



Annual public plan premium

Whether or not you purchase medications, you have to pay a premium annually for each full month during which you were covered by the public plan. Revenu Québec collects the premium through your income tax return. The amount varies according to income and family makeup.

Please remember that if you do not have prescription drug insurance coverage, 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. RAMQ, together with Revenu Québec, checks compliance on a regular basis.

Moreover, if you are registered for the public plan while being eligible for a private plan, you will have to repay RAMQ the amount it paid for any medications obtained during this period.



PRESCRIPTION DRUG INSURANCE

It's compulsory

FOR FURTHER INFORMATION

ramq.gouv.qc.ca

Québec:

418 646-4636

Montréal:

514 864-3411

Elsewhere in Québec:

1 800 561-9749

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.



Direction des communications
September 2021

THE PUBLIC PRESCRIPTION DRUG INSURANCE PLAN

What you need to know

Which plan must I join?

At all times, everyone who is permanently settled in Québec must have prescription drug insurance coverage. Two types of plans provide this basic coverage:

- private plans, offered by certain employers, unions, and professional associations and orders (or possibly through your spouse or parents)
- the public plan, offered by the Régie de l'assurance maladie du Québec (RAMQ)

If you are eligible for a private plan, you must join it and provide coverage under it for your spouse and children (whether or not they live with you) if they are not already covered by another private plan.

About spouses and children

Two persons 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 and have had or have adopted a child together.

To be eligible for the public plan, you must:

- reside in Québec within the meaning of the Health Insurance Act
- not be eligible for a private plan
- be registered with RAMQ

Even if you are not eligible for the public plan, your children under age 18 are eligible if they are present in Québec for more than 6 months.

To register with or deregister from the Public Prescription Drug Insurance Plan, use the online service available on our website or contact us.

You cannot choose between a private plan and the public plan. The only exceptions to this rule are eligible children under age 18 temporarily living in Québec and persons age 65 and older. Furthermore, you are not allowed to have no prescription drug insurance, even for a short period of time.

What medications are covered by the public plan?

The public plan covers medications dispensed by prescription in Québec and included on the List of Medications, published on RAMQ's website. Medications purchased outside Québec are not covered. For this reason, we recommend that you take out travel insurance when you travel outside Québec.

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. After their child's 18th birthday, the parents must ask RAMQ or the insurer to extend the child's coverage.



What must I pay when I purchase medications at a pharmacy?

When you purchase medications, you must tell the 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 (*carton de réclamation*).

Each month, you have to contribute toward the cost of covered medications. The contribution includes:

- the deductible (set monthly amount paid when making your first purchases of the month)
- the co-insurance (percentage of the cost of covered medications)

Once you have reached your maximum monthly contribution, you are usually able to obtain other covered medications free of charge until the end of the month.

Your contribution amount

Certain clientele are insured free of charge, under certain conditions. 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.



Avoid unpleasant surprises

Check your situation

ramq.gouv.qc.ca