

## Québec Provincial Health Insurance Plan: Fact Sheet

Age of Majority in Québec: 18

(Source: [Department of Justice](#))

Services covered by the Québec Health Insurance Plan:

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### Prescription Drugs

- All residents not covered by a private group plan must enroll in the government drug insurance plan (RAMQ). Those with individual health policies must still be enrolled in the government plan.
- When purchasing prescription drugs listed on the *List of Medications*, residents pay a deductible of \$19.45. Once that is paid, the resident pays a co-insurance of 34.8%. The maximum contribution amounts below are in effect from 1<sup>st</sup> July 2017 to 30 June 2018:

	Maximum Monthly contribution	Maximum Annual contribution
Persons age 18 to 64 not eligible for a private plan	\$88.83	\$1066
Recipients of government assistance program	\$0	\$0
<b>Persons age 65 or over:</b>		
No Guaranteed Income Supplement (GIS)	\$88.83	\$1066
1% to 93% of GIS	\$52.65	\$632
94% to 100% of GIS	\$0	\$0
The Régie sends this GIS info to the pharmacist, so that the persons will pay the proper amount when purchasing prescription drugs		
Under age 18	\$0	\$0
Age 18 to 25, full-time students	\$0	\$0

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### Ambulance

- Full coverage for those aged 65 and over and those on social assistance.

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### Dental Benefits

- Coverage for certain oral surgeries when performed in a hospital.
- Basic routine services covered for children under the age 10.

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### Eye Care Services

- Coverage for one eye exam every 12 months for those aged 17 and under and seniors aged 65 and over.
- Coverage for those aged 18 to 64 who are hospitalized to receive long-term care or persons in a long-term care facility.
- Coverage for visually impaired persons of any age who are registered with an accredited centre.

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### Hospitals

- Coverage for standard ward rooms only.

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### Paramedicals

- No coverage for paramedicals, except for physiotherapy when performed by a physician in an accredited facility.
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### Hearing Aids

- Coverage for eligible residents who meet program requirements.
- The purchase and replacement cost of a hearing aid.
- The purchase and replacement cost of an assistive listening device: decoder, teletypewriter, a telephone amplifier, an adapted alarm clock, or a ring detector.

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### Nursing and Home Care Benefits

- Coverage for home care services – nurses, doctors, social workers, occupational therapists – provided through the CLSC (Centres locaux de services communautaires) free of charge.

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### Medical Supplies

- The purchase, adjustment, replacement and repair of orthotics, prosthetics, and other assistive devices are covered after meeting eligibility requirements.

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### Out of Country

- The Régie reimburses at pre-set rates the cost of hospital services required as a result of sudden illness or an accident to a maximum \$100 per day for hospitalization, and up to \$50 per day for healthcare received at a hospital out-patient clinic.
  - For hemodialysis and the required medication, the Régie reimburses up to \$220 per treatment, regardless of whether the person is hospitalized.
  - Residents may stay outside of Québec for a total of up to 183 days in a calendar year.
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This Fact Sheet is for general reference only. Every effort has been made to ensure the accuracy of the information. Coverage details are subject to change, corrections and updates. For more information please contact the Régie de l'assurance maladie Québec.

[www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca)

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