



IMPORTANT INFORMATION

RE: ADJUDICATION OF QUEBEC CLAIMS AS IT RELATES TO RAMQ SENIORS AND NON SENIORS ELIGIBILITY

RAMQ stipulates that if you have a plan that offers coverage to members 65 and over, the member has 3 options. To be covered under the private plan (P); under both the Private plan and RAMQ (B) or register, pay the appropriate premium and be covered only under RAMQ, the government plan (R).

If a member 65 opts for coverage under the:

1. Private Plan – coverage, including spouse (under 65) and dependent children would continue to be paid under the sponsor's plan with no co-ordination with the RAMQ program;
2. Private Plan and RAMQ – The member, the spouse and any dependents are required to register under the RAMQ program to be reimbursed for any government drugs. The Private Plan would reimburse medications not eligible under RAMQ but eligible under their private plan;
3. RAMQ Only – coverage would be through RAMQ only for those medications covered by RAMQ.

Today, the ClaimSecure system recognizes only the Member's eligibility which means as long as the spouse is under age 65 and there are dependent children, they will receive coverage through the member's plan. This also means that a 65-year old member could have RAMQ only coverage and the family would benefit from private plan coverage, Quebec law has determined that from an employer's standpoint, they are incurring non-essential costs when their employee is no longer covered by the employer.

In order to bring ClaimSecure processes in line with this interpretation, effective April 18, 2011, ClaimSecure has enhanced their eligibility adjudication to ensure that when a member is 65 or over and does not elect private coverage, the spouse under age 65 and/or dependent children are not eligible for coverage under the private plan. The same logic would apply to a surviving spouse. In short, spouses under 65 are not eligible for primary coverage if the plan member would not have been if he/she had survived.

On our eligibility specifications, "Senior Claim Identifier" has now been changed to "Coverage Identifier" as this field will now be used to indicate coverage for Seniors and Non Seniors in one family.

If you should have any questions, please contact your Client Service Associate.

March 8, 2011

