

Quebec Drug  
Insurance Pooling  
Corporation



Société de compensation  
en assurance médicaments  
du Québec

**Translated version**

## **DRUG INSURANCE IN QUEBEC**

### ***Terms and Conditions for 2018***

Adopted by the Board of the Quebec Drug Insurance Pooling Corporation on October 23,  
2017

## TERMS & CONDITIONS FOR 2018

The *Quebec Drug Insurance Pooling Corporation (Corporation)* establishes the terms and conditions of pooling for 2018 with adjustments to reflect observed trends in the evolution of the volume of claims submitted to the pool more specifically taking into account the important volume of catastrophic claims as well as the impact of new medication for hepatitis C.

Size of group (no. of certificates)	Threshold per certificate <b>2018</b>	Annual factor <b>Without</b> dependants	Annual factor <b>With</b> dependants
<b>Fewer than 25</b>	\$8,000	\$198.00	\$546.00
<b>Between 25 and 49</b>	\$18,000	\$122.00	\$335.00
<b>Between 50 and 124</b>	\$32,500	\$72.00	\$197.00
<b>Between 125 and 249</b>	\$47,500	\$50.00	\$136.00
<b>From 250 to 499</b>	\$72,000	\$31.00	\$85.00
<b>From 500 to 999</b>	\$95,000	\$23.00	\$63.00
<b>From 1,000 to 3,999</b>	\$120,000	\$19.00	\$51.00
<b>4,000 and over</b>	Free market	Free market	Free market

### ***All plans are subject to the following conditions:***

- The compensation formula uses 100% of paid claims per certificate exceeding the threshold.
- The terms and conditions of pooling reflect a target loss ratio of 93% for segments below \$35,000 and 90% for higher segments.
- Eligible drugs are those covered by the private plan.