aeva

Quebec Provincial Health Insurance Plan: Fact Sheet

Services covered by the Régie de l'assurance maladie du Québec (RAMQ):

Prescription Drugs	• All residents not covered by a private group plan must enroll in the government drug insurance plan (RAMQ). Those with individual health policies must still be enrolled in the government plan.
	• When purchasing prescription drugs listed on the List of Medications, you contribute toward the payment of the covered drugs you purchase until you reach your monthly maximum contribution. Your contribution includes the following amounts:
	  • A deductible of $22 per month
	  • 30% co-insurance on the cost of covered drugs
	  • A monthly maximum of $102.64 (annual maximum of $1,232)
	• Premiums for the public plan range from $0 to $766 per insured person, depending on family income.
	• The deductible, co-insurance, and maximum contribution are adjusted each year on July 1.

Ambulance	• RAMQ does not cover the cost of ambulance transportation. • In certain situations, ambulance fees may be paid by other provincial programs (e.g., for residents 65 and over, those receiving last-resort financial assistance, or in cases of road or work accidents).
Dental Benefits	• Coverage for certain oral surgeries when performed in a hospital. • Certain services covered for children under the age of 10. • The Canadian Dental Care Plan (CDCP) is covered by the federal government.
Eye Care Services	• Coverage for one eye exam every 12 months for those under the age of 18 and seniors aged 65 and over.

aeva

Services covered by the Régie de l'assurance maladie du Québec (RAMQ):

Hospitals	• Coverage for standard ward rooms only.
Hearing Aids	• Coverage for eligible residents who meet program requirements. • The purchase, repair, and replacement costs of a hearing aid. • The purchase and replacement cost of an assistive listening device: a decoder, a teletypewriter, a telephone amplifier, an adapted alarm clock, or a ring detector.
Medical Supplies	• The purchase, adjustment, replacement, and repair of orthotics, prosthetics, and other assistive devices are covered after meeting eligibility requirements.
Nursing and Home Care Benefits	• Coverage for some services provided through the CLSC (Centres locaux de services communautaires) based on resident's eligibility.
Paramedical	• No coverage for paramedical practitioners, except for physiotherapy when performed by a physician in an accredited facility.
Out of Country	• The RAMQ reimburses at pre-set rates the cost of hospital services required as a result of sudden illness or an accident to a maximum of $100 per day for hospitalization, and up to $50 per day for healthcare received at a hospital out-patient clinic. • For hemodialysis and the required medication, the Régie reimburses up to $220 per treatment, regardless of whether the person is hospitalized.

This Fact Sheet is for general reference only. Every effort has been made to ensure the accuracy of the provincial information. Federal program details may differ and are not included in this fact sheet. Coverage details are subject to change, corrections, and updates. For more information, please contact the Régie de l'assurance maladie Québec.

http://www.ramq.gouv.qc.ca/en

Updated: September 2025

This fact sheet shows what Québec Health Care covers. But what about everything else?

With Aeva, you can quickly explore the best supplemental health insurance options for you or your family.

Head to aeva.ca, or click the link below.

Get started now