

RAMQ Dual Calculations for Quebec Residents

Each time a drug claim is adjudicated for a Quebec resident who is covered under a private plan, a dual calculation takes place. There is one calculation for what your private insurer would pay within their parameters, and a second one to determine what RAMQ would pay using their parameters. The private insurer reimburses whichever amount is higher.

Currently, drugs requiring an exception from RAMQ (e.g. not listed on the provincial formulary), were being paid solely based on the parameters of the private plan. They were not subject to the dual calculation and a Plan member's out-of-pocket costs did not apply to the RAMQ maximum contribution.

Effective March 1, 2022, we will be performing the dual calculation on RAMQ exception drugs. The immediate impact of this is that the Plan member may pay a smaller out-of-pocket amount when they make the purchase. An additional benefit is that the out-of-pocket amount will now count toward the Plan member's RAMQ maximum, meaning they will reach their annual maximum contribution sooner, at which point we will cover 100% of their eligible prescription drug costs. Because this change only applies to exception drugs, we anticipate this will have little effect on Plan members in general.

For complete information about RAMQ drug coverage, please consult [their website](#).

