

# The Denturist Association of Canada L'Association des denturologistes du Canada



## Member Associations membres

The Denturist Association of Newfoundland and Labrador • Denturist Society of Nova Scotia • The New Brunswick Denturists Society  
The Denturist Society of Prince Edward Island • L'Association des Denturologistes du Québec • The Denturist Association of Ontario  
The Denturist Association of Manitoba • The Denturist Society of Saskatchewan • The Denturist Association of Alberta  
The Denturist Association of British Columbia • Yukon Denturist Society

## CDCP Briefing Note, as of December 12, 2023

**\*\*To watch the announcement, [click here](#). Detailed information and future information available at [CDCP Website](#) \*\***

**Introduction:** The Denturist Association of Canada (The DAC) is committed to providing our members with an in-depth understanding of the Canadian Dental Care Plan (CDCP) and what is currently available for release. This comprehensive guide distills critical information from the CDCP website and recent CDCP provider information sessions while diving deeper into the nuanced aspects of the phased rollout, application process, and the voluntary nature of provider enrollment.

**CDCP Overview:** The CDCP, evolving from the Canada Dental Benefit (CDB), is a federally delivered public plan designed for eligible Canadian residents. The phased rollout, commencing in December 2023, prioritizes seniors aged 87 and over, embodying a meticulous approach to implementation. The plan operates within annual eligibility periods from July 1 to June 30, complemented by a small grace period for mid-treatment adjustments.

**Eligibility Criteria and Government Social Programs:** CDCP eligibility hinges on specific criteria, including adjusted family net income below \$90,000. Even individuals with dental coverage through government social programs can qualify, ensuring coordinated and non-duplicative coverage.

To qualify for the CDCP, you must:

- **not** have access to dental insurance:  
Not having access to dental insurance is defined as (whether enrolled in or not – access to means available to you):
  - o no dental insurance through your employer or a family member's employer benefits, including health and wellness accounts;
  - o no dental insurance through your pension (previous employer) or a family member's pension benefits;  
or
  - o no dental insurance purchased by yourself or by a family member or through a group plan from an insurance or benefits company.
- have an adjusted family net income of less than \$90,000
- be a Canadian resident for tax purposes
- have filed your tax return in the previous year

**Phased Rollout and Patient Application Process:** Service Canada leads the phased rollout, accepting applications based on age groups. The process, inclusive of phone and online in May, prioritizes accessibility. The phased approach opens applications for seniors aged 87 and above in December 2023, expanding to younger age groups in subsequent months.

- Seniors aged 87 and above: Application opens in December 2023 by phone.
- Seniors aged 77 to 86: Application starts in January 2024 by phone.
- Seniors aged 72 to 76: Application opens in February 2024 by phone.
- Seniors aged 70 to 71: Application begins in March 2024 by phone.
- Seniors aged 65 to 69: Application available online starting in May 2024.
- Persons with a valid Disability Tax Credit certificate and children under 18: Can apply online starting in June 2024.
- All remaining eligible Canadian residents: Can apply online starting in 2025.

Starting in mid-December 2023 through to March 2024, seniors aged 70 and above, per the above application sequence for these age groups, will be sent letters that will include a personalized application code and instructions on how to apply.

**Coverage Start Date and Booking Appointments:** Patient enrollment into the CDCP opens the gateway to oral health care services from May 2024, starting with seniors. The coverage start dates are intricately linked to application timelines and enrollment completion, which emphasizes the importance of aligning appointment schedules with the dates provided in the patient's welcome package to mitigate any reimbursement discrepancies. Patients who wish and are eligible to access CDCP can only receive eligible services from enrolled oral health care providers.

**Services Covered:** The CDCP's coverage spans preventive, diagnostic, restorative, endodontic, prosthodontic, periodontal, and oral surgery services. This coverage is crafted not only to address existing oral health concerns but also to prevent potential issues proactively, fostering overall well-being. The commitment of the CDCP to ensuring accessibility to these services is evident in its coverage structures and co-pay arrangements. Depending on an individual's adjusted family net income, preventive, diagnostic, restorative, endodontic, prosthodontic, periodontal, and oral surgery services are covered at varying percentages, ranging from full coverage of the fees set in the CDCP fee schedule for those with an adjusted family net income below \$70,000 to a co-pay of 40% for individuals with an income between \$70,000 and \$79,999, and a co-pay of 60% for those with an income between \$80,000 and \$89,999. It's noteworthy that certain services will be introduced in Fall 2024, with additional details forthcoming. Payment for covered services will be directly made to enrolled providers at established CDCP fees, and providers are encouraged to adhere to these fees but they are not mandatory. Patients are advised to engage in discussions with their oral health provider regarding any uncovered costs and co-payment responsibilities, aligning with their adjusted family net income. The CDCP underscores its commitment to transparency, assuring that information about covered services and payment structures will be disseminated as it becomes available.

**Annual Reassessment and Coverage Costs:** Annual reassessment ensures continuous eligibility, with a grace period accommodating changes mid-treatment. Providers submit claims directly to Sun Life to alleviate financial burdens, with co-payments contingent on adjusted family net income. Providers are encouraged to align with CDCP fees for seamless coverage.

**Provider Enrollment:** Provider enrollment in the CDCP is entirely voluntary, allowing dentists, denturists, dental hygienists, and specialists the freedom to make decisions in line with their professional considerations. This voluntary participation can be initiated, adjusted, or withdrawn at any time.

Providers are encouraged to register for Sun Life Direct, Sun Life's online platform, ensuring a smooth transition when enrollment into CDCP opens in February 2024. This proactive step positions providers a step ahead, streamlining the enrollment process and maximizing the benefits of participation.

**Conclusion:** The DAC underscores the importance of nuanced understanding, encompassing key dates, eligibility periods, and the voluntary nature of provider enrollment within the CDCP framework. Adhering to these timelines and requirements ensures a seamless enrollment process, facilitating continuous access to comprehensive oral health care coverage. For additional inquiries or clarifications, our association remains at your service or please visit the CDCP website provided above.

\*\*\* The DAC's Public Statement of Support of the CDCP can be found here: <https://conta.cc/3tg1Cxq> \*\*

### **Inquiries**

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