

## **Planning on moving to Quebec?** Here is some important information.

In Québec, everyone must be covered by prescription drug insurance.

Two types of insurance plans offer this coverage:

- the public plan that is, the one administered by the [Régie de l'assurance maladie du Québec](#);
- private plans (group insurance or employee benefit plans).

Only those persons who are not eligible for a private plan may register for the Public Prescription Drug Insurance Plan. The Plan was set up in 1997 to cover all Quebecers who are not eligible for a private plan.

If you are eligible for a private plan, you must join that plan and provide coverage for your partner and children

A private plan is a group insurance or employee benefit plan offering basic coverage for prescription drugs. Plans of this type are called *private plans* because, unlike the public plan, administered by the Régie de l'assurance maladie du Québec, they are offered by private-sector companies.

Private plans are usually available through employment, in the form of group insurance, which an employer may offer to its employees as a fringe benefit. In addition, many professional orders and associations, as well as unions, make such plans available to their members.

Private plans are sometimes called *healthcare plans* or *health insurance plans*. Most private plans offer prescription drug coverage along with other services, such as paramedical services or consultations with certain health professionals (chiropractors, physiotherapists, dentists, etc.), but some offer prescription drug coverage only.

Coverage provided may vary from one private plan to another, depending on the agreement entered into between the policyholder and the insurance company or plan administrator.

However, in Québec, all private plans offering prescription drug insurance must fulfill minimum conditions regarding the coverage they provide and the financial participation they require of the persons they insure.

## When moving

Persons arriving in Québec to take up residence must register for the Health Insurance Plan, even if they were registered for the plan in the past. It is very important to [call the Régie](#) or visit an office of the Régie upon your arrival in Québec, to obtain a registration form and submit your application as soon as possible. This will avoid delaying the effective date of your coverage. However, those returning to Québec after a [temporary absence](#) during which they remained covered by the plan are not required to re-register. Parents must register their child for the Health Insurance Plan if they have taken up residence in Québec and adopted a child, or if they are the parents of a child born outside Québec who have taken up residence in Québec, or who have registered for the plan as persons staying in Québec temporarily.

Parents who have taken up residence in Québec or who are registered for the Health Insurance Plan as persons staying in Québec temporarily don't need to take any steps with the Régie to register their child born in Québec. All they need to do is register their child with the [Directeur de l'état civil](#), using the form obtained from the hospital or given to them by a midwife. The information needed for registering the child for the Health Insurance Plan and, where applicable, for the [Public Prescription Drug Insurance Plan](#) will be sent to the Régie automatically.

For more information:

<http://www.ramq.gouv.qc.ca/en/citizens/health-insurance/registration/Pages/how-to-register.aspx>

## Registration to the Public Prescription Drug Insurance Plan

The Public Prescription Drug Insurance Plan is administered by the Régie de l'assurance maladie du Québec and is intended for:

- persons who are not eligible for a private plan
- persons age 65 or over;
- recipients of last-resort financial aid and other holders of a claim slip (*carnet de réclamation*)
- children
- persons covered by the public plan.

Persons who have only the supplemental coverage offered by a private plan must also have the basic coverage provided by the public plan and must therefore pay the public plan premium.

Everyone under age 65 who is eligible for a private plan is required to obtain at least the prescription drug coverage provided by that plan. Most private plans offer prescription drug coverage along with other healthcare coverage, but some offer prescription drug coverage only.

Persons who turn 65 and who are eligible for a private plan that offers basic prescription drug coverage may either retain their private plan coverage or join the public plan, administered by the Régie de l'assurance maladie du Québec. For information about the various options available, consult the page entitled [Turning 65](#).

Private plans are available either through employment, through membership in a professional order or association, or through a person's spouse or parents. Those who are covered by a private plan are required to obtain coverage under it for their spouse and children, unless their spouse is already covered by another private plan. Furthermore, whoever is eligible for more than one private plan may choose the plan they consider the most advantageous.

Persons who are eligible for a private plan cannot be covered by the public plan.

### **Private plan premium**

Persons insured under a private plan must pay a premium, whether or not they purchase prescription drugs. In most cases, they pay the premium in the form of regular payroll deductions throughout the year.

The amount of the premium is negotiated between the policyholder and the insurer, and the group plan sponsor chooses the insurer.

For more information:

<http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/registration-deregistration.aspx>

### **Navigating the Quebec health care system**

**Timing is everything!** Keep in mind that it could take you 3 months to be eligible for health care services.

The Régie's commitment:

We will process your application in keeping with our values: **respect, integrity and equity**.

We also undertake to follow up on your application for review within **40 days** of receiving it, if your file is complete.

The Régie's decision:

Under the *Health Insurance Act*, the Régie has **90 days** to render its decision following an application for review.

If, after you've filed your application, you wish to provide supporting documents or comments, the 90-day time limit will run from the date the Régie receives the documents.

Moreover, if the Régie deems that it needs additional documents or information, it may extend the time limit by another 90 days.

Finally, if the Régie does not meet the deadlines, you may wait for its new decision, or contest the previous decision before the [Tribunal administratif du Québec](#) (TAQ).

### **So, what does it cost?**

In general, persons covered by the Public Prescription Drug Insurance Plan must pay a premium (collected every year [by Revenu Québec](#) when income tax returns are filed). The annual premium varies from \$0 to \$607 from July 1, 2013 to June 30, 2014 per adult - depending on net family income. Not everyone has to pay a premium – persons who don't have to pay include:

- children of insured persons
- persons receiving employment assistance (welfare) and other holders of a claim slip (*carte de réclamation*)
- persons age 65 and over receiving the maximum Guaranteed Income Supplement (GIS) during the entire taxation year
- persons under age 65 who were covered by a private plan during the entire year
- persons age 65 and over who are covered by a private plan, and who have basic coverage (at least equal to public plan coverage)

For more information, please see [The Public Plan: The Costs](#).

### **Maximum annual contribution**

There is a maximum annual amount that insured persons may be required to pay per month and per year to obtain drugs covered by the public plan. This maximum amount

includes the deductible and the co-insurance. Thus, persons who reach their maximum monthly contribution can generally obtain their insured drugs free of charge until the end of the month.

Amounts in effect from July 1, 2013 to June 30, 2014

	<b>Maximum MONTHLY contribution</b>	<b>Maximum ANNUAL contribution</b>
<b>Persons age 18 to 64 not eligible for a private plan</b>	\$82.66	\$992
<b> Holders of a claim slip (issued by the Ministère de l'Emploi et de la Solidarité sociale)</b>	\$0	\$0
<b>Persons age 65 or over</b>		
No Guaranteed Income Supplement (GIS)	\$82.66	\$992
<b>1% to 93% of GIS</b>	\$50.97	\$612
<b>94% to 100% of GIS</b>	\$0	\$0

The Régie sends this GIS information to the pharmacist, so that the persons will pay the proper amount when purchasing prescription drugs.

**Free of charge for children insured under the public plan:**

If they are <b>under age 18</b>	\$0	\$0
If they are age <b>18 to 25</b> , are full-time students in an educational institution recognized by the Ministère de l'Éducation, du Loisir et du Sport, do not have a spouse and live with their parents.	\$0	\$0

**Information for persons living with HIV**

Plan a 3 month treatment in advance before your arrival.

Before you get your medical card, you will be asked to pay for an up-front doctor's consultation and for your treatment, which will not be reimbursed.

Ask your current doctor for a paper form, or even better a copy of your medical file, to give to your new doctor. You can do the same with your pharmacist.

Also check for agreements between provincial governments (ex: your province offers coverage during the time you're being reviewed for the Quebec public health care plan) Verify if your treatment and other medications are covered by the Public Prescription Drug Insurance Plan. Covered drugs are listed [here](#).

Getting a doctor in Montreal can be tough, and even more difficult in the rest of the province. If you're HIV positive, it is important to look in advance for a clinic where you can be registered in a GMF = Groupe de Medicine Familial, meaning a family doctor.

### **Some clinics/hospitals with services in English**

L'Actuel

1001, de Maisonneuve Est, 11<sup>th</sup> floor

Tel: 514 524-1001

<http://cliniquelactuel.com/>

Clinique du Quartier-Latin

905, boul. René-Lévesque Est

Tel.: 514 285-5500

<http://cliniquequartierlatin.com/>

McGill University Health department (English)

<http://muhc.ca/mgh/dashboard>

Montreal General Hospital

1650, Cedar Avenue

Tel: 514 934-1934

Royal Victoria Hospital

687 Pine Avenue West

Tel: 514 934-1934

The Montreal Chest Institute

3650 St-Urbain  
Tel: 514 934-1934

CSLC Metro  
1801 Boul. de Maisonneuve West  
Tel : 514 934-0354

OPUS clinic  
1470 Peel, Tower A, 8th floor, Suite 850  
514-787-OPUS (6787)

### **And what about hepatitis C?**

All HIV clinics provide services for Hep C (testing, follow-up, treatment)

For specific information on coverage for hepatitis C medications, visit [hepCinfo.ca's](http://hepCinfo.ca's) [Treatment Coverage in Quebec](#).

### **For more information on drug coverage in Canada**

<http://www.drugcoverage.ca/en-ca/>

### **For travelers**

Generally, the Public Prescription Drug Insurance Plan does not cover prescription drugs purchased outside of Quebec. If you are leaving Quebec temporarily, it is wise to take out travel insurance that covers prescription drugs. Please note that the Public Prescription Drug Insurance Plan does cover prescription drugs purchased at certain out-of-province pharmacies near the Quebec border – [but only if there is no pharmacy in Quebec within a 32-kilometre radius](#). Also, these pharmacies must have an agreement with the *Régie* beforehand.

Lastly, if you have a physician prescribe a drug for you outside of Quebec (for example, in Ontario), you can hand in your prescription and receive your drugs from a Quebec pharmacy. *Note: At the date of this writing, there is some indication that the above may not be true in all cases. Please consult with your pharmacist beforehand.*

If you are planning to move to Quebec, be aware that you will not be able to receive prescription drug coverage until you qualify as a resident of the province, which may take several months.

## **Some important links**

<http://www.ramq.gouv.qc.ca/en/citizens/temporary-stays-outside-quebec/Pages/temporary-stays-outside-quebec.aspx>

<http://www.ramq.gouv.qc.ca/en/citizens/temporary-stays-outside-quebec/health-insurance/pages/services-covered.aspx>

<http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/pages/prescription-drugs-covered.aspx>

<http://www.ramq.gouv.qc.ca/en/citizens/health-insurance/pages/health-insurance.aspx>