The Canadian Dental Care Plan

The <u>Canadian Dental Care Plan (CDCP)</u> is a federal government program intended to reduce financial barriers to oral health care Canadians without a dental plan. The program will provide a dental care subsidy for Canadian residents who do not have dental benefits and have an adjusted household income of less than \$90,000 a year.

If you or someone you care for is eligible for the CDCP, here is what you should know before you book your next dental appointment.

Know Before You Go

For many patients, treatments under the CDCP will not be free

Some CDCP patients won't have the full cost of their appointment covered. Depending on your family's income, you may need to pay a percentage of the cost. The federal government will only pay a portion of the CDCP fees and you will be responsible for additional charges known as co-payments. You will have to be pay these amounts directly to your dentist, if:

- your adjusted family net income is between \$70,000 and \$89,999; and
- you agree to dental care that the CDCP does not cover.

Below is the co-payment breakdown based on adjusted family income.

Adjusted family net income	How much will the CDCP cover	How much you will cover
Lower than \$70,000	100% of eligible oral health care service costs will be covered at the CDCP established fees.	0% of the CDCP established 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.
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.

In addition to the co-payment requirements listed above, many of the established fees covered by the federal government do not meet the full cost of the treatment in a dental office. The difference will be on you.

Additional care is not available until the fall

Limited dental care options are currently available to patients until preauthorization starts in November 2024. Preauthorization is a process where prior approval is required before the treatment can be provided to the patient. This preauthorization is based on a treatment recommendation from a dentist and must be approved by the government to proceed.

Until preauthorization begins, eligible patients can access care up to certain frequencies and only for certain procedures. The <u>Government of Canada</u> website has more information on this, but we encourage patients to speak with their dentist before their next appointment to avoid any surprises at the time of the appointment.

Not everyone is eligible for the plan at the same time

The federal government has committed to rolling out the CDCP coverage in stages. Health Canada is using a staggered approach to patients' eligibility for care based on their registration date and age cohort. Below are the expected timelines for applications to the CDCP. The application timeline is when the eligible group can apply to participate in the CDCP, but that is not the date that you can start receiving dental care under the plan.

We strongly suggest patients check their eligibility letter/card for their coverage start date.

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

Find Out More

To learn more about the CDCP, visit canada.ca/dental