



Travelling to the U.S. or Europe this summer? DON'T FORGET TO PACK SOME SUNSCREEN AND PRIVATE INSURANCE!

REPRODUCTION

This press release was published in French only on the RAMQ website. The English version is provided for your benefit.

QUEBEC CITY, June 18 /CNW Telbec/ – The summer holidays are upon us and many Quebecers will be travelling to other parts of Canada, the United States and even Europe in search of some fun! But heed this advice before you leave ... don't forget to take out private health insurance; if not, you could find yourself seriously inconvenienced!

Travellers who do not have private insurance may find themselves having to pay considerable amounts of money for health-care services outside Québec; and, in majority of cases, the Régie de l'assurance maladie du Québec reimburses only part of the cost of such services.

The Régie reimburses expenses incurred for medical treatments outside Québec in accordance with the rates in effect within the province. Under interprovincial agreements, costs incurred for hospital treatments in other provinces are reimbursed in full.

However, hospital services provided outside Canada are covered only if they are emergencies (sudden illness or accident). These costs are reimbursed up to \$100 a day.

Moreover, the Régie does not cover ambulance transport or medications bought outside Québec (within Canada or abroad), even if prescribed by a doctor.

Example of costs incurred in other Canadian provinces

A young lady aged 20 who is visiting Ontario suffers a fracture of the femur following a bicycle accident.

	Amount billed	Amount reimbursed by the Régie	Amount billed to the insured person
Hospital services	Interprovincial agreements		\$0
Professional care	\$928	\$422	\$486
Total	\$928	\$422	\$486

Example of costs incurred outside Canada

A 73-year-old male vacationing in Florida is treated for abdominal pain in an emergency room.

	Amount billed (in Canadian dollars)	Amount reimbursed by the Régie	Amount billed to the insured person
Hospital services (two days)	\$16,452	\$200	\$16,252
Professional care	\$1,604	\$183	\$1,421
Total	\$18,056	\$383	\$17,673

To be insured by the Régie de l'assurance maladie du Québec

The cost of healthcare services covered by the provincial plan is reimbursed on condition that the insured person has a valid health-insurance card.

For additional information on the services covered by the Régie de l'assurance maladie du Québec outside Québec, as well as the terms of reimbursement, please visit www.ramq.gouv.qc.ca.