



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 the prescription, from which the deductible has been subtracted.

Maximum annual contribution

This is the maximum amount per year that you can be required to pay to obtain covered prescription drugs. The insurer (private or public) must see to it that your contribution does not exceed this maximum amount. If you change plans during the year, ask for a statement of the contributions you have made and send it to your new insurer so that the amounts already paid will be taken into account.

THE PUBLIC PLAN 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 situation.

For the public plan rates,
consult the Régie's website.



FOR FURTHER INFORMATION

Go to our website at
www.ramq.gouv.qc.ca.

You may also obtain information by calling.

In Québec
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 office phone numbers connect you to an automated information system.

Direction des communications
June 2015

Original text in French



PRESCRIPTION DRUG INSURANCE: IT'S COMPULSORY



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. If not, you must register for the public plan.

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 reimburse the Régie the amount it paid for any prescription drugs obtained during your 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 several ways you can have access to a **private plan**:

- through your **employment** (via your employer or union)
- through your **profession** (via your professional association or order)
- through your spouse or parents (if you meet the definition of "child")

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.

If you become eligible for a private plan while you are covered by the Public Prescription Drug Insurance Plan, you will have to deregister from the public plan and join the private plan.



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 at the secondary, college or university level, 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.

THE PUBLIC PLAN

The following persons must be covered by the **public plan**:

- persons who are ineligible for a private plan
- the children of persons covered by the public plan (if both parents are covered by the public plan)
- holders of a claim slip (carnet de réclamation) issued by the Ministère du travail, de l'Emploi et de la Solidarité sociale
- persons age 65 and over. Please note that, from age 65, persons may choose between the public plan and the private plan for which they are eligible

How do I register or terminate my registration?

You can register for the Public Prescription Drug Insurance Plan or terminate your registration online, on the Régie's website, at www.ramq.gouv.qc.ca.

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.

Misconceptions

Some persons mistakenly believe that by paying a premium through their income tax they are automatically registered for the public plan, or that they can terminate their public plan registration simply by indicating on their income tax return that they are covered by a private plan. In fact, the only way to register for or deregister from the public plan is to contact the Régie directly.