Québec Public Health Insurance Plan

What you need to know before registering

Health insurance
Thanks to the Québec Health Insurance Plan managed by the Régie de l’assurance maladie du Québec, insured persons can receive various healthcare services free of charge. If they present their valid Health Insurance Card to a physician, hospital or local community services centre (CLSC), they will receive the following at no cost:

• covered medical care
• basic hospital services
• dental services (under age 10)
• optometric services (under age 18 and age 65 and over)

Persons not covered by the Québec Health Insurance Plan can still access healthcare services, but they will have to pay.

Eligibility
You qualify for Québec health insurance if you meet certain conditions.

If you intend to take up residence in Québec, you must, among other things:

• be authorized to live in Canada
• have your main residence in Québec
• be present in Québec a minimum of 183 days in the first 12 months after becoming eligible

If you are in Québec temporarily to work or because you have a scholarship or traineeship within the scope of an official Québec government program, you could qualify under certain conditions.

You do not qualify for Québec health insurance if you are:

• a tourist
• a student or resident from another Canadian province staying in Québec temporarily
• a student from outside Canada (except where a social security agreement has been concluded with your country or if you are receiving a scholarship that meets the requirements)
• a refugee claimant

Documents necessary for registration
You will be asked to provide several documents for your registration, including:

• a document proving your identity
• documents issued by the Canadian and Québec immigration authorities
• proof of residence in Québec

For more on the documents necessary for registration, go to the Registration section of the Régie’s website.
Registration

To submit your application for registration for health insurance, a form is necessary. You can obtain it by calling the Régie or by going to one of its offices with the necessary documents. Registration cannot be done online.

It is important that you contact the Régie within 15 days of your arrival in Québec. This way, you’ll avoid delaying your health insurance coverage.

Waiting period pending eligibility

As a rule, persons become eligible after a waiting period of up to three months after their registration. This applies even if the persons hold Canadian citizenship. The Régie usually doesn’t reimburse the cost of healthcare received during this waiting period.

We strongly recommend that you take out private insurance during the waiting period. Otherwise, you will have to assume the cost of healthcare services received during this period.

To remain eligible

Being away from Québec may affect your eligibility.

If you have taken up residence in Québec, you must be present in Québec 183 days or more, consecutive or not (absences of 21 days or less do not count) in the 12 months after you become eligible; otherwise, your registration will be cancelled. At the end of this period, the Régie will request that you provide documents proving that you have complied with this requirement. Thereafter, for each calendar year, running from January 1 to December 31, you will have to be present in Québec 183 days or more. If you do not comply, you will lose your eligibility for the entire calendar year during which you were away from Québec.

If you are registered as a temporary resident of Québec, you must be in Québec for the entire duration of your stay (except for absences of 21 days or less). You are required to notify the Régie of any stay outside Québec lasting more than 21 days. You will not be covered while you are away from Québec.

Please note that, at any time, the Régie may check whether you are complying with the presence-in-Québec rule. Such checks may consist, among other things, of requests for documents or home visits.

FOR FURTHER INFORMATION

We invite you to consult our website.

www.ramq.gouv.qc.ca

You can also obtain information by telephone.

In Québec: 418 646-4636
In Montréal: 514 864-3411
Elsewhere in Québec: 1 800 561-9749

Our mailing address
Régie de l’assurance maladie du Québec
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Québec (Québec) G1K 7T3

Our office 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.

Montréal reception desk
425, boul. De Maisonneuve Ouest, bureau 301
Montréal (Québec) H3A 3G5

Québec reception desk
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Outside our office hours, our office phone numbers connect you to an automated information system.

Direction des communications et du Web
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