

# RAMQ

## TERMS 2023-24

Adults age 18 to 64 ans not eligible for a private plan  
Persons age 65 or over without GIS  
(Guaranteed Income Supplement)

Before and after July 1, 2023

AT THE PHARMACY		
	Before	After
Monthly deductible	\$ 22,25	\$ 22,90
Monthly co-insurance	35%	33%
Maximum monthly contribution	\$ 96,74	\$ 99,65
Annual premium paid on the income tax	\$ 710	\$ 731

SUMMARY	
Annual estimated deductible	\$ 275
The reimbursement is	67 % with a mandatory generic substitution
Annual premium payable on income tax is	\$ 731 per adult
The maximum annual contribution per insured is	\$ 1 196. After the reimbursement is 100 %

Régie de  
l'assurance maladie  
Québec 

For more information on this subject, you can consult the following link: <http://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/rates-effect>