Your obligation to be present in Québec

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

**DURING YOUR FIRST 12 MONTHS OF COVERAGE**

To remain eligible, you must be present in Québec for at least 183 days in the 12 months following your eligibility start date; otherwise, your registration will be cancelled. At the end of this period, the Régie will request that you provide documents proving that you complied with this requirement.

**THEREAFTER**

After the initial 12-month period, you have to be present in Québec 183 days or more, consecutive or not, each calendar year, i.e. from January 1 to December 31 (absences of 21 days or less don’t count). If you do not comply, you will lose your eligibility for health insurance for the entire calendar year during which you were away from Québec.

Nevertheless, once every seven years, you are allowed to spend 183 or more days outside Québec during a given calendar year. Refer to our website or call us for details.

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

**Moving outside Québec**

If you take up residence outside Québec, you will no longer be covered by the Québec health insurance and prescription drug insurance plans. 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 us.

**In Québec City**

418 646-4636

**In Montréal**

514 864-3411

**Elsewhere in Québec**

1 800 561-9749

**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 phone numbers connect you to an automated 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.
Eligibility

You qualify for health insurance if you meet certain conditions. Among other things, you must be domiciled in Québec (that is, have made Québec your main place of residence), usually be present here, and be:

• a Canadian citizen
• a permanent resident
• a person who is authorized to submit, when in Canada, an application for permanent residence
• a refugee
• an Indian, within the meaning of the Indian Act

You could also qualify, under certain conditions, if you are residing in Québec temporarily for work or because you have a scholarship or traineeship within the scope of an official Québec government program.

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

• a tourist
• a resident from another Canadian province who is staying in Québec temporarily
• 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 requirements)
• a refugee claimant

Your Health Insurance Card

Before your card expires, you will receive a renewal form. However, if you are eligible as a person residing in Québec temporarily, or if you have temporary immigration documents, you will have to contact the Régie to maintain your eligibility.

Remember to notify the Régie of any change of address, civil status or other status.

How to register

It’s important that you contact the Régie within 15 days of arriving in Québec. This way, you will avoid delaying your access to health insurance.

To apply for registration, you need to fill out a form, available by calling the Régie. You will be told what steps you need to follow and what documents you need to provide (within 45 days of having submitted your application for registration).

The Régie will inform you in writing of its decision. If you are eligible, it will indicate the date on which your health insurance coverage begins. You will receive your card within two weeks of that date.

Please note that persons without health insurance can still access healthcare, but they have to pay for the services.

WAITING PERIOD

As a rule, persons who register or re-register for health insurance are subject to a waiting period of up to three months. The Régie usually doesn’t reimburse the cost of healthcare received during this time.

If you are arriving from abroad, we strongly recommend that you take out private insurance. Otherwise, you will have to pay the cost of health services received during this period.

Information on private insurance

OmbudService for Life & Health Insurance
514 845-6173 (in Montréal)
1 800 361-8070 (elsewhere in Canada)

If you are arriving from another Canadian province, you will be able to obtain a reimbursement from your province of origin for the cost of the healthcare received during the waiting period.