



Manicouagan is one of those spaces that stands naturally apart from the rest. Those unspoiled lands where opportunities abound. Those Côte-Nord regions where the warmth of the people, as much as the beauty of the landscape, takes your breath away.

Here, the feeling of immensity is intertwined with a true culture of proximity. In Manicouagan, dynamism and enthusiasm go hand in hand with the philosophy of living in the present and making the most of every moment.

Choosing to live in Manicouagan means contributing to the bright future of the territory, all while achieving self-accomplishment.

As a newcomer, this guide is for you. It was created to help you settle and integrate into Manicouagan. In it, you will find plenty of practical information on the resources and services available.

**WELCOME HOME!** 

#### **FIRST EDITION, JANUARY 2025**

Please do not hesitate to write to us at info@mrcmanicouagan.qc.ca to let us know about any changes that may have occurred since the writing of this guide.

#### LAND ACKNOWLEDGMENT

The Manicouagan municipalities are located on Nitassinan, the traditional unceded territory of the Innu people. In a spirit of friendship and solidarity, the municipalities acknowledge and honour the First Nations for the important contributions they made and continue to make to this territory.

### **TABLE OF CONTENTS**

The Health-Care System in Québec

**Health Insurance** 

**Prescription Drug Insurance** 

**Emergency** 

**Family Doctors** 

**Pharmacies** 

**Local Community Service Centres** 

**Private Health-Care Services** 

**Optometrists and Opticians** 

**Dentists** 

**Other Professionals** 

**Mental Health** 

**Sexual and Reproductive Health** 

**Having a Baby** 



# THE HEALTH-CARE SYSTEM IN QUÉBEC

Health and social services in Québec are the responsibility of the provincial government. They are public services, free and accessible to most citizens. In other words, if you have a health insurance card, you can consult a doctor and other health-care professionals at no charge.



It is important to register for public health insurance with the Régie de l'assurance maladie du Québec (RAMQ) as soon as possible after your arrival. Being insured is very important; if you are not insured and have an accident, the bill can be very high. You must have the RAMQ health insurance card to benefit from RAMQ services, whether at a hospital, in a clinic, or with a health-care professional. The card is proof that you are registered for the Québec Public Health Insurance Plan.



In Canada, all citizens, permanent residents, and temporary workers (depending on their status) have access to free health care and health services, which are financed by public funds. Provincial and territorial governments manage the health services on their territory. Under this system, Canadian residents have access to necessary medical and hospital services at no out-of-pocket cost.

If you do not have a health insurance card and you need an urgent consultation with a doctor, you must present all the required documents so the doctor can make a claim. Otherwise, you will be billed directly.



### PRACTICAL INFORMATION

Your health record is confidential. This means that asides from your care team, no one can access it without your permission.



### **HEALTH INSURANCE ELIGIBILITY**

Québec has made social security agreements with certain countries, granting individuals access to the province's health insurance depending on their immigration status.



For more information on health insurance eligibility, contact the RAMQ: <a href="https://www.ramq.gouv.qc.ca/en/citizens/health-insurance/know-eligibility-conditions">www.ramq.gouv.qc.ca/en/citizens/health-insurance/know-eligibility-conditions</a>

#### REGISTERING FOR HEALTH INSURANCE

To avoid any delays in receiving free health services, request your health insurance card as soon as possible. To do so, you must call or visit a Régie de l'assurance maladie du Québec office.

To request a health insurance card, visit the Baie-Comeau RAMQ office at 340 Clément-Lavoie Street. You cannot request a card online.

Once registered, you will receive your health insurance card. Every member of your family must have their own card. Always carry your card with you and never lend it to anyone.



### WHAT DOES THE RAMQ COVER

The RAMQ covers the total cost of the necessary medical services listed below provided in hospitals, medical clinics, pharmacies, and local community service centres (CLSCs):

- Medical exams and consultations.
- Diagnostics and therapeutic procedures.
- Psychiatric care.
- Surgeries and anesthesia.
- Vaccination as part of the Québec Immunization Program.
- Certain radiology services provided by a doctor.
- Certain dental treatments for children under the age of 10.
- Certain optometric services for children under the age of 18 and adults aged 65 and older.

The above list is not exhaustive. Always ask questions about what is covered by health insurance or what you will have to pay for when a professional suggests a service, medication, or treatment.

### PRIVATE HEALTH INSURANCE

Taking out additional private health insurance is strongly recommended for any treatments and services not covered under the public plan. Private insurance can cover the cost of dental, optometric, psychological, and ambulance services, among others.

Check with your employer or educational institution as they often offer health insurance that covers the services mentioned above.



Consult the OmbudService for Life and Health Insurance www.olhi.ca/insurance/find-insurance-products



ANY PERSON SETTLED IN QUÉBEC MUST HAVE PRESCRIPTION DRUG INSURANCE. IT IS MANDATORY.

The RAMQ administers the Public Prescription Drug Insurance Plan. In general, you are eligible for public coverage if you do not have access to a private plan, and if your immigration status allows it. Drug coverage is also available through private insurance, such as group insurance and employee benefit plans (offered by your employer or your spouse's employer, for example). If you are eligible for a private plan, you must enroll and enroll your spouse and children. You must then inform the RAMQ to deregister from the public plan.



For more information

www.ramg.gouv.gc.ca/en/citizens/prescription-drug-insurance



**DIAL 9-1-1** 

If your state of health (or that of the person requiring care) prevents you from getting to a hospital, dial 9-1-1 on your telephone to access emergency services (this service is free and available 24 hours per day, 7 days a week). The 911 operator will help you determine the service you need. This is a toll-free number and is available 24/7 from anywhere in Canada and North America.

In the event of an emergency requiring an ambulance, the person being transported is responsible for the cost of transportation, which is not covered by the Public Health Insurance Plan.

### HOSPITAL EMERGENCY DEPARTMENT

If you need emergency medical assistance and are able to walk or drive, quickly head to the closest emergency room (ER). The ER offers around the clock immediate medical care.

When you arrive in the ER:

Go to the reception for triage.

Take a number from the machine (it dispenses numbered paper tickets) and wait your turn.

An emergency-entry attendant will open a file and a nurse will then assess your state of health. The wait time varies according to the number of patients and the severity of cases.



### **GOOD TO KNOW**

Waiting several hours in the ER is "normal." It is recommended to bring food and water and toys for children.



### **CONTACT INFORMATION**

**Le Royer Hospital** 635 Joliet Blvd., Baie-Comeau, Québec 418-589-3701

### **HOSPITAL CARD**

To receive care at the Baie-Comeau hospital, you need a hospital card. The first time you visit the ER, after being triaged, you will be asked to go to the admission office to get a hospital card. The hospital card is different from your RAMQ card and is free. At the admission office, staff will also check which health insurance plan you have.

# THE EMERGENCY ROOM... FOR EMERGENCIES ONLY!

If your health issue is not a real emergency, you should avoid going to the hospital ER. This will prevent unnecessary travel and long waits. Instead, call 8-1-1.

See details on page 14.





## **FAMILY DOCTORS**

Family doctors are the point of entry to the health-care system for you and your family. Family doctors are general practitioners who have a certain number of patients under their care. Patients consult their family doctors as needed for a variety of health problems. Family doctors usually work in medical clinics.

It is important to start looking for a family doctor as quickly as possible. Family doctors can treat a range of common illnesses and advise you on pregnancy, family planning, nutrition, physical exams, immunization, and emotional problems.

Family doctors are also trained to treat chronic diseases such as diabetes, hypertension, depression, weight loss, and asthma. Their services include routine exams, vaccination, blood tests, and monitoring medical conditions. If you want to consult a specialist, you will first need to visit your family doctor to get a formal referral.

# HOW TO FIND A FAMILY DOCTOR?



#### **Online**

www.quebec.ca/en/health/finding-a-resource/quebec-family-doctor-finder



Once your name is registered on the waiting list, your request will be evaluated and assigned a priority based on your health status. It is impossible to know exactly how long you will remain on the waiting list. Waiting times vary based on the availability of doctors in your area and the number of people on the waiting list. Please be aware that many people in the province are waiting for a doctor, and waiting times can be long. When a family doctor in your area accepts new patients, you will be contacted.



### For more information

www.quebec.ca/en/health/finding-a-resource/registering-with-a-family-doctor



## WHILE WAITING FOR A FAMILY DOCTOR

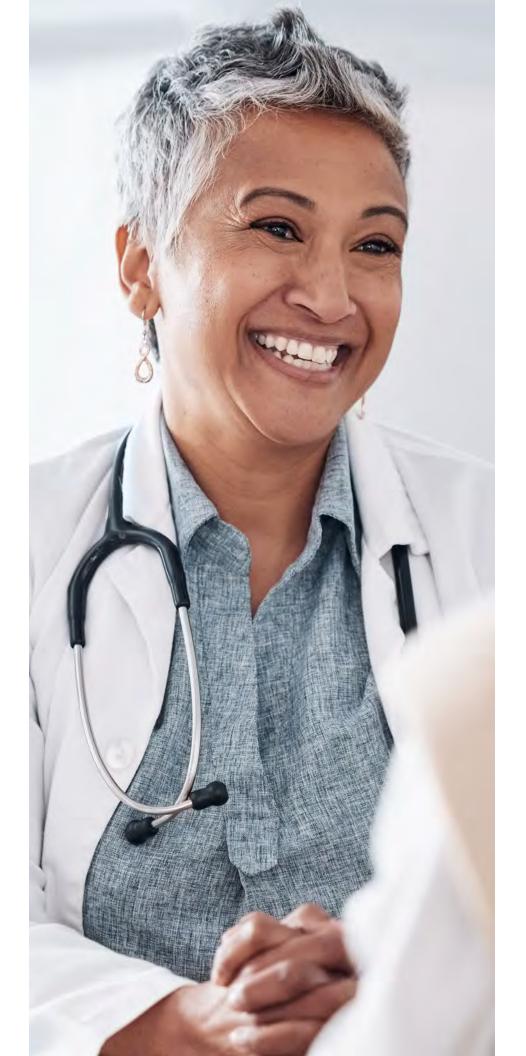
Health services are offered in various places according to the level of urgency and the type of service needed:

### INFO-SANTÉ

Info-Santé is a free, confidential telephone consultation service. Staffed by nurses, it is available 24 hours a day, 7 days a week. Simply dial 8-1-1 on your telephone, then select option 1.

Info-Santé nurses will listen to you and ask questions about your situation to understand your needs. They will then assess the situation to advise you and, if necessary, direct you to the right place in the health-care network.

Calling Info-Santé often avoids the need to go to a clinic or emergency room. But if you have a serious problem or an urgent need, do not hesitate to call 911 or go to the emergency room.



### **INFO-SOCIAL**

Like Info-Santé, Info-Social is a free, confidential telephone consultation service. Simply dial 8-1-1 on your telephone, select option 2 and a psychosocial worker will answer your call.

The service is available 24 hours a day, 365 days a year. Anyone who lives in Québec can call Info-Social 811 for themselves or for a family member or friend.

Here are some examples of situations when you can call Info-Social 811:

- You are in a situation that is making you feel anxious.
- You are worried about a family member or friend.
- You are experiencing family or relationship problems.
- You are going experiencing grief.
- You have questions about other worrisome situations or behaviours.

Info-Social 811 service professionals give advice and can answer questions about psychosocial issues. If necessary, they can also refer you to an appropriate resource in the health and social services network or to a community resource.



### PRIMARY CARE ACCESS POINT

When the situation is not urgent, you can contact the Primary Care Access Point (GAP – Guichet d'accès à la première ligne) to find the health service best suited to your needs. This service is reserved for people on the waiting list for a family doctor.

The digital version of GAP offers recommendations tailored to the user's needs and gives the options available for individuals having a difficult time obtaining a health service. For example, you can be referred to a pharmacist, learn about a support program, or get information about the best at-home treatments. This web-based service is available to all.



#### Visi

www.quebec.ca/en/health/finding-a-resource/primary-care-access-point

### **PHARMACIES**

Pharmacists are prescription drug specialists. If your doctor prescribes a drug, you must bring the prescription to the pharmacy. The pharmacist will then fill the prescription for you and explain how to take the medication safely. Pharmacists are also health-care professionals who can be consulted quickly without an appointment or waiting time. They can advise you on various health issues: colds, the flu, seasonal allergies, muscle pains, etc.

## LOCAL COMMUNITY SERVICE CENTRE (CLSC)

#### **CLSC Lionel-Charest**

340 Clément-Lavoie Street, Baie-Comeau 418-296-2572

#### CLSC Marie-Leblanc-Côté

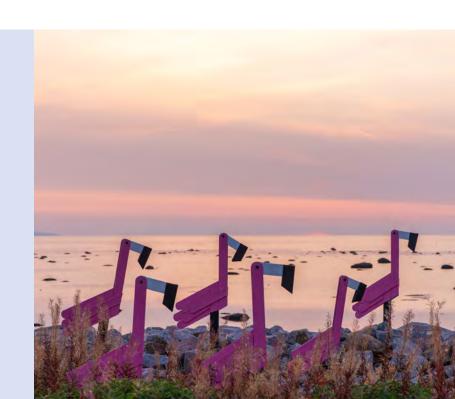
2 de l'École Street, Chute-aux-Outardes 418-567-2274

CLSCs offer health services as well as prenatal courses, services for newborns, vaccination, in-home care to help older adults or people with disabilities stay in their homes, etc. Psychologists, social workers, nutritionists, occupational therapists, kinesiologists, and other health-care professionals are also part of the CLSC team. When required, the CLSC is also the place to go to have the health insurance card registration form validated.



### **GOOD TO KNOW**

Québec has a lot of pharmacies. It is best to always buy your medication at the same pharmacy so that the pharmacist has a complete picture of the drugs you are taking, can advise you better, and ensure there are no potentially harmful drug interactions.





### PRIVATE HEALTH SERVICES

Private health services are also available in Québec. Private clinics can offer the same services as the public system or offer complementary services.

Sometimes, the public system cannot provide you with a service quickly, because waiting times are too long. A health-care professional may then refer you to the private network, or you may decide to use it yourself.

Unlike the public health care system, it is the patient who must pay the private health care professionnal he consults. Certain insurance can reimburse part of the costs.



Find out more by contacting your insurance or the RAMQ.

www.opq.gouv.qc.ca/ordres-professionnels

### **OPTOMETRISTS AND OPTICIANS**

Optometrists are eye health specialists. They conduct eye exams to check if you need glasses or other specific treatments. Opticians make and sell eyeglasses and contact lenses. Some services are covered by the Public Health Insurance Plan. Children, persons aged 65 or over, and those with a visual impairment, among others, may benefit from free optometric services. An emergency service is covered for all.

Some private insurance, particularly employer insurance plans, reimburse eye-exam and eyeglass costs.



Ask your insurance provider or the RAMQ for details. www.ramq.gouv.qc.ca/en/citizens/aid-programs/ eyeglasses-contact-lenses-children

### **DENTISTS**

Dentists take care of your oral health. Until the age of 10, children may receive several services at no cost. After the age of 10, dental services are charged to you. Some employer-provided private insurance plans reimburse dental care. It is generally recommended to have a dental check-up once a year. It is a good idea to open a file with a local dental clinic as soon as possible, as the wait for a dental check-up can exceed 12 months

The Canadian Dental Care Plan (CDCP) helps make dental care more affordable for eligible Canadian residents, specifically people aged 65 and over and children under 18.



To check if you are eligible

www.canada.ca/en/services/benefits/dental/dental-care-plan.html

If you need urgent dental care, and your family has a low income, you can turn to the Ordre des dentistes and its Bouche B program:

www.projetboucheb.ca

### OTHER PROFESSIONALS

In Baie-Comeau, you can also consult other professionals: physical therapists, occupational therapists, kinesiologists, acupuncturists, nutritionist, massage therapists, etc.



Search on the web or contact the local CISSS (integrated health and social service centre) to find a professional near you.

The waiting time can, however, be quite long.

Centre intégré de santé et de services sociaux de la Côte-Nord 835 Joliet Blvd, Baie-Comeau, QC G5C 1P5 418-589-9845 www.cisss-cotenord.gouv.qc.ca



### MENTAL HEALTH

In situations of immigration and integration, certain personal and social factors can have a particularly important influence on your state of equilibrium and emotional well-being: finding a place to live, getting a job, learning a new language, etc.

If you (or a member of your family) are feeling anxious, depressed, or overwhelmed by stress, talk to your doctor or a counsellor from a support organization.

### **SOCIAL WORKERS**

A social worker helps people facing difficult situations and is there to listen and guide you in your thoughts and actions. You can meet with a social worker at no cost with your health insurance card.



To make an appointment, call Info-Social (dial 8-1-1, option 2)

Social workers and/or helping professionals are sometimes available in educational institutions and in many community organizations. If you frequent these organizations, you can ask for their help and support.

### **PSYCHOLOGISTS**

Psychologists are concerned with psychological health. They can help you recover from a hardship, get through grief, adapt to a new environment, manage stress, settle conflicts, and so on. Services are not free, but employer-provided private insurance plans will reimburse you for psychological services. Schools also have psychologists on staff to help children who need it. These services are free, however, the waiting times to access these services can be quite long.



### SUICIDE PREVENTION

The Centre de prévention du suicide Côte-Nord is a suicide prevention centre that provides assistance to the following people:

- People in a state of vulnerability or crisis: the intervention aims to reduce the tension of the moment and identify possible solutions.
- People who have lost a loved one to suicide (suicide bereavement): the intervention offers them punctual support, so that they can freely express their feelings and emotions.
- People close to a person in crisis: the intervention equips and supports them in their efforts to help the person in need, thus encouraging greater mobilization of those around them.

Centre de prévention du suicide Côte-Nord 24/7 750 Puyjalon, Baie-Comeau 1-866-277-3553 www.preventionsuicidecotenord.ca

For service in english www.suicide.ca/en



### **TEL-AIDE**

Tel-Aide is a bilingual (French and English), free, and confidential active listening service. Anyone suffering from loneliness, work stress, psychological distress, or anger, or anyone who simply needs to talk to someone without judgment can call Tel-Aide. Some topics you can discuss include: stress at work, strained relationships, bullying, addiction, loneliness, etc.

**Tél-aide** 24/7 514-935-1101

### OTHER LOCAL RESOURCES

#### La Traverse

(anciennement La Maison de Transition le Gîte)

Housing and support services 858, D'Astous Street, Baie-Comeau 418-589-2211

#### Le CRÉAM

Mental and emotional health support and self-help group 749, Bossé Street, Baie-Comeau 418-295-3499

### Association des troubles anxieux de la Côte-Nord

858, de Puyjalon Street, suite 302, Baie-Comeau 418-295-1888

### L'Ancrage

Mental health support and guidance 625, Laflèche Blvd, suite 1.801, Baie-Comeau 418-295-2090

#### Droit et recours en santé mentale Côte-Nord

Rights and recourses for people with mental health issues 625, Laflèche Blvd, suite 1.811, Baie-Comeau 418-298-2834

### Centre de thérapie Point de rencontre -

Housing and social reintegration 418-589-7551

### Centre de réadaptation en dépendance N.-A.-Labrie

Addiction rehabilitation centre 418-589-2425



To consult a list of community organizations in Manicouagan:

www.cisss-cotenord.gouv. qc.ca/en/care-and-services/ community-organizations/ manicouagan

### LE CENTRE ANTIPOISON DU QUÉBEC

These are a few examples of situations that warrant calling the poison centre:

- Your child ingested a cleaning product.
- You made a mistake when taking a medication.
- You got a chemical product on your skin or in your eyes.
- You are feeling unwell after inhaling a chemical product.

If the situation is critical, call 911 immediately.

Free 24/7 telephone service

1-800-463-5060



### **GOOD TO KNOW**

To get information on family services consult the Raising Children and Education Guide

For more information on organizations that help victims of violence, consult the Common Values and Integration Guide



# SEXUAL AND REPRODUCTIVE HEALTH

Several contraception and protection options are available to avoid unplanned pregnancies and to avoid contracting or transmitting sexually transmitted and blood-borne infections and diseases. Doctors, pharmacists, and nurses can all advise you based on your needs. Info-Santé can also refer you to the appropriate professional.

For youth age 12-25 Aire ouverte (CISSS) offer itinerant or drop in consultation services

www.cisss-cotenord.gouv. qc.ca/en/care-and-services/ aire-ouverte At the CEGEP level, nursing students provide services at L'Avant-Garde, the student-run clinic, which is supervised by teaching staff and offered in collaboration with a clinical nurse from the CISSS de la Côte-Nord. The student-run clinic is open to the public.



For more information <a href="https://www.cegepbc.ca/population/clinique-ecole-lavant-garde">www.cegepbc.ca/population/clinique-ecole-lavant-garde</a>

### **HAVING A BABY**

### **BEFORE THE BABY IS BORN**

If you are eligible for RAMQ health insurance, the waiting time to receive coverage may be shortened if you are pregnant. In some cases, expectant mothers can receive coverage three weeks after arriving in Québec.

However, you should be aware that in certain situations—for example, if you have temporary status and pregnancy prevents you from complying with the terms of your work or study permit—you may be required to pay hospital fees for your pregnancy follow-up and delivery in Canada. These costs can quickly add up to tens of thousands of dollars, so this decision needs to be carefully considered. It is extremely important to be properly informed about your options.

If you suspect that you are pregnant, you can buy an over-the-counter pregnancy test in any pharmacy. Some organizations also offer free pregnancy tests. If the test is positive, contact the CISSS or call Info-Santé to find out where to go for your pregnancy follow-up consultations.

Future parents are also encouraged to sign up for Ma Grossesse to get free access to services offered by the CISSS and community organizations based on their specific needs.



### **GOOD TO KNOW**

There is a major shortage of childcare places in the region. Registering with La place 0-5 ans as soon as you learn that you are pregnant is strongly recommended. For more details on daycare centres consult the Raising Children and Education guide.

### MANIC UAGAN

### PREGNANCY FOLLOW-UP

Several exams are scheduled throughout a pregnancy to ensure everything is going well. Regular appointments with health-care professionals provide information to expectant mothers and their families. Health-care professionals encourage the second parent to be involved and actively participate in birth preparations. It is thus common for them to accompany the future mother to medical appointments, the ultrasound, prenatal classes, and to be present during the birth. It is up to the couple to decide what they want to do. It is important to respect each other's needs and limits without trying to impose anything and risk creating resentment.



# PRACTICAL INFORMATION

Prenatal classes are free and designed to prepare parents for the pregnancy, birth, and baby's first few days. They are not compulsory but strongly recommended for first-time mothers. In addition to helping you get ready, they provide an opportunity to meet and talk with other future parents.



### **CONTACT INFORMATION**

CLSC Lionel-Charest 340 Clément-Lavoie Street, Baie-Comeau 418-296-2572

Maison des familles et Centre de ressources périnatales 985 Joliet Street, Baie-Comeau 418-589-2117 perinatalite@mdfbc.org



The birth can take place in a hospital or a birthing centre (outside of the region only). The mother and baby usually stay in the hospital or centre for a few days, and, if all goes well, return home shortly. A nurse will also visit you at home a few days after the birth.



### GOOD TO KNOW

Breastfeeding is a common practice in Canada and mothers have the right to breastfeed in public. Ask your doctor or the Maison des familles et Centre de ressources périnatales any questions you may have about breastfeeding.





## MATERNAL, PATERNAL, AND PARENTAL LEAVE

In Québec, working parents are entitled to leave to care for their baby in the first few weeks of life. Weeks of leave are granted to both the person giving birth and the other parent.

Each parent must submit their own application to the Québec Parental Insurance Plan (QPIP), but both parents must pick the same type of plan: **the basic plan or the special plan**. Your choice will determine the number of weeks and the weekly amount you receive. Parents can choose to have their weekly benefits paid at the same time or one after the other.



For more information, visit the QPIP website

www.rqap.gouv.qc.ca/fr

**Services section:** 

www.canada.ca/fr/services/prestations/ae/assurance-emploi-maternite-parentales.html

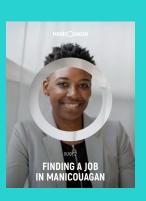
Benefits section:

www.rqap.gouv.qc.ca/fr/a-propos-du-regime/tableaux-des-prestations

TYPE OF BENEFITS	BASIC PLAN	SPECIAL PLAN
THE OF BENEFITO	DAGIO I LAIN	OI LOIAL I LAIN
Maternity or exclusive to the person giving birth	18 weeks 70% of earnings*	15 weeks 75% of earnings*
Paternity exclusive to the parent who did not give birth	5 weeks 70% of earnings*	3 weeks 75% of earnings*
Parental shareable between the parents	32 weeks 70% of earnings* for the first 7 weeks 55% of earnings* for the next 25 weeks 4 additional benefit weeks at 55% of earnings* once 8 shareable parental benefit weeks have been paid to each parent.	25 weeks 75% of earnings*  3 additional benefit weeks at 75% of earnings* once 6 shareable parental benefit weeks have been paid to each parent.

# CONSULT THE OTHER GUIDES

































# THANK YOU TO OUR PARTNERS

The success of this project is a testament of the strength of our collaborative partnership. The Manicouagan RCM would like to thank all its partners and collaborators for their trust and their vital contributions to the project.

### **WORKING COMMITTEE**

An initiative of



With the collaboration of





















This project is carried out as part of the sectoral agreement that aims to attract new residents and encourage long-term settlement in the Côte-Nord and with the financial support of the following partners: Caniapiscau RCM, Golfe-du-Saint-Laurent RCM, Haute-Côte-Nord RCM, Manicouagan RCM, Minganie RCM, Sept-Rivières RCM, le ministère des Affaires municipales et de l'Habitation, and the Société du Plan Nord.

