

Quebec to fund IVF treatments

August 23, 2010

As of August 5, 2010 the Quebec government will be the first provincial government to fund in vitro fertilization (IVF). All women of child bearing age will be eligible for up to three stimulated cycles or six natural cycles of IVF.

The new public program will cover all costs related to medical procedures and medication for ovarian stimulation, artificial insemination and IVF.

Since medications for the treatment of infertility will be added to *Régie de l'assurance maladie du Québec* (RAMQ), employers who offer benefits in Quebec will be required to match the RAMQ listing. This will have an impact on national and regional plans with Quebec plan members that currently do not cover fertility medications or those employers who have an established plan maximum on these drugs.

With up to six cycles of IVF permitted under the new legislation, it is difficult to put a dollar maximum on these drugs because pricing can vary widely, usually anywhere from \$1,000 to \$5,000 per cycle. The Canadian Life and Health Insurance Association has submitted a request to the Quebec government to ask that a dollar maximum be set in order to assist private insurers; and at this time there has been no response.

The projected drug cost increase to Quebec employers who do not currently cover fertility medications is about 0.5 per cent to 1.5 per cent. For groups with only a portion of their employees in Quebec, the impact would likely be less depending on the number of employees residing in that province.

For details on the legislation please visit:

www.msss.gouv.qc.ca/en/sujets/santepub/assisted-procreation.php