

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.

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 the co-insurance, go to the Régie's website.

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
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)
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.

Direction des communications
March 2008

Ce document est aussi disponible en français.

Régie de l'assurance maladie
Québec

D-9117-1

PRESCRIPTION DRUG INSURANCE IT'S COMPULSORY

Québec

PRESCRIPTION DRUG INSURANCE IT'S COMPULSORY

In Québec, everyone must be covered by prescription drug insurance.

Two types of insurance plans offer this coverage:

Private plans	The public plan
Group insurance or employee benefit plans	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
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.

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

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.

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.

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.