



TRAVEL TIPS

QUEBEC HEALTH INSURANCE PLAN (RAMQ)

Many of you asked about the fact spend more than 183 days outside of Quebec and the relationship with health insurance. Here is a text below that I pulled from the RAMQ website. I invite you to read it and take a ride on the said site by the RAMQ.

GOING TEMPORARILY OUT OF QUEBEC

To be covered by health insurance, any person established in Quebec must be present.

The rule to follow

Must be present in Quebec for more than half the year. The Board conducts audits on this issue. Specifically, it must total less than 183 days of absence in a calendar year. (Stays of 21 days or less do not count.) See an example of calculation of days of absence.

Example of calculation of days absent

Dates of departure and return are not considered days absent from Quebec. During the calendar year stays below, you would therefore absent 153 days.

Between January 1 and December 31 of the same year, you make three trips outside of Quebec

- Departure for Spain March 4 and return on June 3, we calculate 90 days of absence, from March 5 to June 2, inclusive;
- Depart Alberta September 1 and return on November 4. There are 63 days away, from September 2 to November 3, inclusive;
- Departure for the United States on December 20 and returns 27. It does not calculate any day of absence, as stays of 21 days or less do not count.

The person who does not meet this condition ceases to be covered by the health insurance plan for all calendar years where he/she absent 183 days or more. The Board shall recover the cost of health services received during this period. See an example of stays that include at least 183 days of absence.

Example periods which comprise at least

183 days of absence

Between January 1 and December 31 of the same year, you make three trips outside Quebec :

- You go to Florida in January, February, March and April.
- You travel in Spain in August, September and October.
- You visit friends in Mexico for 15 days in December.

Your trips outside Quebec	Your holidays taken into account for your entitlement to RAMQ
120 days in Florida	120 days
90 days in Spain	90 days
15 days in Mexico	0 day
Total : 210 days	

If no exception applies in your case, you lose your right to coverage of health insurance for the entire year.

So, if you have received health services covered that year, the RAMQ will ask you to reimburse them.

It will be the cost of covered services you will benefit :

- Outside Quebec, during your stay in Florida, Spain and Mexico;
- In Quebec, when you were there, or during the months of May, June, July, November and part of December.

Exceptions to the rule

Some people are covered by health insurance even if they are absent from Quebec 183 days or more in a calendar year. See exceptions :

Some people may remain covered by the Health Insurance Plan despite the absence of Quebec 183 days or more in a calendar year. They must be in one of these situations :

• They benefit from the exception which can be applied once every seven years;
• They go to work, study or do an internship outside of Quebec;
• They can benefit from the provisions of a Social Security Agreement ;
• They are held outside of Quebec due to hospitalization or they help a person in this situation (The first must send to RAMQ a medical certificate indicating the start date and the expected duration of their inability to return to Quebec).

Work, study or training		
Individual whose coverage is maintained and extended to spouse and dependents	Length of Coverage	Required documents (photocopies)
Students enrolled in an educational institution in Quebec or outside Quebec and continues its programme of studies outside Quebec	Duration of study within four consecutive calendar years	Proof of enrollment in a program of studies
The intern full-time, unpaid in : • An academic institution;	Duration of the internship in the limit of two consecutive calendar years.	Course Certificate

<ul style="list-style-type: none"> • An institution affiliated with a university; • A research institute; • A government or international organization; • A company or an organization affiliated with a research institute or a government or international organization. 		
The employee of the Government of Quebec outside Quebec	Contract Period	None
A person who stays in another province to hold a temporary job or to execute a contract	Contract Period within two consecutive calendar years	Employment contract or employer's certificate
An employee of a nonprofit organization headquartered in Canada, working abroad as part of a program of international cooperation or assistance recognized by the Minister of Health and Social Services	Contract Period	Employment contract between the employee to the nonprofit organization or certifying body
The person who works as an employee or executes a contract outside Quebec for a company or an organization having its seat or an establishment in Québec and which reports directly	Contract Period	Employment contract or employer's certificate
The official Government of Canada outside Québec	Contract Period	Employment contract or employer's certificate
The person who executes a contract outside Quebec as a self-employed while his place of work in	Contract Period	Contract binding the self to its customer

Before leaving

The absent Quebec 183 days or more in a calendar year must inform the RAMQ of this fact, ideally before departure if the period of absence is predictable. The person must also fill out the form temporarily in Quebec, available from the RAMQ. Upon receipt of the completed form, the RAMQ will confirm by letter, if applicable, the maintenance of the right to health insurance.

If you have visited our website without finding the desired information, you can contact us by secure email. Note that we do not respond by email to general inquiries.

If you wish to speak to an agent, do not hesitate to call us or to introduce you to one of our offices by phone

To speak to an agent, you must call during business hours. However, at one of the following numbers, you can get information at any time through the Card Infoline, our voice response system.

Quebec 418 646-4636

Montreal 514 864-3411

Elsewhere in Quebec, toll free : 1 800 561-9749

The following numbers are available to users of TDD (Telecommunications device for the deaf).

Québec 418 682-3939

Elsewhere in Quebec, toll free : 1 800 361-3939

At our office

To meet an agent, go to one of the addresses below

Québec :

1125, Grande Allée Ouest, Québec (Quebec) G1S 1E7

Montréal :

425, boulevard De Maisonneuve West, 3rd floor, room 300, Montréal (Quebec) H3A 3G5

Métro, Place des Arts, exit De Bleury Street North

Métro McGill, exit Union Street

Our opening hours are

Monday from 8 h 30 to 16 h 30

Tuesday from 8 h 30 to 16 h 30

Wednesday from 10 h 00 to 16 h 30

Thursday from 8 h 30 to 16 h 30

Friday from 8 h 30 to 16 h 30

Did you know?

Approximately 200,000 people come to our offices in Montréal or Québec City each year.

We strive to serve you in a timely manner, as evidenced by our Declaration of services to citizens.

However, the waiting time may vary depending on the number. In general, it is less-morning, mid-week, but may be longer between 11 h 30 and 13 h 30, whatever day of the week.

Thank you for your understanding!

Moving?

You can make your change of address online by using the Service Québécois change of address. This will make it possible to give your new address six departments and agencies at once.

You can also inform us of your new address by calling us.

During his absence, the person who has provided services remains covered outside Quebec.

Return?

Following an absence from Quebec 183 days or more during a calendar year, you must contact the RAMQ if the duration of stay or reason has changed. For example, the person who had temporarily left Quebec to study but, on the spot, rather run a contract of employment shall know the Régie. The person who has not informed the board before his departure should do so without delay.

For more details, visit the following website:

<http://www.ramq.gouv.qc.ca/en/citizens/temporary-stays-outside-quebec/health-insurance/Pages/eligibility-during-stay.aspx>