



GroupLine

News and updates for our Great-West Group Benefits Plan Sponsors

RAMQ amends drug coverage

08-17

The Régie de l'assurance-maladie du Québec (RAMQ) has reviewed and adjusted the Basic Prescription Drug Insurance Plan effective July 1, 2008. These changes affect the plan's co-insurance, member out-of-pocket maximum, deductible and premium amounts.

In Quebec, residents are required to have drug coverage provided by either RAMQ or a private insurance plan. All private plans must provide coverage that is equivalent to or better than coverage provided by RAMQ.

Changes introduced by RAMQ and effective July 1, 2008 are as follows:

- The minimum coverage of RAMQ formulary drugs that a plan sponsor must offer has decreased to 69 per cent from 70 per cent.
- The annual out-of-pocket maximum for RAMQ formulary drugs has increased to \$927 from \$904.
- The monthly deductible has increased to \$14.30 from \$14.10.
- The annual premium that Quebec residents must pay for RAMQ coverage has increased to \$570 from \$557.
- Coverage of smoking cessation products remains unchanged at \$630 per calendar year.

Impact on group drug plans

Plan sponsors providing coverage that is equivalent to or better than RAMQ coverage will experience a slight reduction in drug claims submitted to their plan.

The effect of the increase in the out-of-pocket maximum and the reduction in the minimum co-insurance amount will vary, depending on the plan. However, these combined changes mean it will take more time for plan members to meet the out-of-pocket maximum before the public plan begins paying at 100 per cent.

Smoking cessation

All plan sponsors must provide smoking cessation coverage of a minimum of \$630 per calendar year to Quebec plan members in order to meet RAMQ requirements.

Plan administration updates

RAMQ will continue to review the co-insurance, member out-of-pocket maximum, deductible and premium amounts each July 1. Great-West will continue to keep plan sponsors updated on legislative changes and how they will affect Great-West coverage.

For more information

Please contact your Great-West group representative if further information is required.

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