

Do I Qualify for RAMQ?

WHAT IS RAMQ?

RAMQ (Régie de l'assurance maladie du Québec) is Quebec's public health insurance plan. It covers most medically necessary hospital and physician services for eligible residents of Quebec.

Eligibility depends on:

- Your immigration status
- Your length of stay
- Your country of origin
- Whether Quebec has a reciprocal agreement with your home country

WHO IS GENERALLY ELIGIBLE?

You may qualify if you are:

- A Canadian citizen living in Quebec
- A permanent resident living in Quebec
- A temporary worker authorized to stay in Quebec for more than 6 months
- An international student from a country that has a social security agreement with Quebec

Countries with student agreements may include:

France, Belgium, Denmark, Finland, Greece, Luxembourg, Norway, Portugal, Romania, and Sweden.

Always confirm the current list directly with RAMQ, as agreements may change.

WHO IS NOT USUALLY ELIGIBLE?

You are generally not eligible if:

- You are an international student from a country without a reciprocal agreement
- You are visiting Quebec temporarily
- Your legal status in Canada has expired
- You are enrolled for less than 6 months

If you are not eligible, you must rely on your university's private insurance plan.

IS THERE A WAITING PERIOD?

Some new residents may be subject to a waiting period of up to 3 months before coverage begins.

During this time:

- You must maintain private insurance
- RAMQ will not reimburse medical services
- University insurance often bridges this gap

Coverage usually begins on the first day of the third month after establishing residency.

WHAT DOES RAMQ COVER?

Generally covered:

- ✓ Doctor visits
- ✓ Hospital care
- ✓ Emergency room services
- ✓ Specialist consultations (with referral)
- ✓ Some diagnostic tests

Not fully covered:

- ✗ Dental care
- ✗ Vision care
- ✗ Ambulances
- ✗ Most prescription drugs (unless enrolled in Quebec's public drug plan)
- ✗ Private clinic administrative fees

If you are under RAMQ and do not have private coverage, you must register for Quebec's Public Prescription Drug Insurance Plan unless you are covered by a private plan.

WHAT DOCUMENTS WILL YOU NEED?

Typically required:

- Valid passport
- CAQ (Certificat d'acceptation du Québec)
- Study permit
- Proof of Quebec residence (lease or utility bill)
- Proof of full-time enrollment
- Certificate of coverage from your home country (if applicable)

RAMQ may request additional documentation depending on your situation.

WHAT HAPPENS AFTER YOU APPLY?

1. You submit your registration form and documents.
2. RAMQ reviews your eligibility.
3. You receive confirmation by mail.
4. Your RAMQ card is mailed to your Quebec address.

Processing times vary. Always apply as early as possible.

IMPORTANT STUDENT CONSIDERATIONS

RAMQ coverage is tied to your immigration status.

You must inform RAMQ if your address changes.

Your RAMQ card must be renewed periodically. RAMQ typically sends a renewal notice before your card expires, but you must confirm your eligibility and update any changes to your immigration status or address. If your card expires, you may have to pay out of pocket for medical services until your coverage is reactivated.

Losing eligibility means you must secure private insurance immediately.

OFFICIAL RESOURCES

For complete details or to apply directly, consult:

- Régie de l'assurance maladie du Québec (RAMQ) – Health Insurance Plan
- RAMQ – Eligibility for Health Insurance
- RAMQ – Agreements with Other Countries
- RAMQ – Register for the Health Insurance Plan
- RAMQ – Services Covered / Not Covered
- RAMQ – Public Prescription Drug Insurance Plan
- RAMQ – Renew Your Health Insurance Card

Health 514 summarizes official information for clarity. Policies may change — always confirm directly with RAMQ.