

# GUIDELINES FOR PHARMACIST FEE COVERAGE FOR PATIENTS UNDER PRIVATE GROUP INSURANCE

Private insurers must respect certain guarantees when covering professional services offered in pharmacies. However, pharmacist's fees for these services may not be reimbursed by the insurer in real time. Consequently, the patient may have to pay these fees upfront and then submit a manual claim with the insurer for reimbursement.

## 1. Which services must be included in insurance coverage?

The basic prescription drug insurance plan provides minimum coverage for certain pharmacy services to Quebec patients. This coverage includes:

- Certain professional services,
- Drugs listed on the RAMQ formulary,
- Exception drugs, which are covered only under certain conditions,
- Drugs reimbursed under the exceptional patient measure, which are drugs covered in exceptional situations.

## 2. Which professional services must be covered by a private drug insurance plan?

No contribution can be required from the patient for certain services that must be covered by drug insurance. The insurer must cover the full fee charged by the pharmacist for the following services:

- Prescription extensions,
- Administration of a drug to demonstrate its appropriate use,
- Substitution of one drug for another, such as in the event of a supply shortage,
- Modification of drug therapy, such as changing dosage,
- Care after hospitalization.

Patients can also obtain coverage for additional pharmacy services by presenting their health insurance card. These services do not include filling or renewing prescriptions. Therefore, a contribution may be required for fees associated with these activities.



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### **3. Why do some private insurance policyholders have to pay fees for pharmacy services when that should be fully covered?**

Some insurance plans may require patients to file a manual claim. In such case, patients might need to pay a pharmacy fee for the pharmaceutical service upfront and then seek reimbursement from their insurer manually. A refusal of the pharmacy claim does not mean the service is not covered; it simply means a different process is required for reimbursement through manual claims.

We encourage patients to contact their insurance company to understand how they can be reimbursed. Pharmacists have no control over insurance policies and cannot have these terms and conditions changed.

### **4. Why can't a pharmacist offer his professional services free of charge to a patient?**

By providing professional services free of charge, the pharmacist would be giving a benefit to the patient, which would be against the Code of Ethics. In fact, pharmacists cannot offer services free of charge to some patients and charge others according to their insurance reimbursement. The service offered must be the same for everyone.

If you are not satisfied with your insurance policy, we ask you to contact your insurer directly, as the pharmacist is merely an intermediary and not responsible for the terms and conditions of insurance contracts.

**For more information, contact your insurer.**



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