

## 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. In Manitoba, there are over 49000 families below the \$90000.00 income threshold that does not have dental insurance resulting to \$28 million of the targeted investment benefiting Manitobans under 12 years old. 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.

#### **What is the next stage of the program?**

As of Dec 1, 2022, the Canadian Dental Benefit is only available for children under age 12. The next stage of the program will include coverage of 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 constitutes the definition of a child under 12? As of what date?**

Eligible children need to be 11 years old or under as of December 1, 2022, for the first year of the benefit, and 11 years old or under as of July 1, 2023, for the second year of the benefit.

#### **Will applicants be able to apply for dental care costs retroactively?**

Applications opened for the interim Canada Dental Benefit on December 1, 2022. The benefit will cover dental care expenses retroactive to October 1, 2022, for qualifying children and families who were eligible as of the December 1, 2022. For the second benefit period, applications will be opened on July 1, 2023.



### **How can parents or guardians of eligible children access the dental benefit?**

To access the dental benefit, parents or guardians of eligible children would need to apply through the CRA. The CRA government portal to apply for benefits can be accessed with the following link: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/dental-benefit.html>

Only the parent receiving the Canada Child Benefit can apply. The CRA will use its full suite of existing compliance tools to verify an applicant's identity and eligibility, including an up-front verification of the applicant's income, child's age and family relationship, and confirmation that they are in receipt of the Canada Child Benefit for the presence and age of children. Applicants will be asked to save the receipts for that child. In addition, they would need to attest that:

- Their child does not have access to private dental care coverage
- They will have out of pocket dental care expenses for which they will use the dental benefit
- They understand they will need to provide documentation to verify out of pocket expenses occurred (e.g., show receipts), if required

Along with the attestation, parents will also need to provide the CRA with:

- The name and contact information of the dental professional who will be providing services
- The date (month) when services will be provided
- Information on the parent's employer and their partner/spouse's employer, if applicable

Parents and guardians must keep their dental receipts for 6 years in case the CRA contacts them in the future to validate eligibility. Applicants that are found to be ineligible for the benefit during the verification processes will be required to repay the benefit they received.

### **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.

**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.

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

As there are many that will be eligible for the Canadian Dental Benefit, we recommend that dentists and dental office staff be prepared to see an increase in requests for pediatric visits before the end of 2022 . Dental offices should continue to issue receipts for services rendered.

