Canadian Dental Care Plan: **General Information and FAQ**





In early 2024, oral health care providers will be able to confirm with Sun Life directly that they want to participate in the Canadian Dental Care Plan (CDCP). Participation in the CDCP will be on a voluntary basis. This is NOT a mandatory program, and we strongly encourage you to wait on making any decisions surrounding the CDCP until you have all of the information.

FAQ:

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

- **a.** If the decision has yet to be made:
 - i. The dental clinic/practice has yet to make that decision as we have not received all of the details of the CDCP.
 - ii. We are supportive of increasing access to care for Canadians.
 - iii. We have worked strongly with our provincial government for years to help increase access to care in our province.
 - iv. There are still many questions surrounding the CDCP, and while we have not determined if we will be participating as a provider, we can say that all patients will continue to be treated per usual.
- **b.** If the clinic will accept CDCP:
 - i. The dental clinic/practice has decided to register for CDCP at this time.
 - ii. If you're eligible for CDCP and have received your member card, you can make an appointment now.
 - iii. Reminder to bring your member card so we can see the coverage you currently have under CDCP and the dental team can help you determine the best treatment plan for your oral health.
 - iv. There will be some fees even with CDCP as our normal fees differ from the CDCP.
- c. If the clinic won't accept CDCP:
 - i. The dental clinic/practice has decided to not register for CDCP at this time.
 - ii. If you're eligible for the CDCP, you will not be able to receive reimbursement for any treatment provided at this clinic.
 - iii. However, we will continue to treat all our patients with the same level of care as we always have.
 - iv. Our primary focus has always been oral health, and therefore your overall health, and this has not changed.
 - v. This is Health Canada's program, and we strongly encourage you to contact them or visit their website to address any CDCP-specific questions.

2. Can I balance bill to meet my customary fees?

- a. Yes.
- **b.** The CDCP has a co-payment structure and in addition to this, you can balance bill to your standard and customary fees.
- **c.** CDCP co-payments will be based on adjusted family net income and your balance billing:



Adjusted family net income	How much will the CDCP cover	How much the patient will cover
Lower than \$70,000	100% of eligible oral health care service costs will be covered at the CDCP established fees.	0% co-pay + your percentage to meet your customary fees.
Between \$70,000 and \$79,999	60% of eligible oral health care service costs will be covered at the CDCP established fees.	40% of the CDCP established fees + your percentage to meet your customary fees.
Between \$80,000 and \$89,999	40% of eligible oral health care service costs will be covered at the CDCP established fees.	60% of the CDCP established fees + your percentage to meet your customary fees.

3. How do I know what patients are covered under the CDCP and what their specific coverage is?

- **a.** The patients that are included within the CDCP program will receive a member card to prove their eligibility.
- **b.** You can validate a patient's eligibility and view their coverage under the CDCP through the Sun Life provider portal or through its call centre.
- **c.** You should remind patients that they must bring their member card to receive treatment.

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

- **a.** The first group that will be eligible to visit an oral health care provider will be as early as May 2024, starting with seniors.
- **b.** Patients who qualify will be sent a welcome package by Sun Life with a member card and the start date for when their oral health services will be covered under the CDCP.
- **c.** 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.
- **d.** Patients will not be reimbursed by the CDCP for any oral health services they receive before their start date.
- e. Application schedule:

Group	Application Open
Seniors aged 87 and above	Started December 2023
Seniors aged 77 to 86	January 2024
Seniors aged 72 to 76	February 2024
Seniors aged 70 to 71	March 2024
Seniors aged 65 to 69	May 2024
Adults with a valid Disability Tax Credit certificate	Starting June 2024
Children under the age of 18	Starting June 2024
All remaining eligible Canadian residents	Starting 2025



5. What is the advice of the MDA?

- a. Each dental clinic is different, and you will all have to look at the specific information you have and make that decision.
- **b.** We strongly recommend that you do not make any decision until you have all of the information (which we do not have at this time) such as the 2024 fee grid.
- c. There is no rush to sign up

6. What have you, my Association, been doing to help make the CDCP successful?

- a. The MDA is your voice and advocate.
- b. We have been meeting with other PTDAs, the Canadian Dental Association, and experts on a regular basis since this program was first announced.
- c. We are advocating to the federal government to make sure CDCP is fair and reasonable to dentists and
- **d.** We meet with the federal government regularly and raise our serious concerns with the program.
- e. 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.

7. What services are covered?

- a. Examples of services covered under the CDCP include the following:
 - preventive services, including scaling (cleaning), polishing, sealants, and fluoride
 - diagnostic services, including examinations and X-rays ii.
 - iii. restorative services, including fillings
 - iv. endodontic services, including root canal treatments
 - ٧. prosthodontic services, including complete and partial removable dentures
 - vi. periodontal services, including deep scaling
 - oral surgery services, including extractions
- b. This webpage is being updated regularly with more information: https://www.canada.ca/en/services/ benefits/dental/dental-care-plan/coverage.html

8. What are the fees?

- a. Currently we only have the 2023 CDCP fee grid, which is now out of date.
- **b.** We do not know what the 2024 CDCP fees will be at this time.
- c. The 2023 CDCP fees are approximately *add percentage for your PTDA* of the 2024 fee guides.
- d. You can balance bill CDCP patients to your customary fees.

9. If patients have questions we cannot answer, where do I send them?

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