

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 the Québec Prescription Drug Insurance* plan 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.

Aon Hewitt publishes Information Bulletin for the purposes of providing general information. The information in Information Bulletin does not constitute financial, legal, or any specific advice and should not be used as a basis for formulating business decisions. For information tailored to your organization's specific needs, please contact your consultant at Aon Hewitt. This issue of Information Bulletin contains information that is proprietary to Aon Hewitt and may not be distributed, reproduced, copied or amended without Aon Hewitt's prior written consent.

About Aon Hewitt

Aon Hewitt empowers organizations and individuals to secure a better future through innovative talent, retirement and health solutions. We advise, design and execute a wide range of solutions that enable clients to cultivate talent to drive organizational and personal performance and growth, navigate retirement risk while providing new levels of financial security, and redefine health solutions for greater choice, affordability and wellness. Aon Hewitt is the global leader in human resource solutions, with over 35,000 professionals in 90 countries serving more than 20,000 clients worldwide across 100+ solutions. For more information on Aon Hewitt, please visit aonhewitt.com.

© 2017 Aon Hewitt Inc. All Rights Reserved.

This document contains confidential information and trade secrets protected by copyrights owned by Aon Hewitt. The document is intended to remain strictly confidential and to be used only for your internal needs and only for the purpose for which it was initially created by Aon Hewitt. No part of this document may be disclosed to any third party or reproduced by any means without the prior written consent of Aon Hewitt.

Risk. Reinsurance. Human Resources.

