

Canada Dental Benefit

Questions that Membership may be asking:

How will children benefit from this new proposed dental benefit?

The Government of Canada estimates that 500,000 Canadian children under age 12 would have access to this program and would benefit from this targeted investment of \$938 million. If children start seeing the dentist early in their lives, this can get them started on a pathway to good oral health for a lifetime. (Manitoba numbers—from Finlayson)

What is the next stage of the program?

Currently, the dental care program is only available for children under age 12. The next stage of the program will include children under age 18, seniors and those with disabilities. Full implementation of a dental care program for Canadians who are in households with incomes under \$90,000 without access to employer-sponsored dental benefits should be in place by 2025. The current legislation will be in place for two years and we look forward to learning more details related to the federal government's next steps as they become available.

What are administrative requirements for patient using the benefit?

To access the benefit, qualifying families must:

- Provide the CRA with the name of their licensed dental care practitioner and the month of the planned appointment.
- Attest that the child does not have private dental insurance and that they will keep their receipts.
- Applicants can submit to receive this financial support ahead of appointments but will have to provide proof of eligibility such as contact information for the dental service provider, date of the appointment, and information related to their employer and spouse or partner related to their benefit coverage.



When will the proposed dental benefit start?

The target implementation date for the Canada Dental Benefit is December 1, 2022, pending Parliamentary approval and Royal Assent of enabling legislation. But the program would retroactively cover expenses from October 1, 2022.

How much dental coverage will the proposed dental benefit provide?

As indicated in the government's announcement, "Canada Dental Benefit will provide payments up to \$650 per child, per year for families with adjusted household income under \$90,000 per year and without dental insurance coverage.

- \$650 would be provided for each eligible child if the family's adjusted net income is under \$70,000.
- \$390 would be provided for each eligible child if the family's adjusted net income is between \$70,000 and \$79,999.
- \$260 would be provided for each eligible child if the family's adjusted net income is between \$80,000 and \$89,999."

Can a dental office apply on behalf of a patient?

Although a dental office may be able to provide support for patients applying to this proposed dental benefit, ultimately, parents or guardians would need to apply for this benefit on behalf of their children. At this time, exact details on how to apply are not available, but we do know that parents will be applying through the CRA.

Will the proposed dental benefit affect other federal income-tested benefits?

No, other benefits such as the Canada Workers Benefit, the Canada Child Benefit and the Goods and Services Tax Credit will not be affected .

Will the proposed benefit affect provincial income-tested benefits?

We do not have a definitive answer for this and are awaiting further clarification from the government. We look forward to finding out more about this as details become available.

How will the government ensure that employers will not drop their current private dental care plans and have their employees access this new dental benefit program instead?

MDA and CDA has been vocal about the need for any federal dental care proposals to avoid disrupting access to care for Canadians with existing dental coverage, particularly through employer-sponsored dental benefits. Given the limited nature of this interim initiative, and the eligibility criteria, we are hopeful that this will have limited, if any, impact on Canadians with existing dental coverage.

What happens if parents do not spend the full \$650 on dental expenses for their children? Will parents have to repay this extra money?

The amount of the dental benefit should be enough in most parts of the country to cover basic dental services and should be used towards that. If there is a case where a child does not need to use the full dental benefit amount, the parents will not be required to repay the extra amount.

Should dentists expect an increase in patient visits because of the Canada Dental Benefit?

Considering that an estimated 500,000 children would benefit from this targeted investment, we recommend that dentists and dental office staff be prepared to see an increase in requests for paediatric visits before the end of 2022 . Dental offices should continue to issue receipts for services rendered.