



# PUBLIC PRESCRIPTION DRUG INSURANCE PLAN

## **Rates Explained**



### Prescription drug insurance **is compulsory!**

In Québec, everyone has to be covered.  
If you are not eligible for a private plan,  
you must register with the public plan.

You can register or deregister  
on our website at [ramq.gouv.qc.ca](https://ramq.gouv.qc.ca)

## Contribution for pharmacy drug purchases

Tell your pharmacist that you are registered with the Public Prescription Drug Insurance Plan and present your valid Health Insurance Card and, if applicable, your claim slip (carnet de réclamation). Each month, you are required to contribute toward the payment of covered drugs.

### Usually, your contribution consists of:

A deductible	Your portion of co-insurance
Set amount paid for your first monthly purchases.	Amount representing a percentage of the cost of covered drugs.

### Simplified explanation of your invoice

Deductible	Cost of the prescription
+	-
Your portion of co-insurance	Your contribution
=	=
<b>Your contribution</b>	<b>Amount paid by RAMQ</b>

- The children of persons covered by the public plan are insured at no cost, under certain conditions.
- Even if you purchase a prescription drug in advance, you still have pay your contribution (deductible and co insurance)—just like if you had purchased it on the scheduled renewal date.

## In your income tax return

With the public plan, the amount of your premium is determined on the basis of your net family income. To calculate it, fill out Schedule K of your Québec income tax return. In certain situations, a person may not have to pay any premium. To find out, refer to the *Guide to the Income Tax Return* on line 447.

### Your contribution amount

To find out the amounts you have to pay when you are covered by the public plan, refer to our website at [www.ramq.gouv.qc.ca/amount-prescription-drugs](http://www.ramq.gouv.qc.ca/amount-prescription-drugs).

For further information: 1 800 561-9749

