

“UNINSURED SURPLUS”: WHAT IS THIS?



Your pharmacist's goal is to advise you during your medical treatment and to ensure its success. When it comes to insurance companies, one of their goals is to control the costs of your claims.

Why is there a surplus to pay?

When paying for their prescriptions, patients are sometimes surprised that the receipt shows that they must pay an uninsured surplus. Actually, this is a co-payment imposed by your insurance company. Some insurers refund the drug price at cost, but do not refund the professional fees that all pharmacists charge. Your insurer's objective is to control the cost of claims, which results in the establishment of all sorts of conditions such as uninsured surpluses.

Can I ask my pharmacist to lower his or her price to avoid paying the uninsured surplus imposed by my insurer?

No. The prices set by your pharmacist are the same for all patients with private insurance plans. What's more, your pharmacist is bound by an agreement with all the private insurers to invoice the same prices. So, he or she cannot lower prices for one customer without contravening that agreement. However, insurance programs are very different. So, it's possible that your insurance plan is less generous and that your insurer requires a larger contribution.

Am I protected from extra billing by my pharmacist?

Yes. Your pharmacist is bound by an agreement to charge all private insurers the same prices, without discrimination. The amount that you pay will vary according to your insurance coverage. Your pharmacist cannot charge you a price higher than that charged to other patients with private insurance. Bottom line, your insurance coverage determines whether or not you have to pay a surplus.

Should I shop around for a pharmacist?

When choosing your pharmacist, consider, first and foremost, the quality of his or her professional service. Prices are very competitive from one pharmacy to another. Your pharmacist is a healthcare professional committed to the success of your treatment, and does much more than just provide the drugs your doctor prescribed. Pharmacists advise you on how to take the medication, on possible side effects and counter-indications, and they carefully examine your file before issuing the prescribed drugs to make sure they are appropriate for you. In addition, they handle follow-ups and will frequently intervene with doctors to ensure your treatment is successful.

Are there differences between the prices paid by the government insurance plan and prices paid by private insurers?

Yes. The prices paid by private insurers reflect market costs whereas the prices paid under the government plan were imposed on pharmacy owners by the province according to government budgets. However, prices invoiced to private insurers can be lower or higher than those invoiced to the government, depending on which drug has been prescribed to you.

Does my pharmacist know my private plan's coverage once I present him or her my prescription insurance card?

No. Once the claim is sent, the only information available to the pharmacist is how much you must pay for your prescription. This amount is determined by your insurer according to your plan's coverage. Your pharmacist doesn't manage any insurance plan and does not have any information about your private insurance coverage.

Contrary to other Canadian provinces, patients in Quebec are free to choose their pharmacist. It's a fundamental right. Your insurer cannot decide which healthcare professional will treat you. Your pharmacist is your choice because, for us, it's your health we wish to treat.

**IF YOU HAVE QUESTIONS OR IF YOU ARE DISSATISFIED WITH
YOUR PRIVATE INSURANCE COVERAGE, TALK TO YOUR INSURER.
ONLY THEY CAN ANSWER YOUR QUESTIONS.**