

Minors and Full-Time Students

Are exempt from all premiums and contributions for medications on the Régie's List of Medications children under 18 (as well as adults aged 18 to 25 who are single and who share a primary address with their parents, even if they live elsewhere while studying full-time, and who are covered by Quebec's public plan).

Payment of Excess Amounts Not Covered

When several equivalent medications are available at different prices (for example, when there is a less expensive generic version of a drug), the "drug cost" covered by Quebec's public health insurance plan (provided by the Régie) or by a private insurer may be capped at the cost of the least expensive option. In such cases an insured person who chooses a more expensive drug is responsible for paying the difference.

Such excess amounts are not included in the calculation of the maximum contribution.

This rule applies to everyone insured through the public plan. For private plans, this rule must be explicitly stated in the insurance policy before the insurer can require you to pay the excess (inquire about this with your insurer).

Prohibition on Capping Professional Fees

Your insurer is prohibited from imposing a cap on the professional fees charged by your pharmacist for filling or renewing prescriptions.

Pharmacists are required to charge fair and reasonable fees. The Ordre des pharmaciens du Québec (the regulating body for the profession of pharmacy in Quebec) is responsible for ensuring that pharmacists meet this obligation. It is not up to the insurer to determine what constitutes a fair and reasonable price.

Professional fees are one component of the price charged for a medication. For medications on the Régie's List, those fees are listed on the detailed invoice you will receive from your pharmacist.

You have the right to choose your healthcare professional without undue influence from anyone, including your insurer and your employer. Your group insurance policy or benefits plan cannot infringe on your freedom to choose your pharmacist. In fact, the law prohibits any infringement of this fundamental right.

IF YOU HAVE QUESTIONS ABOUT YOUR PRIVATE PRESCRIPTION INSURANCE PLAN OR HAVE REASON TO BELIEVE THAT:



- + Your insurer is not covering the proper amount
- + Your co-payment is not being calculated correctly
- + Your maximum annual contribution is higher than the amount specified by the Régie
- + Your insurance plan restricts your coverage for medications that are on the Régie's official List of Medications
- + Your freedom to choose a pharmacist is being restricted

You should contact the Régie de l'assurance maladie du Québec and the OmbudService for Life & Health Insurance. These organizations can inform you about how private insurers and plans are required to follow the Act Respecting Prescription Drug Insurance. You can also file a complaint with either organization.

Contacts



IMPORTANT INFORMATION

RÉGIE DE L'ASSURANCE MALADIE DU QUÉBEC

REPORT AN INFRACTION

Website: www.ramq.gouv.qc.ca

Toll-free: 1 877 858-2242

If you are not satisfied with the Régie's response, you can contact the Complaints Commissioner.

COMMISSIONER FOR INSURED PERSONS' COMPLAINTS

Website:

www.ramq.gouv.qc.ca/en/regie/Pages/dissatisfaction.aspx

Toll-free: 1 888 899-2121

If you are still dissatisfied, you can bring the matter to the Quebec Ombudsman.

QUEBEC OMBUDSMAN

COMPLAINTS

Website: protecteurducitoyen.qc.ca/en

Toll-free: 1 800 463-5070

If you are not satisfied with your insurance company's response, you can file a complaint with the OmbudService for Life & Health Insurance.

OMBUDSERVICE FOR LIFE & HEALTH INSURANCE

COMPLAINTS

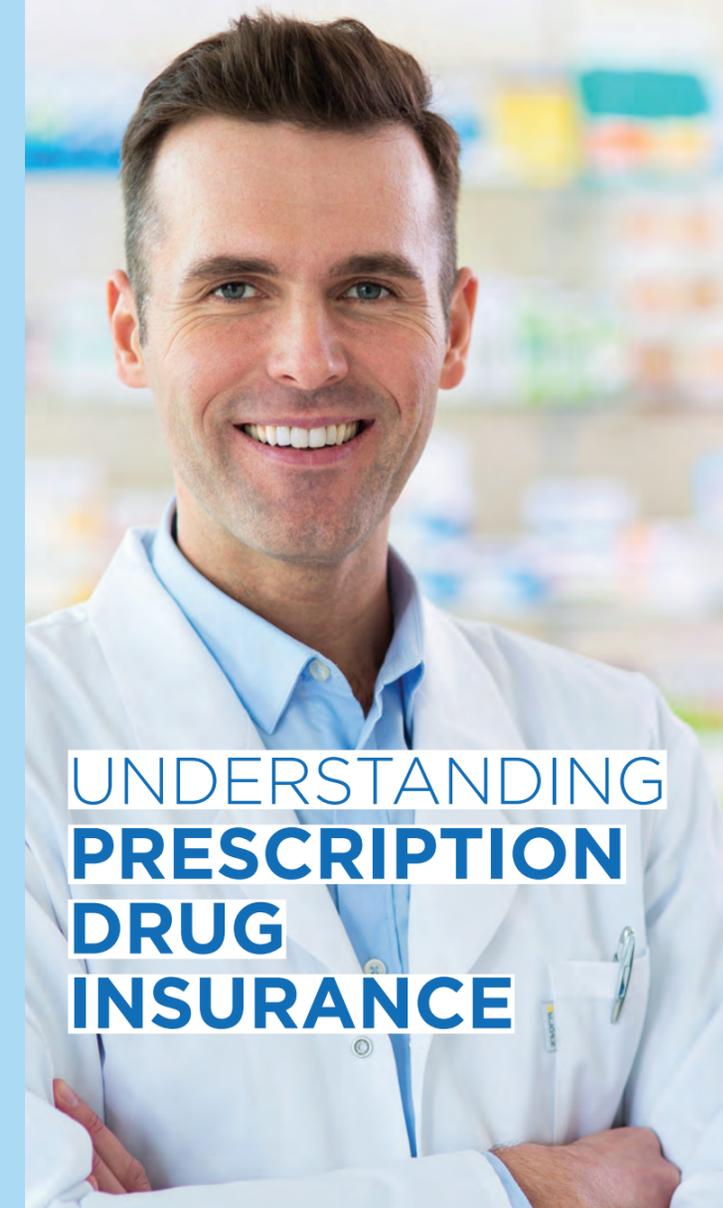
Website: www.oapcanada.ca

Toll-free: 1 888 295-8112

This brochure is provided for your information only and does not constitute legal advice with respect to any law or regulation. The information is of a general nature and the AQPP assumes no liability for its contents.

* All amounts and percentages mentioned in this brochure are those in effect as of January 1st, 2018.

INFORMATION FOR PATIENTS



UNDERSTANDING PRESCRIPTION DRUG INSURANCE



MEDICATION COVERAGE

At a minimum, private insurers are required to cover all medications appearing on the List of Medications published by the Régie de l'assurance maladie du Québec (Régie), without conditions or restrictions except those that apply to exceptional medications. For medications available through an exceptional access program, private insurers must provide coverage equivalent to the Régie's public prescription drug plan.

Premiums

The premium is the amount the insured person must pay in order to be covered by the Régie's prescription drug plan (public plan) or by a private insurance policy or benefits plan (private plan).

All insured persons must pay their premium for the coverage period, even if they do not purchase any prescription medications covered during that interval.

Persons covered by the public plan pay an annual premium ranging from \$0 to \$677*, depending on their income. The premium is set by the Régie and covers the period from July 1st to June 30th of the following year. The amount is recalculated on July 1st each year.

If you are covered by a private group plan, premiums are negotiated between the insurer and your employer, professional association, union, or another person responsible for negotiating the terms of the group plan.

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The premium will differ from one insured group to another.

Inquire about the portion of your group insurance premium that applies to prescription drug. You can ask your employer or your insurer for details.

Deductible

The deductible is a fixed amount that represents the portion of the pharmaceutical services and medications to be paid by the insured individual (plan member). This amount must be paid by the insured person before the Régie or the private insurer pays its share. Ask your insurer about your deductible.

If you are covered by the Régie's plan, the monthly deductible is \$19.45*. The maximum annual deductible is \$233.40*. The amount of the deductible is adjusted annually on July 1st.

If you are covered by a private plan, the deductible is usually an annual amount, and will vary from one insurer to another. Whether you are insured by the public plan or by a private plan, your total annual contribution cannot exceed \$1,066* for medications on the Régie's List of Medications (see "Maximum Contribution" below).

Some private insurance policies or plans do not require the plan member to pay a deductible.



Co-payments

The co-payment is the percentage of the cost of medications and pharmacists' services that individuals must pay, whether they are covered by the Régie or through a private plan.

The co-payment percentage is applied after the deductible is subtracted from the total prescription cost.

For those insured through the Régie, co-payments are currently set at 34.8%*.

For those insured through a private plan, co-payments may vary but are capped at 34.8%*. For private plans, total co-payments and deductibles for products on the Régie's List of Medications may not exceed \$1,066* per year (see "Maximum Contribution" below).

The co-payment is expressed as a percentage; your insurer is not allowed to charge a flat fee as a co-payment. Make sure the amount truly represents a percentage of the total cost of the prescription (insured medications + pharmacists' services).

Maximum Contribution

The maximum annual contribution paid by a person insured by the Régie or by a private plan is set by law and revised by the Régie annually on July 1st. This maximum contribution includes all amounts paid by the plan member in the form of deductibles and co-payments in an annual reference period. Currently, the maximum contribution is \$1,066*.

The Régie has set a maximum monthly contribution for insured persons, currently \$88.83*. If you have private insurance, ask your employer or benefits manager about this option.

When an insured person has reached the maximum contribution amount, the Régie or the private insurer must cover 100% of the total cost of any additional medications included on the Régie's List of Medications and insured pharmacists' services, with no cap.

If you are insured through a private plan, inquire about the reference period (monthly or annual; start & end dates). You have the right to know the total amount of your annual contribution.

Example

PRESCRIPTION COSTING \$60

FILLED AT A PHARMACY IN JANUARY 2018, FOR AN INDIVIDUAL COVERED BY THE RÉGIE DE L'ASSURANCE MALADIE DU QUÉBEC

Monthly deductible	Co-payment
Set amount, paid on the first purchase of the month	34.8% of the cost of the prescription, after subtraction of the deductible
$\frac{\$233.40}{\div 12 \text{ months}}$	$\$60.00 - \19.45
$= \$19.45$	$= \$40.55$
	$\times 34.80\%$
	$= \$14.11$
Plan member's contribution	Amount paid by the Régie
Total deductible and co-payment	Total prescription cost minus plan member's contribution
$\$19.45 + \14.11	$\$60.00 - \33.56
$= \$33.56$	$= \$26.44$
The rates in this example are for adults from ages 18 to 64, and for persons aged 65 or older who are not receiving the Guaranteed Income Supplement.	

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