

Changes in the Quebec prescription drug insurance parameters effective July 1, 2017

Annual amendments to Quebec’s prescription drug insurance plan respecting the minimum co-insurance percentage for private drug plans and the maximum out of pocket amount that can be requested from an insured have been released and are in effect as of July 1, 2017.

Private plans that reimburse drugs covered by the public drug plan at the minimum required level under the *Act Respecting Prescription Drug Insurance* should therefore be amended accordingly effective July 1, 2017. Insurers will typically adjust their claims processing systems to reflect the annual adjustments.

As a reminder, since October 1, 2015, the *Act Respecting Prescription Drug Insurance* has permitted private plans to limit the reimbursement of brand name drugs to the lowest-cost generic alternative drug covered by the public plan, without requiring 65.2% (as of July 1, 2017) of the amount submitted to be reimbursed or factoring in the amount borne by the insured member for the original drug in its \$1,066 (as of July 1, 2017) annual maximum contribution.

Adults age 18 to 64 not eligible for a private plan Persons age 65 or over – No GIS

Rates in effect before July 1, 2017 and new rates as of that date

		At the pharmacy				When filing income tax return	
Monthly Deductible		Co-insurance		Maximum monthly contribution		Annual premium	
Before	New rate	Before	New rate	Before	New rate	Before	New rate
\$18.85	\$19.45	34.5%	34.8%	\$87.16	\$88.83	From \$0 to \$660	From \$0 to \$667

Persons age 65 or over – 1% to 93% of GIS

Rates in effect before July 1, 2017 and new rates as of that date

At the pharmacy						When filing income tax return	
Monthly Deductible		Co-insurance		Maximum monthly contribution		Annual premium	
Before	New rate	Before	New rate	Before	New rate	Before	New rate
\$18.85	\$19.45	34.5%	34.8%	\$52.16	\$52.65	From \$0 to \$660	From \$0 to \$667

See [RAMQ Prescription drug insurance - Public plan rates effective July 1, 2017](#)

Key Contacts

Should you wish additional information on this topic, please contact your local Aon Hewitt Consultant, or send an email to canada.hbknowledge@aonhewitt.com.

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