

Prescription Drug Coverage in Quebec

One of the best Prescription Drug Coverage Plan in Canada

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The Basic Prescription Drug Insurance Plan guarantees basic coverage for all Quebecers. The principle of the Prescription Drug Coverage Plan in Quebec is that every person 18 years of age and not a full time student, **MUST** subscribe to a prescription drug coverage insurance plan. This insurance can be individual, group, bought personally or through employer or spouse. If a person doesn't have private insurance, the law **OBLIGES** them to get insurance through the Quebec Basic Prescription Drug Insurance Plan. This law, passed into legislation in 1997, stipulates that:

- The **annual** amount payable for both deductible and co-insurance for all the prescription drugs of the person insured is \$839.00. This amount is divided as follows:
 - **The deductible:** This is the first part of the contribution. Every month, you pay the first **\$9.60** of your drug costs.
 - **The co-insurance:** This is the second part of the contribution and consists of a percentage of your drug costs. Any amount by which your drug costs exceed your deductible is paid jointly by you (**28%**) and by the Régie, until your maximum contribution for the month has been reached, which is **\$69.92**.
- For the prescription drugs listed on the general formulary or the exception formulary, it is **ILLEGAL** for any insurer to cap the amount covered (on an annual, lifetime or any other period of time).
- The maximum **annual** premium for the public Prescription Drug Coverage Plan is payable when filing income tax returns. The premium is based on family revenues and is presently limited to a maximum of \$460.00.
- Social welfare recipients with severe employment constraints and their spouses, as well as children of less than 18 years of age (including full-time students 18 to 25 years of age who do not have a spouse) receive their prescribed drugs free. The same applies to any person with a functional deficiency that began before age 18.

As one can see, it is probably the best prescription drug coverage plan in Canada. Take the example of people with rheumatoid arthritis who must take biologic agents costing on average \$15,000.00 to \$20,000.00 annually. In Quebec, these people pay a yearly **MAXIMUM** of \$839.00 plus the cost of their insurance premium (currently at a maximum of \$460.00 per year for the Quebec public Prescription Drug Coverage Plan). Nowhere else in Canada do people have public insurance coverage for such a small cost.

Source:

<http://www.ramq.gouv.qc.ca/en/citoyens/assurancemedicaments/index.shtml>
