



Please see the current details on the CDCP. This will be updated as we get more information and clarity on the program. However, this general information provides you with some basic information for questions you may be asked by patients coming to your clinic.

IMPORTANT TO KNOW! The CDCP and details continue to evolve, and we will try our best to keep this information as current as possible for you.

For more detailed, up-to-date information, visit:

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan/visit-provider.html>

Who is eligible for the CDCP?

To qualify for the CDCP, a patient must:

- Not have access to dental insurance;
- Have an adjusted family net income of less than \$90,000;
- Be a Canadian resident for tax purposes; and
- Have filed their tax return in the previous year.

The federal government has committed to rolling out the CDCP coverage in stages. Starting in mid-December 2023, letters were mailed to seniors aged 87 and above who may qualify, followed by those aged 77 to 86 in January 2024, then those aged 72 to 76 in February 2024 and those aged 70 to 71 in March 2024. These letters include a personalized application code and instructions on how to apply. Seniors aged 65 to 69 may apply in May 2024. Children under age 18 may apply starting in June 2024, and all remaining eligible Canadian residents can apply starting in 2025.

What does dental insurance include?

Not having access to dental insurance is defined as:

- No dental insurance through your employer or a family member's employer benefits, including health and wellness accounts;
- No dental insurance through your pension (previous employer) or a family member's pension benefits;
- No coverage through a professional or student organization; or
- No dental insurance purchased by yourself or by a family member through a group plan from an insurance/benefits company.

NOTE: Any Canadian resident is still considered to have access to dental insurance if they choose to opt out of existing benefits, like those listed above.



Which procedures are covered by the CDCP?

- Not all procedures will be covered by the CDCP, and each province will have its own CDCP fee grid created by Health Canada. Lists of covered services will be *similar* to the [Non-Insured Health Benefits Program \(NIHB\)](#) for First Nations and Inuit.
- If a patient asks, “**What will be covered and how much?**”, examples of services that could be covered under the CDCP include the following:
 - 1) preventive services, including scaling (cleaning), polishing, sealants, and fluoride
 - 2) diagnostic services, including examinations and X-rays
 - 3) restorative services, including fillings
 - 4) endodontic services, including root canal treatments
 - 5) prosthodontic services, including complete and partial removable dentures
 - 6) periodontal services, including deep scaling
 - 7) oral surgery services, including extractions

For more information on services covered, consult the [CDCP Dental Benefits Guide](#). It is our understanding that the CDCP will not cover the full costs of dental services.

How much will be covered by the CDCP?

- The CDCP fee grid is not the same as the provincial fee guide, and the fees will be less than those in each province’s fee guide.
- Family income levels will determine what percentage of coverage of the CDCP fee guide each patient will receive.
 - Below \$70,000 net income- eligible for 100% of CDCP fee. Patients may face additional charges as described below.
 - \$70,000 to \$79,999 net income- eligible for 60% of CDCP fee. Patients may face additional charges as described below.
 - \$80,000 to \$89,999 net income- eligible for 40% of CDCP fee. Patients may face additional charges as described below.
- It is important to note that 100% of the CDCP fee DOES NOT EQUAL 100% of the provincial/territorial dental association fee guide, and dentists will have a choice to balance-bill their patients for the part of the dentist’s standard fee not covered by the CDCP.
- **THEREFORE, IN MOST CASES, THIS WILL NOT BE ENTIRELY FREE FOR PATIENTS.**

What if I don’t know the answer to a patient’s question?

- If you are unsure, we should always encourage patients to visit Health Canada’s website canada.ca/dental.
- Patients will be able to see details for “[Do you qualify](#) — [How to apply](#) — [When can you visit an oral health provider & What services are covered](#)”
- Remember, **the CDCP is a federal government program**. The patient should be directed to Health Canada for specific details about their eligibility.



Will our clinic accept CDCP-eligible patients?

- Each dentist can choose to be a CDCP provider or not. Participating in the CDCP is voluntary.
- Please check with your dentist and the office manager to confirm if your practice has chosen to be part of this program.
- This is not a routine administrative matter – bring any communications regarding CDCP to the immediate attention of [OWNER/PRIMARY DENTIST/OFFICE MANAGER]. Do not agree to participate in, or sign the practice up for, the CDCP without the explicit consent of [OWNER/PRIMARY DENTIST/OFFICE MANAGER].

Who will manage the CDCP?

- **Sun Life** will administer claims.
- 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.
- Participating dental offices can validate a patient's eligibility and view their co-pay and coverage under the CDCP through EDI, the Sun Life Provider Portal or through its call centre.
- You should validate your patient's coverage effective date before confirming an appointment if they are covered under the CDCP. Because of the tiered coverage and the complexity of how the program will be administered, it is important to NOT provide coverage details and information to patients unless you know it to be 100% correct.

If the patient asks, “Should I cancel my appointment and wait for the CDCP?” what can I tell them?

- “No, we strongly recommend that you continue with your regularly scheduled appointments.”
- “If you cancel, you will have to deal with wait times, and we do not know what will be covered, so we are not sure if what you need done will be covered.”
- You may also wish to let the principal dentist for this patient provide an answer to this question.

It is often **best to refer the patient back to Health Canada's website at canada.ca/dental** to seek answers to questions you are not 100% sure you have the correct answers for.