

# UNDERSTANDING YOUR NEW PHARMACY INVOICE



The Act Respecting Prescription Drug Insurance now requires that pharmacy invoices provide more information. It is the same information that was provided previously, but presented in more detail. This fact sheet answers the questions you may have about your invoice, in particular the new features.



## COST PRICE PAID BY THE PHARMACIST



### Cost price of the drug paid by the pharmacist

The cost price of the drug shown on the invoice is the actual price the pharmacist paid for the product itself. It is therefore an expense incurred by the pharmacist. This amount does not include a profit margin for the pharmacy.



### Amount paid to the distributor (wholesaler) by the pharmacist

In addition to the cost price paid for the drug, the pharmacist pays the distributor an amount set by the government for ensuring drug supplies. This amount does not include a profit margin for the pharmacy. It is added to the cost price of the drug to determine the total price paid by the pharmacist.



## PROFESSIONAL FEES

Professional fees have always been part of the total price appearing on your invoice. They do not represent a net benefit to the owner-pharmacist. The professional fee amount presented on the invoice includes all the direct and indirect expenses connected with the pharmacist's professional service, and sustaining the pharmacy's operations.

The amount that appears under professional fees includes several items:



Pharmaceutical evaluation: validation of the prescription, analysis of the patient record and counselling services



Preparation and verification of the medication



Professional responsibility for monitoring drug therapy throughout the course of treatment



Operating expenses\*

\* This means the pharmacy's operating expenses that enable it to deliver high-quality service that is readily accessible, including extended opening hours. They encompass salaries, inventory costs, rent, computer equipment, specialized devices, electricity, financial charges and other items. These are expenses that any business needs to cover.



## INSURED PATIENT'S CONTRIBUTION AND AMOUNT PAID BY INSURER

### Public plan

The contribution from patients covered under the public plan, which includes the deductible and the co-insurance amount, is set by the government based on various criteria. To understand this calculation, you may contact the Régie de l'assurance maladie du Québec (RAMQ) directly at **1 800 561-9749**, or visit [www.ramq.gouv.qc.ca](http://www.ramq.gouv.qc.ca).

### Private insurance plan

If you are covered by private drug insurance, the amount payable for your prescription is determined by your insurer based in particular on your plan's coverage. Your pharmacist has no information on the provisions of your private insurance plan. However, the amount of your maximum annual contribution (including the deductible and the co-insurance amount) for medications covered by the Régime général d'assurance médicaments (RGAM or the Prescription Drug Insurance Plan) is set by law. Only your insurer can answer your questions about your drug insurance coverage and provisions for reimbursement.



**RGAM price:** The price paid by the RGAM corresponds to the price payable by the RAMQ for the actual prescription drug that private insurers are also required to cover. It does not include professional fees and involves only the cost of the drug itself and the amount paid by the pharmacist to the distributor.



**Uninsured amount:** This is the amount not covered, or refused by your insurer.



## Your pharmacist: a healthcare professional who is available and accessible

Your pharmacist is a healthcare professional more accessible than any other in the health system.

He or she is the medication expert, assigned professional responsibility for ensuring the safety of your treatment. Obviously, prescription drugs are not ordinary consumer goods. Each time your pharmacist fills a prescription, whatever the type of medication or its cost, he or she performs tasks that demand unique expertise to ensure the safety and efficacy of your treatment. From the review and analysis of the patient record to verifications, validation and preparation of the product, counselling and monitoring of the therapy, it is the pharmacist's know-how and service, in combination with the drug itself, that produce a positive impact on your health.



## Staying loyal to your pharmacist helps guarantee your health and safety

By purchasing all your prescription drugs at the same pharmacy, you help your pharmacist monitor your drug therapy and your health more effectively. This gives the pharmacist access to all the information contained in your patient record, which in turn ensures the best possible monitoring of your drug therapy. When you go to your pharmacist, he or she will have everything needed to give you the right advice.

## Choosing your pharmacist is your right!

You are protected by the law: you have the right to choose your pharmacist, and no one can require you or pressure you to switch pharmacies. If you are subjected to such pressure by a private insurer or by an employee benefits administrator, you are urged to report the situation to the RAMQ. You can do so by phone, or by mail:

### RAMQ:



*Québec City area*  
418 528-5659

*Elsewhere in Quebec*  
1 877 858-2242



Dénonciation  
Régie de l'assurance maladie du Québec  
Case postale 6600, dépôt Q086  
Québec (Québec) G1K 7T3

If you also wish to inform the AQPP of complaints you submit, you can e-mail the information to:  
[communications@aqpp.qc.ca](mailto:communications@aqpp.qc.ca).



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