

ANNOUNCEMENT INFO GASQ

November 2025

The Quebec Drug Insurance Pooling Corporation (QDIPC) recently announced the updated charges for the year 2026. Although the thresholds remain unchanged, costs are once again increasing this year for most group sizes. Groups of less than 25 lives are the most affected, with a 5.8 % increase :

Size of group (number of certificates)	Threshold per certificate 2025	Annual factor <i>Without</i> dependant	Annual factor <i>With</i> dependants	Threshold per certificate 2026	Annual factor <i>Without</i> dependant	Annual factor <i>With</i> dependants	<i>Average cost increase (%)</i>
Less than 20	\$10,000	\$270	\$810	\$10,000	\$286	\$857	5.8%
From 20 to 39	\$18,000	\$195	\$584	\$18,000	\$202	\$604	3.5%
From 40 to 74	\$32,500	\$113	\$405	\$32,500	\$112	\$404	-0.4%
From 75 to 124	\$60,000	\$77	\$275	\$60,000	\$78	\$278	1.1%
From 125 to 249	\$90,000	\$61	\$218	\$90,000	\$62	\$223	2.2%
From 250 to 749	\$115,000	\$46	\$192	\$115,000	\$48	\$199	3.8%
From 750 to 2,499	\$150,000	\$38	\$159	\$150,000	\$39	\$164	3.1%
From 2,500 to 5,999	\$300,000	\$16	\$67	\$300,000	\$15	\$61	-8.4%
6,000 and over	Free market	Free market	Free market	Free market	Free market	Free market	

At the same time, QDIPC announced their intention to revise the group size categories in 2027. The organization is seeking the best possible balance between group's ability to pay and protection against high claimants, in order to ensure the sustainability of the plans. Here are the thresholds that could be implemented based on the 2026 parameters :

Size of group (number of certificates)	Threshold per certificate
Less than 20	\$10,000
From 20 to 39	\$15,000
From 40 to 74	\$20,000
From 75 to 124	\$32,500
From 125 to 249	\$60,000
From 250 to 749	\$90,000
From 750 to 2,499	\$150,000
From 2,500 to 5,999	\$300,000
6,000 and over	Free market

If the change is indeed implemented, the impact will vary by group. Some groups will see their contribution increase, but their exposure to high claimants will decrease. For example, a group with 55 covered certificates will see its threshold drop from \$32,500 to \$20,000. Others will benefit from reduced factors but will see more claims reflected in their experience if they have a high claimant. For instance, a group with 22 employees covered for medical expenses and one certificate claiming over \$18,000 will have an additional \$5,000 counted in its experience.

To learn everything about QDIPC, visit the website <https://mutualisation.ca>

If you have any questions, please don't hesitate to contact us — we'll be happy to assist you. Our team is available to explain how these rules affect your clients.