WITH PRIVATE INSURANCE, YOU CAN AVOID UNPLEASANT AND COSTLY SURPRISES

Before leaving Québec, it is important that you take out private insurance to cover, in part or in full, the costs not paid by the Régie.

Without private insurance, you must bear the portion of the costs not reimbursed by the Régie, which could mean a considerable amount of money.

Reimbursement

If you don't have private insurance, you must complete an application for reimbursement for services covered outside Québec and send it to the Régie.

It is important that you attach the originals of your bills and receipts, along with the summary of your medical record if you were hospitalized, and the operative report if you underwent surgery. Keep copies of documents sent to the Régie.

Please note that certain insurers do not submit applications for reimbursement for you. In this case, it is up to you to complete the form and send it to the Régie.

APPLICATION FOR REIMBURSEMENT

To obtain all relevant information and the application for reimbursement form, visit our website at www.ramq.gouv.qc.ca or call us.

You have **one year** from the date the services were provided to apply for a reimbursement for the cost of medical, dental or optometric services and **three years** for hospital services.

FOR FURTHER INFORMATION

Go to our website at

www.ramq.gouv.qc.ca

You may also obtain information by calling.

In Québec City
418 646-4636

In Montréal
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 information system.

Direction des communications
October 2007

Ce document est aussi disponible en français.

Régie de l'assurance maladie Québec

K-0501-1

RÉGIE DE L'ASSURANCE MALADIE DU QUÉBEC

Healthcare Services Covered Outside Québec

Québec

Leaving Québec for a few days, a few weeks or a few months? Your Health Insurance Card, if valid, entitles you to be reimbursed for healthcare services covered by the Québec Health Insurance Plan.

In most cases, the Régie reimburses only a portion of the cost of healthcare services received outside Québec. You are required to pay the difference.

To be covered, you must spend less than 183 days outside Québec during the same calendar year (absences of 21 days or less do not count in the calculation).

WORKING, STUDYING OR TAKING TRAINING OUTSIDE QUÉBEC?

Before you leave, you must notify the Régie of your absence and provide certain documents (attestation of studies or training, work contract, etc.).

If you meet certain criteria, you, along with your spouse and dependent children, will remain insured under the Plan. The Régie will pay for healthcare services provided outside Québec and made necessary by an emergency (sudden illness or accident) to the extent that they are covered in Québec.

In all other cases, the Régie will assume 75% of the costs. If you go on vacation outside the location where you are working, studying or taking training, the Régie will reimburse the actual costs paid, up to amounts not exceeding Québec rates.

Services covered elsewhere in Canada

The Régie reimburses, up to amounts not exceeding its rates, the actual costs paid for **professional services** provided by a doctor, dentist or optometrist insofar as these services are covered in Québec.

If the health professional accepts your Health Insurance Card, you have nothing to pay. Otherwise, you have to pay the fees requested and later apply for reimbursement from the Régie.

Hospital services, including hospital outpatient consultations, are covered throughout Canada thanks to interprovincial agreements. These agreements extend to nursing care, diagnostic services, ward accommodation (three or more beds) and drugs administered during a hospital stay.

HOSPITALIZATION IN ALBERTA FOR A FRACTURED TIBIA

	Amount requested	Amount reimbursed by the RAMQ	Amount chargeable to the insured person
Hospital services	Interprovincial agreements		$0
Professional services	$608	$120	$488
Total	**$608**	**$120**	**$488**

Services covered outside Canada

The Régie covers, up to amounts not exceeding its rates, the actual costs paid for **professional services** provided by a doctor, dentist or optometrist insofar as these services are covered in Québec.

For **hospital services** covered only in the case of an emergency (sudden illness or accident), the Régie pays up to C$100 per day of hospitalization, including day surgery. It also will pay up to C$50 per day for hospital outpatient consultations. Moreover, whether you are hospitalized or not, the Régie will pay up to C$220 per hemodialysis treatment and the related medication.

HOSPITALIZATION IN FLORIDA FOR A FRACTURED TIBIA

	Amount requested (in C$)	Amount reimbursed by the RAMQ	Amount chargeable to the insured person
Hospital services	$2,477	$50	$2,427
Professional services	$2,202	$120	$2,082
Total	**$4,679**	**$170**	**$4,509**

The Régie does not reimburse the cost of medication purchased outside Québec, even when prescribed by a doctor. The same is true for ambulance transportation costs.

For more detailed information, visit our website.

www.ramq.gouv.qc.ca