

Québec Health Insurance Plan

What you need to know in your first year of registration



Eligibility

To become, and remain, eligible for health insurance, you have to meet certain conditions, including being domiciled in Québec (i.e. have taken up residence and usually be present here).

Obligation to be present in Québec

To remain eligible for health insurance, you must be present in Québec 183 days or more in the first 12 months after becoming eligible. Specifically, you must total less than 183 days of absence during this period (absences of 21 days or less do not count); otherwise, you could lose your eligibility. The day of departure and the day of return are not considered days of absence from Québec.

At any time, RAMQ may require proof of your presence in Québec. Keep all supporting documents, made out in your name, covering a definite period of time and clearly indicating the issuing person or organization. If you do not comply, your registration could be cancelled and you would have to repay any amounts that RAMQ paid on your behalf.

Waiting period pending eligibility

The Québec *Health Insurance Act* stipulates that persons taking up residence in Québec generally become eligible for Québec health insurance after a waiting period of up to three months following their registration. This waiting period applies even if they hold Canadian citizenship. Shortly thereafter, the persons receive their Health Insurance Card.

Usually, RAMQ does not reimburse the cost of any healthcare services received during the waiting period; for this reason, we strongly recommend that you take out private insurance upon arriving in Québec.

Health Insurance Card

You must present a valid Health Insurance Card to obtain healthcare services covered by the Québec Health Insurance Plan and medications covered by the Public Prescription Drug Insurance Plan. If you fail to present your valid card or if it has expired, you will have to pay for the healthcare services or medications received. Lending, giving away or selling your card, or entrusting it to someone else is punishable by fine. Furthermore, if you become ineligible, you must cease to use your card and return it to us.

Covered services

For further information on covered healthcare services, please visit the RAMQ website.

Change of address

You are required to notify us of a change of address within 30 days of the change. To do so, simply go to the website of the [Service québécois de changement d'adresse](#).

Other changes

You must report changes such as obtaining a new civil status or Canadian citizenship or any changes regarding the information you provided when registering, within 30 days of the change.

Taking up residence outside Québec

Persons leaving Québec to take up residence outside Canada or in another Canadian province must notify us as soon as possible.

If you take up residence outside Canada, your Québec health insurance and prescription drug insurance coverage will end when you leave, and you will have to return your Health Insurance Card to us.

If you take up residence in another Canadian province, your prescription drug insurance coverage will end when you leave. As for your health insurance coverage, special rules apply.

Healthcare services received during an absence from Québec

In general, and under certain conditions, RAMQ reimburses only a portion of the costs of healthcare services received outside Québec. For this reason, we strongly recommend that you take out private insurance before leaving Québec temporarily. Otherwise, you will have to pay for the portion of costs not covered, which could add up to a considerable amount.

Prescription drug insurance

Private prescription drug insurance may be available through one's job, professional association or order, spouse or parents, as the case may be. If you qualify for a private plan, you must join it and provide coverage under it, if applicable, for your spouse and children. If you don't qualify for a private plan, you must register for the Public Prescription Drug Insurance Plan.

FOR FURTHER INFORMATION

We invite you to consult our website.

www.ramq.gouv.qc.ca

You can also obtain information by telephone.

Québec: 418 646-4636

Montréal: 514 864-3411

Elsewhere in Québec: 1 800 561-9749

Our mailing address

Régie de l'assurance maladie du Québec

C. P. 6600, succ. Terminus

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.