

Navigating the health care system in Québec

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A public and universal health care system

Don't get lost in the acronyms!

- **RAMQ** : *Régie d'assurance maladie du Québec*
- **CISSS** : *Centres intégrés de santé et de services sociaux*
- **CIUSSS** : *Centres intégrés universitaires de santé et de services sociaux*
- **CH** : *centre hospitalier*
- **CLSC** : *centre local de services communautaires*
 - **Local community service centers**
- **CHSLD** : *centre d'hébergement et de soins de longue durée*
- **GMF** : *groupe de médecine familiale*

The healthcare system: always in the news!

Waiting lists for access to a family doctor

<https://www.quebec.ca/sante/trouver-une-ressource/inscription-aupres-dun-medecin-de-famille>

Waiting times in the emergency departments

Parallel private system

Services and their mission

Centre local de services communautaires (CLSC) : health and social services for local communities... outside of large cities, the CLSC can also be for emergencies. (Similarities CIUSSS/CISSS)

Hospital (Centre hospitalier CH) : diagnostics, general and specialized medical services

Groupe de médecine familiale (GMF) : medical and social services who work as a team (doctors, nurses, social workers, other professionals). GMFU = idem + medical residents, interns and students

Super clinic : medical and social services, semi-emergency services or simple emergency services.

- Accesible for all persons covered by the RAMQ, regardless of whether you have a family doctor or not.



Services and their mission

Centre d'hébergement et de soins de longue durée (CHSLD) : residential centers with psychosocial services, nurses, pharmacy, etc.

Community-based organizations : services such as food banks, organizations specializing in mental health, integration services for immigrants and their families

Call 2-1-1 or access the directory at: <https://www.211qc.ca/repertoire>

Accessing a family doctor

- **Permanent residents:** register for a [family doctor](#)
 - Have a valid RAMQ card
 - Be a resident of Quebec
 - Waiting lists
 - Once you have a family doctor, he or she will be your point of contact
- **International students** (study permit): whether covered by the RAMQ or Desjardins, you do not have access to register for a family doctor in Quebec. You will need to access services at a clinic that accepts patients who do not have a designate family doctor at their clinic.

Accessing a specialist

- In order to see a specialist in Quebec (ex. : gynecologist, dermatologist, pediatrician), you first have to consult a family doctor.

Psychosocial services in Quebec

Social workers and psychologists

- Via the CISSS and CIUSSS : in the GMF, the CLSC, private clinics, community-based services
- Info-Social : call 8-1-1

As a registered student at ETS, you have access to services in the Office of Student Life (Services à la vie étudiante):

- Free and confidential psychological support
- Students with disabilities
- sve@etsmtl.ca

Other healthcare professionals

Pharmacists

- The specialists in medication!
 - Walk-in services : free of charge, no appointment necessary
 - Advice : over the counter medication
 - Advice : side effects of medication
- Authorizations conferred by their professional association
- Code of ethics
 - Prescriptions written by licensed doctors in Canada
 - Exchange students : bring your medication with you!
- Reminder : return your unused or expired medications to a drugstore for proper disposal. Do not dispose of them in the toilet or trash.

Other healthcare professionals

- **Dentists**

- In the hospital setting, covered by the RAMQ (rare occasions)
- In private clinics, your responsibility to pay unless you have insurance
- Routine cleaning & exam can cost up to \$200
- Certain [services](#) are covered by the RAMQ for children under the age of 10 (ex. : one annual check-up)

- **Optometrists**

- Your responsibility to pay unless you have insurance;
- Eye exams, prescription for glasses or contact lenses

Health insurance for international students

Two possibilities:

- Desjardins health insurance
- Régie de l'assurance maladie du Québec (RAMQ)

You must be covered for each session in which you are enrolled at ÉTS.

Questions? Contact the Registrar's Office at
assurances.etrangers@etsmtl.ca

Desjardins health insurance

- **Automatic enrollment and billing for all students**
- New students: the coverage starts on the 15th prior to the start of the session
- Basic coverage
 - Drugs, hospital expenses, physician fees, psychiatry, eye examination, maternity, ambulance
 - Outside of Québec for emergency treatment for sudden and unexpected injury or illness; time limits
- Extended coverage
 - Physiotherapist, chiropractor, osteopath, psychologist
- Tele-medicine
- Exclusions: over the counter products, annual medical checkup, elective treatment or surgery, family members...
- On our [website](#), brochure explaining coverage, reimbursement, etc.



Important!

Are you unsure about the limits of your coverage?

ALWAYS communicate with Desjardins PRIOR to accessing medical services.

RAMQ

- Who is eligible?
 - International students from a country that has signed an agreement with Quebec
 - Temporary workers (ex. : holders of a post graduation work permit)
 - [Children](#) of a holder of a study permit or work permit who are temporarily in Quebec and present for more than 6 months out of the year
- Enrollment
 - Online, with certain exceptions (ex. : accompanying family members)
 - [Make a telephone appointment](#)
 - Card will be valid through the last day of the month indicated
 - [Deadline](#) for providing proof of your enrollment to the Registrar's Office is posted on the ÉTS website.
- [Certain services](#) are not covered by the RAMQ, so having supplementary insurance is useful

ASEQ Insurance (AÉÉTS)

- **Dental insurance**

- For all students (exception: exchange students)
- Optional but automatic ANNUAL billing in the fall (all students) and winter (new students) sessions
 - Unenrollment possible **ONLY** during the designated period posted on the university calendar
- Before deciding to not keep this insurance, keep in mind the high cost of dental work here in Canada

- **Complimentary health insurance**

- Only students who are enrolled with the RAMQ are eligible.
- Enrollment within the 30 days following registration with the RAMQ.
 - Example : physical therapy, massage therapy
- Health + Vision + Travel

Questions? Contact the [ASEQ](#)

Are you accompanied by family members?

- **Desjardins coverage**

- Individual coverage for the international student
- [CAQ](#) : requires you to maintain Canadian health & hospitalization insurance for all accompanying family members from their arrival
- If your spouse is accompanying you, compare coverage for health insurance for visitors to Canada based on your family's needs :
Desjardins, Ingle International, Blue Cross

- **RAMQ**

- [All children under age 18](#) residing in Québec for more than 6 months are eligible for the RAMQ.
- Contact the RAMQ directly for enrollment information.

Good to know

- **If you are covered by the RAMQ**
 - Make sure you don't let your card expire, plan to renew it!
 - Services received in other provinces will be reimbursed at Quebec rates
 - [Absence from Quebec](#)
 - Contact the RAMQ ahead of time to find out if your coverage will be maintained upon your return
 - Take out travel insurance!
- **Vaccination**
 - [Quebec immunization program](#) : contact your local CLSC for covered vaccines
 - Covid-19 vaccination : free and accessible to all people in Quebec, regardless of your status (ex.: study permit) or health insurance (RAMQ or Desjardins)
 - Seasonal influenza vaccines: check with your local CLSC or drugstore
 - Stay tuned each fall for the clinic on the ÉTS campus
 - Vaccines required for overseas travel (\$) : private clinics

Do you need a medical consultation but you don't have a doctor?

- **Non emergency situation**
 - Call the free health line 8-1-1 : talk to a nurse and get a referral
 - Walk-in services with your local pharmacist
 - Students covered by the RAMQ: walk-in clinics and super clinics
 - Students covered by Desjardins: contact the list of clinics that are suggested by the insurer or try their new telemedecine services
 - Between December and March each year: special 'winter' clinics set up specifically to treat cases linked to influenza

Emergency situation

- On campus : dial 55 from an internal telephone
- **Dial 9-1-1 in Canada/USA** : first responders (firefighters, ambulance, police)
- Attention : dial 911 only in the case of a true emergency
- In Québec, ambulance services are not free. The person transported in the ambulance is billed for the fees.
- Hospital emergency rooms are to be avoided if it is not a true emergency situation.

Emergency resources

- Crisis centers: available 24/7, free and confidential
 - Alternative to hospital emergency rooms
 - www.centredecrise.ca/listecentres
- Designated centers
 - Provincial resource center for victims of sexual abuse
 - 1-888-933-9007
- Douglas Hospital: specializes in mental health emergencies, risk of suicide
 - Suicide-action : 1-866-APPELLE

Other resources

Dependency

- Sobering-up center
 - www.maison-exode.org/degrisement
 - 514-244-7727
- Emergency clinic: Hôpital Saint-Luc
- Addiction intervention center
 - www.msss.gouv.qc.ca/repertoires/dependances/organis_certifier.php

Good services for those with tight budgets

- Dental clinic at the Université de Montréal : patients needed for certain procedures
<https://www.medent.umontreal.ca/fr/clinique-dentaire/>
- Outpatient clinic at the Collège d'études ostéopathiques : <https://osteomontreal.ca/>

Health screening clinics

- Sexually transmitted infections (CISSS/CIUSS)
- COVID-19

Other resources (continued)

- Find a resource <https://www.quebec.ca/en/health/finding-a-resource>
- Portail Santé Montréal to find a clinic or CLSC near you :
<https://santemontreal.qc.ca/population/services/consulter-un-professionnel-une-infirmiere-un-medecin-ou-un-pharmacien/>
- Find a hospital near you: <https://www.indexsante.ca/hopitaux/>
- Find a clinic that offers next-day appointments: <https://www.sante.gouv.qc.ca/repertoire-ressources/consultations-medicales-sans-rendez-vous/>
- Québec medical appointment scheduler :
<https://www.rvsq.gouv.qc.ca/en/public/Pages/home.aspx>
- [Naître et grandir](#) : newsletter and website for parents

Questions?

Don't hesitate to contact us if you have questions!

Office of Student Life : sve@etsmtl.ca

Office of International Relations : international@etsmtl.ca

Registrar's Office (for insurance) : assurances.etrangers@etsmtl.ca