

# The Régie de l'assurance maladie du Québec

The Régie de l'assurance maladie du Québec, which is under the jurisdiction of the Minister of Health and Social Services, administers the province's health and drug insurance plans. It also manages around 40 related programs, among them the Financial Contribution Program for Accommodated Adults, the Financial Assistance Program for Domestic Help Services and the Financial Assistance Program for Persons Infected With the Hepatitis C Virus, as well as programs covering hospital services received outside of Québec, and visual and hearing aids.

The Régie informs the public as to the services covered and the related eligibility conditions. It also determines eligibility to plans and programs that it is mandated to administer by the government or under the law.

The Régie, moreover, oversees payments made to health and social services professionals, as well as payments or reimbursements to laboratories and other service providers. The Régie plays an advisory role with the Minister of Health and Social Services, and contributes to research in the health and social services sector.

The health insurance plan is a universal plan that grants persons established in Québec, and, in certain particular cases, persons sojourning in Québec, free access to covered health services. The drug insurance plan, in turn, aims to provide all Québec citizens with reasonable and equal access to the medications required given their health condition.

## Complaints Reviewed by the Québec Ombudsman

Régie de l'assurance maladie du Québec	Complaints*	Complaint Grounds	Unsubstantiated Grounds	Substantiated Grounds
2006-2007	141	143	132	11

\* Excluding complaints whose processing was interrupted or which were referred.

## TYPE OF COMPLAINTS

The complaints reviewed by the Québec Ombudsman are almost evenly split between those concerning the health insurance and drug insurance plans, while around 8% of them regard the Financial Contribution Program for Accommodated Adults.

## HEALTH INSURANCE PLAN

As regards the health insurance plan, citizens are dissatisfied with the plan's eligibility conditions, and the time it takes to issue a first card or a card to someone who returns to Québec after an absence of several years. They have also noted problems with eligibility rules concerning insured services such as hearing aids, visual aids and devices that compensate for physical disabilities. Numerous citizens have stated that they find the Régie's requirements outrageous. The fact that these conditions are usually justified and adhere to regulations likely explains the low percentage of substantiated complaints.

## PUBLIC DRUG INSURANCE PLAN

Around 44% of all complaints submitted to the Québec Ombudsman concern registration for the drug insurance plan. Depending on their family or employment situation, citizens must be covered by a private insurance plan or register for the public drug insurance plan administered by the Régie. Problems with the information disseminated to the population in this specific regard were raised in the Québec Ombudsman's 2002-2003 and 2003-2004 annual reports.

The Régie responded by holding an information campaign and developing a number of promotional tools, including brochures, advertising messages and additional information on its Web site. The message conveyed by this initiative—the largest of its type since 1997—explained that adults who were eligible for a private drug plan had to be covered by that plan, and that persons with no access to such a plan were obliged to register for the public plan. The Régie initially targeted adults and the elderly, in the spring of 2005. In the spring of 2006, it proceeded to target youth aged 18 to 25. This campaign increased the percentage of citizens aged 25 to 55 who are aware that being covered under a drug insurance plan is mandatory from 77% to 84%.

The number of complaints in this regard dropped this year, which we take as an indication that the Régie in large part successfully compensated for the lack of available information. The Québec Ombudsman hopes that the Régie will continue its efforts in this specific area.

Another measure seeking to better inform the population deserves to be underscored. The Régie created an exercise, included on its Web site, to enable citizens to check whether they are covered by the appropriate private or public plan. Respondents have access to information on plan coverage and are invited to contact the Régie if they have any questions. The Québec Ombudsman applauds this initiative.

## SERVICES FINALLY INSURED

Last June 8, changes were made to *An Act respecting hearing devices and insured devices*. Digital prostheses were added to the list of hearing devices covered by the Régie. This resulted in an improved range of insured devices and services. Citizens who had been unable to obtain a reimbursement of their expenses for acquiring devices relying on digital technology had notably complained to the Québec Ombudsman.

### Useless red tape

In the spring of 2006, a citizen attempted to renew his health insurance card, which had expired in April 2005. On May 15, 2006, he went to a local community service centre (CLSC), submitted his duly completed form and paid the required \$15 fee. He then had his picture taken, after which he presented a proof of residency, as provided for under the regulation.

The Régie denied his proof of residency, claiming that it could not accept the document submitted as constituting a lease. The citizen in question lived in public housing. He proceeded to contact the Québec Ombudsman.

After having assessed the proof of residency in question, the Québec Ombudsman concluded that it incorporated all of the information normally found on a lease. It therefore felt that while different from a traditional lease, the document nonetheless included all of the information necessary for obtaining a health insurance card, namely the address, period covered and signatures of the parties. Consequently, it asked the Régie to review its decision. The Régie agreed to do so and subsequently issued the citizen his card.