

NEW TERMS GOVERNING THE RISK POOLING UNDER THE GENERAL PRESCRIPTION DRUG INSURANCE PLAN (GPDIP)

Since January 1st, 1997, all groups must pool the claims paid in excess of the threshold fixed by the «Société de compensation en assurance médicaments du Québec» (see table below). The threshold is determined according to the size of the group and the financial agreement (fully insured groups, groups on a retention basis or self-insured groups) and is applied to each member. At the time of the analysis of the claims history, the mutualization fees are calculated according to the status of each member.

New pooling terms for January 2026:

Group size	Pooling threshold (per certificate)		Annual participation in pooling			
	2025	2026	2025		2026	
			Individual	Single-parent & Family	Individual	Single-parent & Family
0 to 24	\$10,000	\$10,000	\$270	\$810	\$286	\$857
25 to 49	\$18,000	\$18,000	\$195	\$584	\$202	\$604
50 and over	\$32,500	\$32,500	\$113	\$405	\$112	\$404

POOLING AGREEMENT FOR HIGH-COST DRUG CLAIMS

Recent years have seen a significant increase in the number of very high-cost drugs and drug therapies entering the market for patients with chronic illnesses. These kinds of conditions tend to be long-lasting and result in recurrent drug costs.

This is why all Canadian insurance companies, signed an industry-wide pooling agreement for high-cost drug claims in January 1st, 2013. This agreement, called the Extended Healthcare Policy Protection Plan (EP3), is intended to protect fully insured private plans from the financial repercussions of these types of claims. In Quebec, the national agreement will operate in conjunction with the coverage offered under the Quebec Drug Insurance Pooling Corporation (QDIPC), which will remain unchanged. Therefore, effective January 1st, 2026, the pooling threshold will be maintained to \$32,500.