent resident;
- a person who is authorized to submit, when in Canada, an application for the right of permanent residence;
- a refugee;
- an Indian, within the meaning of the *Indian Act*;
- the holder of a temporary resident permit, who requested it to apply for the right of permanent residence.

Are you temporarily residing in Québec for work or because you have a student or training scholarship? If so, you, your spouse and dependants qualify under certain conditions.

You are not entitled to health insurance if you are:

- a tourist;
- a resident from another Canadian province who is staying in Québec;
- a student from outside Canada (except when a social security agreement has been concluded with your country or when you are receiving a scholarship that meets the required conditions);
- a refugee claimant.

How to register

You need to fill out an application form. To obtain one, call the Régie de l'assurance maladie du Québec or drop by one of its offices. You will be told what identification documents must be provided, what steps are required for registering and where your application for registration is to be submitted.

It is important that you contact the Régie as soon as you arrive in Québec. This way, you will avoid delaying your access to health insurance.

WAITING PERIOD

As a rule, if you arrive from abroad, you are subject to a waiting period, which may be up to three months after you've registered. The same holds true if you are a Canadian citizen.

The Régie does not reimburse the cost of healthcare received during the waiting period. Therefore, we strongly recommend that you take out private insurance. Otherwise, you will have to pay the cost of health services received during that period.

Information on private insurance
Canadian Life and Health Insurance OmbudService
Consumer Assistance Service:
514 845-6173 (in Montréal)
1 800 361-8070 (elsewhere in Canada)

Your Health Insurance Card

After the Régie has processed your application for registration, it will send you a letter indicating the date from which you are eligible for health insurance. Your card will be mailed to you within two weeks from that date.

If you reside in Québec, you will receive a *Renewal Notice* three months before your current card expires. However, if you are in Québec temporarily or have temporary immigration documents, you must contact the Régie.

For more detailed information, visit our website.

www.ramq.gouv.qc.ca