

**Canadian
Dental
Care Plan**

**Régime
canadien de
soins dentaires**

Update on the Canadian Dental Care Plan

July 16, 2024



Context

- The Canadian Dental Care Plan (CDCP) will help make the cost of dental care more affordable for eligible uninsured Canadian residents who have an adjusted family net income of less than \$90,000.
- To ensure a successful and smooth rollout of the CDCP for potentially 9 million Canadian residents and for providers, applications are being accepted in phases.
 - Online applications are now open for **seniors aged 65 and above, adults with a valid Disability Tax Credit Certificate** and **children under 18**.
 - All remaining eligible Canadian residents will be able to apply in 2025.
- This plan is an opportunity to provide care to new and existing patients, many of whom have been unable to afford to see an oral health professional in the past due to cost.

CDCP at a glance

- To qualify for the CDCP, **all the following criteria** will need to be met (eligibility will be reassessed annually):
 - not have access to dental insurance
 - have an adjusted family net income of less than \$90,000
 - be a Canadian resident for tax purposes
 - have filed their tax return in the previous year
- **Most services covered under the CDCP are available as of May 2024.** Some oral health care services will require preauthorization and will be available beginning in November 2024.
- The **CDCP Dental Benefits Guide** provides more information about the CDCP coverage, policies and rules and is available on Canada.ca/dental.
- The CDCP will provide payment **directly to oral health providers for any eligible expense up to the established CDCP fees**, which are not always the same as what providers customarily charge. Any co-payment and additional charges will have to be paid by the patient directly to the provider.

Provider participation

- To facilitate access to the CDCP for eligible Canadian residents, there are now **two ways for oral health providers to participate** in the CDCP; either by:
 1. Signing up through Sun Life.
 2. Submitting claims directly to Sun Life for payment to the provider, on a claim-by-claim basis.
- All providers can treat CDCP clients as long as they agree to bill Sun Life and accept direct payment according to the CDCP Claims Processing and Payment Terms – which is simply a billing agreement for CDCP related claims only.
- As of July 11, 2024, there are more than 12,000 providers who have formally signed-up through Sun Life, and that number continues to grow every day. The breakdown by provider type is as follows:
 - 9,576 dentists and dental specialists
 - 1,693 denturists
 - 794 independent dental hygienists

Submitting a claim

- Providers submit claims, as they do now with other plans, through their existing EDI software:
 - enter CDCP client and plan data, as well as the applicable procedure codes and confirm that the payment must be assigned to the provider, which is often labeled “Take Assignment”.
 - submit the amount for each service rendered.
 - receive an Explanation of Benefits that will indicate the total amount payable to the provider by the CDCP.
- The CDCP client will pay the provider any outstanding amount not covered by the CDCP directly, if applicable.
- In all cases, CDCP clients must not pay the full amount as they will not be reimbursed by Sun Life.

NOTE: Paper claims will not be accepted until November 2024.

We are listening to providers

CDCP is not a free dental care plan

- The Government of Canada is making significant efforts to ensure that details surrounding the CDCP are clear to Canadians and CDCP clients, including that the CDCP is not a free dental care plan. More recently, scenarios of potential charges to CDCP clients have recently been added to Canada.ca/dental.

Working with oral health providers and their associations

- Health Canada is working and will continue to work with providers and their oral health associations through various channels, including already established and active working groups on engagement and communications, fee setting methodology, and preauthorization and administrative process, to ensure the successful implementation of the CDCP and its evolution over time.