

Quebec		<a href="http://www.ramq.gouv.qc.ca" style="color: white;">www.ramq.gouv.qc.ca</a>
<b>Prescription Drugs</b>	<p>In Québec, everyone must be covered by prescription drug insurance either by the Public Plan (RAMQ) or a Private Plan. Seniors have the option of having both—non-seniors are only allowed one or the other.</p> <p><b>Seniors over the age of 65</b> may have RAMQ coverage as <b>supplemental</b> insurance while maintaining their private or group. They are automatically enrolled but can choose to opt out. Only those <b>Non-seniors without private drug coverage</b> are eligible for RAMQ.</p> <p><b>Coverage Details:</b></p> <ul style="list-style-type: none"> <li>• <b>Premiums:</b> Persons covered by the <b>Public plan</b> must pay an income based premium (currently between \$0 and \$640 from July 1, 2015 to June 30, 2016), whether or not they purchase prescription drugs.</li> <li>• <b>Deductible:</b> is a monthly amount that is generally paid in full when making the first drug purchase during the month. The amount of the deductible is adjusted on July 1 of each year.</li> <li>• <b>Maximum Annual Contribution</b> is the maximum amount a person is required to pay when purchasing insured drugs, and consists of the deductible and coinsurance. There is a maximum % per claim in addition to maximum monthly/yearly amounts. These amounts are in effect from July 1st to June 30<sup>th</sup> and can increase yearly.</li> <li>• <b>Eligible Drugs:</b> the 'List of Medications' also includes coverage for Exceptional Medications based on specific therapeutic indications. Quebec also includes coverage for smoking cessation products on the provincial formulary including an annual \$ maximum and/or frequency and amount limitations.</li> </ul>	
<b>Lab &amp; Diagnostic Tests</b>	<p>Most laboratory services and certain diagnostic services such as ultrasound, CT scans and MRIs <b>are only covered when rendered when in a hospital</b>. Some diagnostics services are also covered if medically necessary and rendered by a general practitioner or a medical specialist regardless of where they are rendered.</p>	
<b>Accommodation</b>	<p>Coverage for standard ward rooms only.</p>	
<b>Ambulance</b>	<p>Quebec provides coverage through Quebec Social Service Ministry of Income for ground ambulance for seniors age 65 and over only.</p> <p>All others are charge \$125.00 per transport plus \$1.75 per kilometer travelled.</p>	

	RAMQ does not cover helicopter or airplane medical rescue services.
<b>Eye Examinations</b>	One exam per calendar year for ages 17 and under and 65 and over.
<b>Intraocular Lens (IOL)</b>	Standard hard/rigid lens covered once per lifetime per eye.
<b>Dental</b>	Coverage for routine services (excluding cleaning and applying fluoride) for children aged 10 and under. Certain oral surgical procedures in the event of trauma or illness, unless cosmetic in nature, when performed in hospital for all others.
<b>Hearing Aids</b>	Coverage for purchase, modification, repair and replacement for all ages when medical criteria met.
<b>Nursing &amp; Home Care</b>	Quebec Programs and Services for Senior provides coverage to those individuals over 65. Home care support services are intended to help people who are losing their autonomy or are unable to get around due to health problems or physical or mental impairment. Services include professional care and services, home help, services for caregivers (respite, help with daily tasks) and technical support (medical supplies and specialized equipment and technical aids that allow them to stay in their own home.
<b>Physiotherapy</b>	Covered in hospital facilities only.
<b>Chiropractic</b>	Not covered.
<b>Podiatry</b>	Not covered.
<b>Other Paramedicals</b>	Not covered.
<b>Medical Supplies</b>	<p>Coverage based on eligibility for the purchase, adjustment, replacement and repair of prosthetics, braces and mobility aids.</p> <p>Scooters are not covered. The adjustment and repair of these devices are covered if they were paid for by the Quebec Office of Handicapped Persons.</p> <p>Ostomy supplies up to \$700 per year for each ostomy on the anniversary date of the operation.</p> <p>Those patients that have undergone a total or radical mastectomy and for women age 14 and over who have a total absence of breast formation, medically diagnosed as aplasia receive \$200 to purchase an external</p>

	<p>breastform. Every 2 years on the anniversary date of the mastectomy they are entitled to \$200.00 to cover the cost of replacing the breastform.</p> <p>The Visual Devices Program covers reading aids, writing aids and mobility aids to those who qualify. An amount of \$210.00 is granted for the cost of acquiring a guide dog and \$1,028.00 per year thereafter for the cost of looking after the dog.</p> <p>The Quebec Ocular Prostheses Program provides coverage for those that are eligible and meet the criteria for an ocular prosthesis once per 5 year period and there is a yearly allowance for repair and maintenance of the prosthesis.</p>
<p><b>Travel</b></p>	<p>The Regie reimburses, up to amounts not exceeding its rates for the actual costs paid for emergency professional services rendered by doctors, dentists and optometrists as long as the same services are covered in Quebec. Emergency hospital services received as a result of a sudden illness or an accident are also covered but only to the provincial rate.</p>

**NOTES: Green Shield Canada updates this information once per year, but Provincial Health Ministries update as required. This is intended as a general overview. For detailed information, contact the appropriate provincial Ministry of Health. GSC is not responsible for the accuracy of this information. It is to be used as a guideline only.**