

Healthcare Services Covered Outside 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).

Please note that once every seven years a person may leave Québec for 183 days or more during the same calendar year and remain covered.



ARE YOU WORKING, STUDYING OR RECEIVING TRAINING OUTSIDE CANADA?

If you are studying, receiving training, or working for the Québec government or a non-profit organization and you remain insured by the Régie, it pays for hospital care made necessary by an emergency (a sudden illness or an accident). In cases that are not emergencies, the Régie covers 75% of hospital costs.

Regarding the costs of professional services provided by a physician, a dentist or an optometrist, to the extent that those services are covered in Québec, they are paid for or reimbursed at the actual amount, up to the rates in effect in Québec.

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

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.

Provided that they are insured in Québec, **hospital services**, including hospital outpatient consultations, are covered throughout Canada thanks to interprovincial agreements. Hospital services comprise nursing care, diagnostic services, ward accommodation (three or more beds) and drugs administered during a hospital stay.

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 CA\$100 per day of hospitalization, including day surgery. It also will pay up to CA\$50 per day for hospital outpatient consultations. Moreover, whether you are hospitalized or not, the Régie will pay up to CA\$220 per hemodialysis treatment and the related medication.

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.

For instance, if you were hospitalized for nine days in Florida for myocardial infarction, you could face a bill of up to **\$48,560**; however, the Régie would reimburse you only **\$2,200**. In the end, you would have to pay **\$46,360**.

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

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

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

Case postale 6600

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.

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