Public Plan Rates Effective July 1, 2020



Adults age 18 to 64 not eligible for a private plan Persons age 65 or over – No GIS (Guaranteed Income Supplement)

## Rates in effect before and after July 1, 2020

At the pharmacy			
	Before	After	
Monthly deductible	\$21.75	\$21.75	
Monthly co-insurance	37.0%	37.0%	
Maximum monthly contribution	\$93.08	\$95.33	

When filing income tax return			
	Before	After	
Annual premium	From \$0 to \$636	From \$0 to \$648	

SUMMARY		
Annual estimated deductible	\$261.00 per adult	
Reimbursement	63.0% (mandatory generic substitution) 100% for kids (mandatory generic substitution)	
Maximum annual contribution (after it's 100%)	\$1,144	
Annual premium (payable on the income tax)	\$648 per adult	
Annual premium for the year 2020 (This represents 6 months at \$636 and 6 month at	\$642 per adult \$648)	



For more information on this subject, you can consult the following link: <u>http://www.ramq.gouv.qc.ca/fr/citoyens/assurance-medicaments/Pages/resume-couts.aspx</u>