

GUIDE
JANUARY 2025

BEING PREGNANT WITHOUT MEDICAL COVERAGE IN QUEBEC



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1. PREGNANCY FOLLOW-UP

A. Who does the follow-up?

DOCTORS

Some general practitioners offer pregnancy follow-ups and might also deliver babies in a hospital with which they are affiliated. Other doctors provide pregnancy follow-ups only, referring a patient to a labour and delivery family doctor at the end of the pregnancy or at approximately the 30-week mark of a pregnancy.

MIDWIVES

The practice of midwifery in Quebec is limited. Midwives work in clinics or birthing centres, attending to women with relatively uncomplicated pregnancies. They can perform a delivery at a patient's home, at a birthing centre, and sometimes in hospitals.

If a complication arises during a pregnancy, then they must refer the patient to a doctor or a designated hospital.

OBSTETRICIAN-GYNECOLOGISTS

Obstetrician-gynecologists are specialists who provide pregnancy follow-ups, with or without major complications. They are also present in hospitals and can be called upon to intervene in complex obstetric situations.

SPECIALIZED FRONT-LINE NURSE PRACTITIONERS

Specialized front-line nurse practitioners provide pregnancy follow-ups in clinics or family medicine groups. Some also work in the **Maisons Bleues**.

They cannot deliver babies, and when complications arise, they must refer the mother to a designated physician.

B. Where to go for a follow-up ?

Register with the Government of Quebec's **Ma grossesse** service

In 2022, the Ministère de la Santé et des Services sociaux (MSSS) launched an online tool to support pregnant women in their search for resources, information, and pregnancy follow-up.

Registration is required [here](#).



You must then call or go to one of the medical clinics or birthing centres that offer pregnancy follow-ups.*

*See [Chapter 5](#) ("Perinatal and Newborn Resources") of this guide.

C. Follow-up stages

Pregnancy is divided into three trimesters: The first trimester is from the first to the 14th week; the second trimester is from the 15th to the 28th week; and the third trimester is from the 29th to the 40th week. The more advanced the pregnancy becomes, the closer together follow-up appointments become.



A first appointment before 12 weeks of pregnancy

- + Health data collection and a complete physical examination.**
- + Prenatal check-ups including blood and urine (FSC, TSH, fasting blood glucose, A/C urine, blood group, serology testing for infectious diseases, STBBI screening, pap test), 1st test of the prenatal screening program for trisomy 21 (10th-13th week).**
- + Dating ultrasound to determine the gestational age and nuchal translucency.**
- + Blood pressure (BP) and weight measurement.**

Appointments every 4 to 6 weeks during the 12th to 28th weeks of pregnancy

- + Second test of the prenatal screening program for trisomy 21 (between the 14th and 16th weeks of pregnancy).**
- + Monitoring of BP, weight and fetal heart rate. Monitoring of uterine height starting around the 20th week of pregnancy.**
- + Morphology ultrasound around the 20th week of pregnancy.**
- + Prenatal classes begin around the 20th week of pregnancy and last for four to six weeks.**
- + Screening for gestational diabetes between the 24th and 26th weeks of pregnancy and a complete blood count test.**
- + Administering the pertussis vaccine between the 26th and 32nd weeks of pregnancy at a CLSC or medical clinic.**
- + WinRho injection at the 28th week of pregnancy for women with Rh- (only available in hospitals).**



Appointment every two to three weeks between the 28th and 36th weeks of pregnancy

- + GBS screening at the 35th week of pregnancy.**
- + Third-trimester ultrasound in certain situations.**
- + Measurement of BP and weight. Monitoring of uterine height and fetal heart rate.**

Appointments every week from the 37th week of pregnancy until delivery

- + Measurement of BP and weight. Monitoring of uterine height and fetal heart rate.**
- + Monitoring for signs of the onset of labour.**
- + Referral to the hospital to induce labour or for a caesarean delivery in certain situations.**

Giving Birth

- + Birth can take place in a birth centre or hospital.**
Deliveries for pregnancies considered as high-risk can only take place in hospitals. Depending on the risk assessment, the doctor may recommend treatment in a specialized hospital.
- + In Quebec, there are hospitals that provide more specialized obstetrics and neonatal care services (secondary and tertiary care.**

After the birth and delivery

- ✚ **Postnatal follow-up by a CLSC nurse at home to assess the health of the mother and child and the baby's nutrition (breastfeeding or bottle feeding).**
- ✚ A medical appointment between six and eight weeks after delivery for the mother to have her physical and mental health assessed , and for family planning.
- ✚ Vaccination appointments for newborns begin at 2 months of age. No medical prescription is required.
Appointments take place at a local CLSC and are for all newborns.
Appointments can be made in person at the CLSC or on the Clic-Santé website.
- ✚ Newborns will receive frequent medical check-ups during their first 18 months (2 weeks, 1 month, 2 months, 4 months, 6 months, 9 months, 12 months and 18 months).

CLIC SANTÉ



FINDING A CLSC



D. Tests and procedures during pregnancy

LABORATORY TESTS

Here are the main tests:

- **CBC:** A complete blood count is used to check the red blood cell and white blood cell counts and platelets. It can detect anemia during pregnancy.
- **TSH:** The thyroid-stimulating hormone test measures the amount of the hormone during pregnancy.
- **Urinalysis and urine culture:** A urinalysis can detect certain complications that may arise during pregnancy, while a urine culture identifies bacteria that may be present in your urine.
- **HBsAg:** This test screens for the hepatitis B virus. It is part of the screening for sexually transmitted and blood-borne infections.
- **VDRL:** This test screens for syphilis. It is part of the screening for sexually transmitted infections.
- **Anti-HIV:** This test screens for the human immunodeficiency virus. It is part of the screening for sexually transmitted and blood-borne infections.
- **Anti-VHC:** This test screens for the hepatitis C virus. It is part of the screening for sexually transmitted and blood-borne infections.

- **Urinary chlamydia and gonorrhea test (from urine or secretions):** This test is used to detect chlamydia and gonorrhea infections. It is part of the screening for sexually transmitted infections.
- **Fasting capillary blood glucose:** Blood glucose tests check the level of sugar found in your blood and can quickly detect the possibility of gestational diabetes.
- **Rubella antibodies:** Rubella antibodies are present following vaccination or illness. If your antibody level is low, the vaccine will be offered after birth. This disease can cause health problems for your baby if contracted during pregnancy.
- **Induced hyperglycemia test 50g and 75g by capillary glycemia:** This test is carried out in the second trimester to detect gestational diabetes.



Your treating professional may order other relevant tests based on his or her assessment. Fees vary from test to test.

The Doctors of the World clinic offers appointments for certain prenatal tests, depending on your eligibility for services at the clinic and the availability of space.

Other tests, unavailable at Doctors of the World, require referral to another laboratory for a fee.

ULTRASOUNDS (SCANS)

This service is available in some radiology clinics.

CLINICS	CONTACT INFORMATION
Centre de radiologie Côte-des-Neiges	5300, chem. De la Côte-des-Neiges, Montréal, QC H3T 1Y3 514 738-5306
Medica Radiologie Ellendale	5950, chem. de la Côte-des-Neiges #200, Montréal, QC H3S 1Z6 514 739-6169
Clinique OVO	8000, boul. Décarie, Montréal, QC H4P 2S4 514 798-2000
Laboratoire CDL	5990, chem. de la Côte-des-Neiges, Montréal, QC H3S 1Z5 514 344-8022 ext. 333
Clinique médicale Dr Samir Khalife	3550, chem. De la Côte-des-Neiges #700, Montréal, Québec H3H 1V4 514 933-8877
Clinique Prenato	5045, rue Jean-Talon Est #203 Saint-Léonard, Qc, H1S 0B6 514-509-2066 Toll-free : 1 877-362-8602
Radiologie Médicentre Lasalle	1500, ave. Dollard #101, Lasalle, Quebec H8N 1T5 514 365-7766

Service d'imagerie Viamédica	955, boul. Saint-Jean, Pointe-Claire, QC H9R 5K3 514 626-5888 Request an appointment by email: info@viamedica.ca or by fax: 514 626 1228
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E. Working during pregnancy and maternity leave

When working as a registered employee, you are contributing to a number of programs to which you have access to during and after your pregnancy.

CNESS: PROGRAM FOR A SAFE MATERNITY EXPERIENCE

This program ensures that you have safe working conditions during your pregnancy. The program may also recommend preventive withdrawal from the workplace (with income) if reassignment to another position or tasks is not possible.

To qualify for this program, you must meet the following criteria:



QUEBEC PARENTAL INSURANCE PLAN

The Quebec Parental Insurance Plan (QPIP) is designed to provide financial support for new parents. It is an income replacement plan; declared work income is required to qualify.

Eligibility criteria



Benefit calculator



IMMIGRANT WORKERS CENTRE

The Immigrant Workers Centre provides legal advice pertaining to employment matters and related immigration labour issues. Appointments can be made by phone or email.

4755, ave. Van Horne #110,
Montréal, QC H3W 1H8

514 342-2111
info@iwc-cti.ca



2. Giving Birth

A. Your rights

+ The right to give birth in the **hospital** of your choice

You have the right to go to the hospital of your choice, even if it is not the one your doctor is affiliated with. It is very important to bring a copy of your medical records with you. You can request your pregnancy follow-up file from your clinic or doctor at least 30 days before your due date.

+ The right to receive **healthcare**

It's important to remember that it is **against the law** (as well as **against the code of ethics** of hospitals and the medical profession) to refuse assistance to a person in a life-threatening situation.

Doctors have a **legal and ethical obligation** to assist anyone whose life is in danger, even if that person is unable to pay for the service. To refuse to give assistance would mean breaking the law as well as the code of ethics.

Please note you may be refused admittance or asked to pay an advance fee or make a deposit should you arrive at the hospital before going into labour.



However, if you are in labour, hospitals do not have the right to refuse to provide care, even if you are unable to pay. To refuse you would mean breaking the law.

You can also receive assistance for any pregnancy-related emergencies before you give birth.



Important : From the 20th week of pregnancy onwards, always report directly to the hospital's maternity ward (and not the Emergency Room) if you sense there is any problem with your baby (for example you no longer feel your baby's movements).

B. Where to go to give birth

HOSPITALS WITH DELIVERY ROOMS/ OBSTERICS AND GYNECOLOGY DEPARTMENTS

Available to anyone experiencing an emergency, regardless which clinic was used for your pregnancy follow-up.

If you choose to give birth at the hospital where your doctor is affiliated, then your medical records will be forwarded to the hospital by your doctor.



MONTREAL

St. Mary's Hospital Center	3830, avenue Lacombe, Montréal (QC) H3T 1M5 514 345-3511
CHUM	1000, rue Saint-Denis, Montréal (QC) H2X 0C1 514 890-8000
Lakeshore General Hospital	160, avenue Stillview, Pointe-Claire (QC) H9R 2Y2 450 668-1010
Hôpital Sacré-Coeur	5400, boul. Gouin Ouest, Montréal (QC) H4J 1C5 514 338-2222
Hôpital Maisonneuve- Rosemont	5415, boul. de l'Assomption, Montréal (QC) H1T 2M4 514 252-3400
Hôpital Lasalle	8585, Terrasse Champlain, LaSalle (QC) H8P 1C1 514 362-8000

Royal Victoria Hospital	1001, boul. Décarie, Suite 109, Montréal (QC) H4A 3J1 514 934-1934
Jewish General Hospital	3755, chem. de la Côte-Sainte-Catherine, Montréal (QC) H3T 1E2 514 340-8222
Hôpital Ste-Justine	3175, chem. de la Côte-Sainte-Catherine, Montréal (QC) H3T 1C5 514 340-8222
LAVAL	
Hôpital de la Cité-de-la-Santé	1755, boul. René-Laennec, Laval (QC) H7M 3L9 450 668-1010
LANAUDIÈRE	
Hôpital Pierre-Legardeur	911, Montée des Pionniers, Terrebonne (QC) J6V 2H2 450 654-7525



LONGUEUIL

Hôpital Pierre-Boucher	1333, boul. Jacques-Cartier Est, Longueuil (QC) J4M 2A5 450 468-8111
Hôpital Charles-Le Moyne	3120, boul. Taschereau, Greenfield Park (QC) J4V 2H1 450 466-5000

BIRTHING CENTRES

Birthing centres are not accessible on an emergency basis. You must be registered at a birthing centre to give birth there.

GREATER MONTREAL

Maison de naissance Côte-des-Neiges CIUSSS du Centre-Ouest-de- l'Île-de-Montréal	6560, chemin de la Côte-des-Neiges, Montréal (QC) H3S 2A7 514 736-2323
Maison de naissance du CIUSSS de l'Ouest-de-l'Île-de- Montréal	180, ave. Cartier, 3rd Floor, Pointe-Claire (QC) H9S 4S1 514 697-1199



<p>Maison de naissance Jeanne-Mance</p> <p>CIUSSS du Centre-Sud-de- l'île-de-Montréal</p>	<p>1822, rue Ontario Est, Montréal (QC) H2K 1T7</p> <p>514 527-2361, poste 2500</p>
<p>Maison de naissance Anne-Courtemanche</p>	<p>4500, rue de Contrecoeur, Montréal (QC) H1K 0L1</p>
<p>Maison de naissance Marie-Paule-Lanthier</p>	<p>9600, rue Saint-Denis, Aile C Montréal (QC) H2M 1P2</p> <p>514 908-4714</p>
<p>Service de sages-femmes Clinique Communautaire de Pointe-Saint-Charles</p>	<p>1955, rue du Centre, Montréal (QC) H3K 1J1</p> <p>514 937-9251 poste 2323</p>
<p>Maison de naissance du Richelieu</p> <p>CISSS de la Montérégie-Centre</p>	<p>700, rue Martel, porte 5, Richelieu (QC) J3L 5R6</p> <p>450 658-2080</p>
<p>Maison de naissance du Boisé</p> <p>CISSS de Saint-Jérôme</p>	<p>15, 70e avenue Ouest, Blainville (Québec) J7C 1R7</p> <p>450 431-8623</p>



3. COSTS

Please refer to the **ANNEX** for an approximate price range.

A. Follow-up and delivery costs

FOLLOW-UP COSTS

Generally, a doctor will charge a fee for an initial evaluation. The cost may decrease for follow-up appointments.

The clinic or doctor may also request a lump-sum payment for all follow-up appointments, or occasionally, for follow-up appointments and the delivery. You will also need to budget for the cost of any follow-up examinations:

- Ultrasound
- Blood tests
- Trisomy screening test and nuchal translucency
- Other tests



CHILDBIRTH-RELATED EXPENSES

- Hospitalization: Charged by the hospital.

Hospitalization charges are calculated from admission to discharge in 24-hour increments (from midnight-to-midnight).

- Doctor's fee: Charged by the doctor before or after delivery.
- Anesthetist's fee: Charged by the doctor before or after delivery.
- Other expenses:
 - Necessary tests (ultrasound, blood tests, etc.).
 - Induction.
 - Caesarean section.

Additional examinations or operating room expenses will be charged by the hospital.

Doctors are paid differently: They establish the fees for each medical procedure, which is why fees can vary from one clinic to another, and from one professional to another.

If the hospital provides the option to pay a certain amount before delivery, **it's important to ask what that charge includes.**

Hospitals will sometimes offer packages that include follow-up care, hospitalization and delivery fees. **You are not obligated to pay for this package.**

B. Being informed of what clinics and birthing centres charge

When contacting hospitals in advance of your delivery, it's possible you will be asked to make a deposit. Ensure to ask what charges are included in the deposit.

C. Payment of fees

Upon arrival at the hospital – and if your situation is deemed not to be urgent or life-threatening – you may be asked to go to the Admissions Office to obtain a hospital card.

If so, you will probably need to provide information about your medical coverage and your identification.

You may then be referred to the Accounting Office to agree on a payment plan.

If you can't afford to pay up-front, then it's important to ask for a payment plan. Requesting a payment plan option should be done either when your invoice is being issued or when you leave the hospital. And although you can come to an agreement for the amount you will pay in advance, you are under no obligation to do so.

The doctor may request payment before you give birth. Please ensure you are clear, and assertive, about the maximum amount that you can pay.



Hospitalization costs will usually be billed upon being discharged from the hospital.

At this point, you must contact the hospital's Accounting department to set up a payment plan. The payment plan has no additional interest charges.

A third party could pay for you with their credit card. The account, however, would remain in your name.

If you do not set up a payment agreement, or if you do not respect a payment agreement, then the Accounting department will contact you to pay your fees.

After a certain amount of time, the Accounting department may mandate a collection agency to recover the fees from you.



A doctor cannot refuse to complete the birth certificate or to provide you with the birth certificate if they have yet to be paid.

4. Bill 83 and medical coverage for children living in Quebec

Beginning September 22, 2021, all children living in Quebec (with some exceptions) can receive RAMQ health insurance.



Exceptions: a child of asylum-seekers, a child asylum-seeker or a child residing in Quebec for less than six months.



A CHILD BORN IN QUEBEC

Once your child is born, he or she is automatically covered for 45 days by the Régie de l'assurance maladie du Québec (RAMQ).

The 45-day period is provided by the RAMQ as a presumption of eligibility. During this time the RAMQ ascertains whether the child will remain in Quebec for more than six months, which is one of the eligibility conditions.

Healthcare facilities must therefore bill the RAMQ directly during this 45-day period.

However, you may receive bills following the birth or for the baby's hospitalization.

Keep the invoices – without paying for them – and then provide them to the RAMQ once your child is officially registered.

HOW DO I REGISTER MY CHILD WITH THE RAMQ?

Birth certificate (Attestation of Birth)

- Once your baby is born, the doctor will complete, sign and provide you with the Attestation of Birth.

Declaration of Birth

- After the birth of your baby, the medical staff will give you the Declaration of Birth forms, which you must complete and send to the Directeur de l'état civil (DEC).
- It's very important to register your child's birth: Among other things, it will enable your child to have a social insurance number, receive Canadian citizenship and to register with the RAMQ.



RAMQ registration through the DEC

- Once the Directeur de l'état civil receives the information pertaining to your baby, then it will proceed with the RAMQ registration.
- To complete the baby's registration, the RAMQ will then contact the parents in writing to obtain the documents justifying his or her presence in Quebec (if necessary).
- A 45-day temporary certificate of registration is also sent to the parents so that the child can receive free health care. The certificate includes the child's contact information, health insurance number, and the expiry date.
- This document is valid in the same way as is a health insurance card and enables you to bill the RAMQ for services rendered.

WHAT TO DO IF YOU HAVE OTHER CHILDREN WHO ARE NOT REGISTERED WITH THE RAMQ?

You must contact the RAMQ.

Quebec City region: +1 418 781-2520
Montreal region: +1 514 687-4571
Throughout Quebec: +1 833 203-5524
Outside of Quebec: +1 514 687-4571

Upon conclusion of the phone call, the RAMQ will send you forms that must be completed. Other documents may be requested, such as proof of address or school registration.



You have the right to register your children with the RAMQ even if you, as a parent, have no legal status in Canada.



5. Perinatal and newborn resources

OLO CARE PROGRAM

The Olo Care program offers personalized support given by an Olo Care provider from pregnancy until the child is 2 years of age. This support includes meetings with the practitioner, prenatal vitamins and food vouchers.



SIPPE PROGRAM

The SIPPE program is for expecting or first-time parents who are experiencing financial difficulties. The program provides support from professionals such as nurses, nutritionists and social workers.

**To access this service,
contact your CLSC**



To find a pregnancy follow-up

FIND YOUR CIUSSS

To find a pregnancy follow-up:

1. Register on the **Ma grossesse** website
2. Find the **CIUSS** that serves your neighbourhood
3. Click on the relevant link for pregnancy follow-up



CIUSS DU NORD-DE-L'ÎLE-DE-MONTRÉAL

- Ahuntsic
- Bordeaux-Cartierville
- Petite-Patrie
- Saint-Laurent
- Villeray
- Montréal-Nord



CIUSSS DE L'OUEST-DE L'ÎLE-DE-MONTRÉAL

- Dorval-Lachine
- LaSalle
- Pierrefonds
- Lac-Saint-Louis

Pregnancy follow-up



Outpatient clinics



CIUSSS DU CENTRE-OUEST-DE L'ÎLE-DE-MONTRÉAL

- Côte-des-Neiges
- Métro
- Benny Farm
- Parc-Extension
- René-Cassin

Pregnancy
follow-up



Doctors



CIUSSS DE L'EST-DE L'ÎLE-DE-MONTRÉAL

- Hochelaga-Maisonneuve
- Mercier-Est
- Montréal-Est
- Rosemont
- Saint-Léonard
- Saint-Michel
- Olivier-Guimond
- Rivière-des-Prairies

Pregnancy
follow-up



CIUSSS DU CENTRE-SUD-DE L'ÎLE-DE-MONTRÉAL

- Saint-Henri
- Verdun
- Ville-Émard - Côte-Saint-Paul
- Faubourgs (Parthenais, Sainte-Catherine and Visitation)
- Plateau-Mont-Royal
- Saint-Louis-du-Parc

Pregnancy
follow-up



SOCIAL SUPPORT

Quebec Food Banks

Quebec food banks are organizations that provide free food to individuals and families experiencing difficult situations. The food banks collect food donations and redistribute them to those in need so as to help them meet their basic food requirements.



Alima Centre

The Alima Perinatal Social Nutrition Centre offers meetings with a nutritionist before and after childbirth, food assistance, breastfeeding support and prenatal and postnatal workshops.

2182, ave. Lincoln,
Montréal, Qc H3H 1J3
514 937-5375
info@centrealima.ca



Fondation Dr. Julien

Community-based social pediatric centres that provide support, care and complete medical services to children and families who are at risk or in vulnerable situations.



Quebec Association of Doulas

Doulas accompany and support pregnant women.



Perinatal Resource Centres

Perinatal resource centres provide a range of services and activities for parents and parents-to-be throughout the perinatal period.



OTHER RESOURCES

Guide

**Enjoying life with your
new child from
pregnancy to 24 months.**



Pregnancy to early childhood

**Pregnancy and
early childhood
information.**



DOCTORS OF THE WORLD

Video clips for pregnant women without medical coverage in Quebec are available on the Doctors of the World website.



PHONE RESOURCES

Info-santé

Dial 811

Option 1: Info-Santé for health advice

A nurse assesses the state of health of the caller and gives recommendations for care at home or for finding the service that best meets their needs.

If the call concerns a child aged 0 to 17, a priority line offers a faster response, which may end with an appointment with a healthcare professional.

SOS grossesse
Helpline
418 682-6222

Grossesse-secours
(only in French)
Helpline
514 271-0554

6. Annex · Price range



The prices shown are approximations and are only intended to provide a general idea of what to expect. Pricing varies based upon the hospital, the dates and the doctor.

Hospitalization for the mother – Price per day

\$2,500 to \$6,000 per day

Doctor's fees

\$2,000 for delivery

Anaesthetist's fees

Between \$500 and \$2,000

Payment deposit before delivery

(Does not include follow-up costs)

About \$12,000

Follow-up appointment

Between \$100 and \$200

Ultrasound

Between \$150 and \$500





560 boul. Crémazie Est
Montréal (Québec) H2P 1E8

TO FIND OUT MORE





560 boul. Crémazie Est
Montréal (Québec) H2P 1E8

TO FIND OUT MORE

