

Quebec Announces Universal Procreation Program

In 2008, the *Gouvernement du Québec* made a commitment to pay the costs related to assisted procreation for couples who are in need of such treatments.

Effective August 5, 2010 fertility treatments will be paid for all women of child bearing age who reside in Quebec. The province now covers three stimulated cycles of in vitro fertilization and up to six cycles for natural or modified natural cycles.

As part of this program, select drugs used in conjunction with fertility treatments have been added to the Regie de l'assurance maladie du Quebec (RAMQ) formulary. All drugs, but one* are now included as exception drugs to the RAMQ formulary and eligible to those patients approved for the procreation program.

Drugs added to the RAMQ formulary as exception drugs:

- Cetrotide
- Ovidrel
- Gonal-F
- Puregon
- Orgalutran
- Lutrepulse
- Repronex
- Menopur
- Endometrin
- Bravelle



*Note: Serophene has been added to RAMQ formulary as a regular benefit.

Impact to private plans

Legislation requires that private drug plans provide drug coverage that is at least equal to the coverage provided by RAMQ. As a result, plan sponsors in Quebec will be required to cover these drugs for members receiving these treatments.

All other expenses associated with this program will not impact private plans as these costs are funded by the province. Other services paid by the province are:

- Retrieval of ova and ovarian tissue
- In vitro fertilization
- Pre-implantation genetic diagnosis
- Transfer of a fresh or frozen embryo
- Sperm extraction via medical procedure

If a plan currently covers fertility drugs:

The provisions, (co-insurance, maximums, etc.) of your benefit plan will continue to apply until such time as Sun Life Financial receives confirmation that the patient has been approved for Quebec's procreation program. Once this confirmation is received, payment of claims will be adjusted to conform to RAMQ minimum payment requirements.

If a plan currently does not cover fertility drugs:

Claims for these drugs will be covered once Sun Life Financial receives confirmation that the patient has been approved for Quebec's procreation program. Once this confirmation is received, payment of claims will be subject to RAMQ's minimum payment requirements.

Whether benefit plans currently cover this type of treatment or not, we expect this legislative change to have minimal impact to your Quebec clients overall drug claims experience. Furthermore we will not be making any rate adjustments.

For more information on changes to procreation legislation in Quebec:

<http://www.msss.gouv.qc.ca/en/sujets/santepub/assisted-procreation.php>

Questions?

Please contact your Sun Life Financial group benefits representative.