### Canadian Dental Care Plan FAQs for Dentists



Oral health care providers will be able to register to participate in the Canadian Dental Care Plan (CDCP) starting on March 11, 2024. Participation in the CDCP will be voluntary. The decision whether to participate or not as a provider under the CDCP is yours. Don't rush to sign up for participation until you understand the potential implications for your practice and patient care. We are here to help — below are answers to the most frequently asked questions (FAQs) we're receiving from members. We want to make sure that you have all the information you'll need to make an informed decision.

This page will be updated on a regular basis as more CDCP details are released. If you have any questions that aren't answered here, contact us at <a href="mailto:president@mailto:badentist.ca">president@mailto:badentist.ca</a>

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### Should I sign up for the CDCP?

As dentists, we understand the importance of informed consent. The MDA cautions all members not to take any actions without knowing all the facts. There is absolutely no rush for any dentist to sign up starting March 11.

Over the past several months, the provincial and territorial dental associations have provided feedback on early drafts of Health Canada's documents. Although progress has been made, the plan isn't ready yet. We have significant concerns about what was shared with us and the negative effects it could have on patients and dentists.

Over the coming days and weeks, we will outline the MDA views in more detail on the potential implications for your practice and patient care and provide the further information you'll need to make an informed decision.

If you are a practice owner, please share this important information with your office staff. You should advise them that this is not a routine administrative matter, and they should bring any communications regarding CDCP to your immediate attention. Importantly, please remind them not to sign you up for CDCP without your explicit consent.

#### Should I sign up for electronic tools related to the CDCP?

The MDA warns members not to take any actions or agree to any terms with any insurance company or technology provider without having all the facts.

As it currently stands, the federal government has not released all the details dentists need to help them make informed decisions about the CDCP. Pressure tactics from companies that encourage you or your staff to sign up for these tools or for the CDCP are not appropriate and should be met with, "Not yet, until we have more details."

# Will dentist participation in the CDCP be mandatory? Will my name become public if I do participate?

Participation in the CDCP is voluntary. Health Canada will allow dentists to opt out of the program.

Participating dentists will be required to bill Sun Life, Health Canada's dental benefits administrator, directly.



Currently, patients will not be able obtain reimbursement from Sun Life directly.

Dentists who participate will be able to decide if their name will be listed publicly or not.

Please don't take any actions without knowing all the facts. The MDA will provide you with the information, resources, and support to help you prepare, as we get more details.

# What do I tell my patients if they ask me if I am going to be a CDCP provider?

If the decision has yet to be made, here are some talking points you can use:

- Our dental practice hasn't decided if we will take patients under the CDCP as we don't have all the details. For example, Health Canada hasn't released the fee grid. We also don't know if this program will work with existing provincial dental programs.
- We can sign up after March 11, and coverage for eligible patients will start in May, so there is still time for us to decide.
- We are very supportive of people getting dental care and think it's great that the government is doing this.
  - Optional: We have worked strongly with our provincial government for years to help increase access to care in our province.
- But there are still many questions about the CDCP. Until we decide whether to participate, all our patients will continue to be treated as usual.
- We will let our patients know once we decide.

### My patients are asking questions about their eligibility — where can I or my team refer them to?

We encourage you and your team to direct them to Health Canada's website <u>Canada.ca/dental</u> or to its toll free helpline **1-833-537-4342** for any information related to the CDCP.

Remind your patients that they should not delay treatment in the hopes that the CDCP will cover it – dental problems should be treated immediately before they become more painful and expensive to treat.

#### When will I see the Benefit Grids?

The 2023 CDCP Dental Benefit Grids were released "for illustrative purposes" on February 8, 2024.

Health Canada is now consulting with the PTDAs on the 2024 CDCP Dental Benefits Grids. Health Canada has committed to the release of the 2024 grids before the launch of the provider participation process, as early as May 2024.



#### Will there be preauthorization?

Services not requiring preauthorization, and which are submitted electronically, will be eligible beginning in May 2024 for eligible CDCP clients. Services requiring preauthorization will be available starting in November 2024.

Services requiring preauthorization are identified under each dental procedure in the <u>CDCP Dental</u> <u>Benefits Guide</u>.

#### What is the co-payment under the CDCP? Is balance billing permitted?

The CDCP will reimburse a percentage of CDCP fees based on adjusted family net income and require patients to pay the provider:

- no co-payment for those with an adjusted annual family net income under \$70,000;
- a 40% co-payment for those with an adjusted annual family net income between \$70,000 and \$79,999; and
- a 60% co-payment for those with an adjusted annual family net income between \$80,000 and \$89,999.

Dentists will have the option of billing the patient their usual and customary fees (i.e., dentists will be able to balance-bill for treatment costs not covered by the plan and/or co-pays).

### How will I know which patients are covered under the CDCP and what their specific coverage is?

Patients who qualify for the CDCP will be sent a welcome package by Sun Life with a member card and the start date for when their oral health care services will be covered under the CDCP. Those covered under the CDCP will be able to start seeing an oral health provider as early as May 2024, starting with seniors, depending on when they apply.

If you need to validate a patient's eligibility and view their coverage under the CDCP, you will be able to do so through the Sun Life provider portal or through its call centre.

You should validate your patient's effective coverage date before confirming an appointment if they are covered under the CDCP.

### When will patients begin to be able to get treatment covered under CDCP?

The first group that will be eligible to visit an oral health care provider will be as early as May 2024, starting with seniors.

Patients who qualify will be sent a welcome package by <u>Sun Life</u> with a member card and the start date for when their oral health care services will be covered under the CDCP. The coverage start date will be based on when a patient's application is received, and they are enrolled in the CDCP. The CDCP coverage start date will vary by patient.

The CDCP will not reimburse any oral health care services received before that individual's start date.

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#### What services will be covered?

The majority of services covered under the CDCP will be available as of May 2024, which is also when claims can start to be submitted by participating providers. Some oral health services will require preauthorization and will only be available beginning in November 2024.

There are no annual spending limits for services, but there are frequency limits. The CDCP may also consider coverage for eligible services beyond frequency guidelines through preauthorization.

The CDCP Dental Benefits Guide provides more information about coverage, policies and rules and is now available on **Canada.ca/dental**.

# How will the CDCP work with Manitoba's existing public dental programs?

Canadian residents who already have access to dental benefits through a social program offered by the province will still be eligible for the CDCP.

The federal government is now working with the provinces and territories to figure out how this will work and ensure that existing investments are not replaced by the CDCP.

Health Canada has committed to clarifying which programs will be the first and last payer before services begin as early as May 2024.

### Once I have all the information I need and decide to sign up, how do I do that?

Sun Life – the administrator if the CDCP – is reaching out to dental providers with information on how to enrol in their portal, Sun Life Direct.

You will be able to confirm that you want to participate in the CDCP directly with Sun Life Direct. If you aren't interested in having a Sun Life Direct account, you can confirm your participation by completing and submitting a paper form.

Recording of Health Canada information sessions can be viewed by clicking here.

#### If I decide to NOT participate, what can I tell my patients?

Here are some talking points you can use:

- Our dental practice has decided to not register for CDCP at this time.
- We have concerns that the CDCP will have an impact on the level of care we can give our patients. Until we are satisfied that patient care will be maintained or even improved, we will have to wait.
- If and when we decide to participate, we will let you know.



- If you're eligible under the CDCP, you will not be covered for the costs of any treatment provided at this practice. If you want to find a dentist who does participate under the CDCP, you can go to the Sun Life website at <u>sunlife.ca/cdcp</u>.
- We will continue to treat all of our patients with the same level of care as we always have.
- If you have any questions about the CDCP, please contact Health Canada.

### How do I complete T4s for dental office employees declaring employer-provided dental coverage?

As part of the implementation of CDCP, the Dental Care Measures Act requires everyone who completes an income tax return to report employer-provided dental coverage via their T4 and T4A tax forms.

Beginning with the 2023 tax year and moving forward, employers must report whether a current or former employee or any of their family members were eligible to access dental insurance or dental coverage of any kind, including health spending and wellness accounts, as part of their current or former employment. New boxes are being added to the T4 and T4A slips to accommodate the reporting of this information.

An employer who fails to report this information may face a \$100 financial penalty for each violation. We suggest employers speak with their accountants regarding these changes and any next steps that may be required. Further information can be accessed through the Canada Revenue Agency.

#### What has the MDA been doing to help make the CDCP successful?

The MDA is your voice and advocate.

We have been meeting with the other provincial and territorial dental associations, the Canadian Dental Association, and experts on a regular basis since the federal dental care plan was first announced.

We are advocating to the federal government to make sure the CDCP is fair and reasonable to dentists and patients. We meet with the federal government regularly and raise our serious concerns about the plan.

We have had a consistent voice across the entire country since the beginning and have already made progress on some aspects of the program. We believe this has been one of the most valuable things we accomplished together throughout this process.

### If my patients have questions we cannot answer, where do I send them?

Refer them to the CDCP website at canada.ca/dental.