

# Coverage for infertility medications



Do you have questions about what your insurance can cover?

How to apply and how much you have to pay?  
Then read this...

## If you are insured with the RAMQ:

### How to apply for coverage:

- Several days before starting your treatment cycle, make sure you come in person to the pharmacy to deposit your prescription as it may take up to 2 weeks for RAMQ to approve your coverage for the drugs (if the exceptional code is not indicated).
- The pharmacist will fax a form to RAMQ to request an authorization of payment.
- RAMQ will cover the drugs listed as "Exceptional Medications" (see right column) in response to the request faxed by the pharmacist or if the doctor writes an exceptional code on the prescription permitting automatic coverage.
- Some exceptions for reimbursement of medications may apply, as for those who have a **federal insurance** or an **insurance outside of Quebec**.

### What if RAMQ did not cover your medication yet:

- You will have to pay for your medication.
- Once the coverage is approved by RAMQ, they will make the payment for your medications to the pharmacy.
- You can then go back to the pharmacy where you purchased your drugs in order to be reimbursed.
- You will be refunded for the amount you paid with the exception of your maximum monthly contribution of **\$80.25** (if applicable) in addition to pharmacy administrative fees.

## If you have private insurance:

### How to apply for coverage:

- Contact your insurance company to determine whether the payments will be processed manually or electronically.
- Check with your insurer whether they use the same payment authorization forms as those used by RAMQ.
- Please come in person to the pharmacy in order to deposit your prescription several days before starting your treatment.
- If your insurance accepts the RAMQ forms, the pharmacist will give you a form to fill for each of your medications which you will also submit to your insurance company.
- If your insurance company requires the use of different forms than those used by RAMQ, it will be your responsibility to obtain these forms. In this case, your doctor will have to fill in specific sections of the form and then you can mail it back to your insurance company.

### Drugs covered by the RAMQ and private insurance

- |                 |               |
|-----------------|---------------|
| • Marvelon      | • Bravelle    |
| • Lupron        | • Gonal-F     |
| • Suprefact     | • Puregon     |
| • Cetrotide     | • Ovidrel/hCG |
| • Orgalutron    | • Endometrin  |
| • Menopur       | • Crinone     |
| • Repronex      | • Estrace     |
| • Progest. Inj. | • Doxycycline |

### Drugs not covered by RAMQ

- Luveris
- Saizen
- Climara
- Prometrium
- Supplements such as:
  - Pregvit and Pregvit folic-5, Centrum Fertil Pro, Materna, Inositol, DHEA and any other vitamin

Pharmacy **LUONG et LECLERC**  
located in Maxi & Cie  
6825 ch. Côte-des-Neiges. H3S 2B6  
Tél: 514-0888



### Resources to contact if you have a problem with your private insurance:

OmbudService for Life & health insurance: 514-845-6173  
The Canadian Life and Health Insurance Association (CLHIA):  
For questions: 1-800-268-8099  
For complaints: 1-888-295-8112