

# Canadian Dental Care Plan

## Régime canadien de soins dentaires

### Accessible. Affordable. Essential.

Oral health is an important part of our overall health and well-being. Regular visits to an oral health professional have proven to reduce the risk of dental decay, gum disease and other serious health issues such as cardiovascular disease and stroke. However, we know that one third of the people living in Canada do not have dental insurance, and in 2022, one in four Canadians reported avoiding visiting an oral health professional because of the cost.

The Canadian Dental Care Plan (CDCP) will help ease financial barriers to accessing oral health care for uninsured Canadian residents who have an adjusted family net income below \$90,000.

### WHO qualifies?

To qualify for the CDCP, the following criteria must be met:

- no access to dental insurance\*;
- an adjusted family net income of less than \$90,000;
- be a Canadian resident for tax purposes; and
- have filed their tax return in the previous year.

\*What does not having access to dental insurance mean?

This means you do **not** have access to any type of dental insurance or coverage through:

- your employment benefits or a family member's employment benefits, including health and wellness accounts
- a professional or student organization

Note: If you're eligible for dental coverage through your employment benefits or through a professional or student organization, you're not eligible for CDCP. This is true even if:

- you decide not to take it
- you have to pay a premium for it
- you don't use it
- your pension benefits or a family member's pension benefits
  - this includes federal, provincial and territorial government employer pension plans
  - Exception: You may be eligible for the CDCP if you're retired and:
    - you opted out of pension benefits before December 11, 2023, and
    - you can't opt back in under the pension rules
- coverage purchased by you or a family member or through a group plan from an insurance or benefits company

- if you purchased your current dental insurance policy privately (and not as part of any of the coverage described above), you're not eligible for the CDCP while that coverage is in effect.

If you have dental coverage through a provincial, territorial or federal government social program, you can still qualify for the CDCP. If you meet all the eligibility criteria, your coverage will be coordinated between the plans to ensure there are no duplication or gaps in coverage.

## WHEN to apply?

The CDCP is being rolled out using a phased approach over several months, starting with seniors.

| Group  | Applications open      |
|--|------------------------|
| Seniors aged 87 and above                              | Starting December 2023 |
| Seniors aged 77 to 86                                  | Starting January 2024  |
| Seniors aged 72 to 76                                  | Starting February 2024 |
| Seniors aged 70 to 71                                  | Starting March 2024    |
| Seniors aged 65 to 69                                  | Starting May 2024      |
| Persons with a valid Disability Tax Credit certificate | Starting June 2024     |
| Children under 18 years old                            | Starting June 2024     |
| All remaining eligible Canadian residents              | Starting 2025          |

## HOW to apply?

Canadian residents who may qualify will be able to apply to the CDCP through Service Canada.

Since December 2023, letters started being mailed to potentially eligible seniors informing them that they may qualify for the plan and inviting them to apply. This letter includes a personalized application code and instructions on how to apply.

Only those who meet the following criteria will receive a letter with instructions on how to apply:

- are 70 years old, or will be 70 years old or older by March 31, 2024;
- have an adjusted family net income less than \$90,000 based on their and/or their spouse's or common-law partner's 2022 tax returns; and
- were a resident of Canada in 2022 for tax purposes

From December 2023 until end of April 2024, seniors who receive invitation letters may call Service Canada to apply via an automated Interactive Voice Response (IVR) system. When applying, they will be asked for two pieces of identification, and whether they currently have access to any type of dental benefits. The applicant will immediately be notified whether they have been successful in applying and are eligible. They will also receive a letter confirming this information.

**Seniors aged 65 to 69** years and seniors who were not able to apply by phone will be able to apply online starting in May 2024, followed by **persons with a valid Disability Tax Credit certificate** and **children under the age of 18** starting in June 2024.

## WHAT is covered?

The CDCP will help cover a wide range of oral health care services.

Examples of services that could be covered under the CDCP include:

- preventive services, including scaling (cleaning), sealants, and fluoride;
- diagnostic services, including examinations and x-rays;
- restorative services, including fillings;
- endodontic services, including root canal treatments;
- prosthodontic services, including complete and partial removable dentures;
- periodontal services, including deep scaling;
- oral surgery services, including extractions.

Services requiring preauthorization will become available in November 2024.

Health Canada is collaborating with provinces and territories regarding public oral health services, including the coordination of benefits between the CDCP and provincial and territorial publicly-funded programs.

As part of a continuous improvement approach, the CDCP will be reviewed regularly based on data and evidence to ensure it meets the needs of Canadians.

## HOW much is covered?

To limit the out-of-pocket costs for the covered patient, providers who participate in the CDCP will receive direct payment from Sun Life for services covered under the CDCP, in accordance with the CDCP established fees.

These fees are not the same as the provincial and territorial oral health associations suggested fee guides that providers often use to charge for oral health services.

Some people covered under the plan may have to pay additional charges directly to the oral health provider if:

- your adjusted family net income is between \$70,000 and \$89,999, as you will have a co-payment
- your oral health provider charges more than the established CDCP fees
- you and your oral health provider agree to services that the CDCP does not cover (you will need to pay the full cost of these services).

You may have a co-payment based on your adjusted family net income. A co-payment is the percentage of the CDCP fees that isn't covered by the CDCP, and that you will have to pay directly to the oral health provider. Your co-payment is based on your adjusted family net income:

- No co-payments for those below \$70,000.
- 40% co-payment for those between \$70,000 and \$79,999.
- 60% co-payment for those between \$80,000 and \$89,999.

Before receiving oral health care, people covered under the CDCP should always confirm what costs, if any, will not be covered by the CDCP. People who receive services not covered by the CDCP will need to pay the full cost of these services.

Provider appointment cancellation/no-show fees cannot be billed to the CDCP. Therefore, patients will be responsible for covering these fees.

For more information, visit [Canada.ca/dental](https://Canada.ca/dental)

*Updated on 2024-03-15*