

From the Canada Dental Benefit to the Canadian Dental Care Plan

Overview

Since October 2022, children under the age of 12 whose parents **do not have access to a private dental insurance plan** and whose family income is less than \$90,000 can benefit from the Canadian Dental Benefit (CDB) if they have incurred dental expenses for their child. The amount of the benefit is based on the following table:



Adjusted family net income	Full custody	Shared custody
Less than \$70,000	\$650	\$325
\$70,000 to \$79,999	\$390	\$195
\$80,000 to \$89,999	\$260	\$130
\$90,000 or more	n/a	n/a

Source: [Government of Canada website](#)

Please note that the benefit is paid according to the table above regardless of the actual dental costs incurred; the only requirement is that a fee be incurred.

Dental plan expansion in 2024 – Canadian Dental Care Plan

The federal government is expanding dental care by implementing the Canadian Dental Care Plan (CDCP) as of December 2023. The same eligibility criteria that are in place for the CDB will apply to the CDCP going forward. The individuals eligible to apply for the CDCP will initially be the elderly and will expand to all eligible Canadian residents in 2025. The CDB will end in June 2024. The following table presents the implementation agenda for the CDCP:

Group	Applications Open
Seniors aged 87 and above	Starting December 2023
Seniors aged 77-86	Starting January 2024
Seniors aged 72-76	Starting February 2024
Seniors aged 70-71	Starting March 2024
Seniors aged 65-69	Starting May 2024
Disabled persons and children under 18	Starting June 2024
All remaining eligible Canadian residents	Starting in 2025



CDCP Coverage

The following services are expected to be covered by the CDCP:

- preventive services, including scaling (cleaning), polishing, sealants, and fluoride;
- diagnostic services, including examinations and x-rays;
- restorative services, including fillings;
- endodontic services, including root canal treatments;
- prosthodontic services, including complete and partial removable dentures;
- periodontal services, including deep scaling;
- oral surgery services, including extractions.

As part of a continuous improvement approach, the CDCP will be reviewed regularly based on data and evidence to ensure it meets the needs of Canadians.

For those with family income of less than \$70,000, eligible dental expenses will be reimbursed at 100%. For those with family income between \$70,000 and \$79,999, eligible dental expenses will be reimbursed at 60%, while those with family income between \$80,000 and \$89,999 will be reimbursed at 40%. Expenses will be reimbursed according to the fees established by the CDCP which will vary by province and territory.

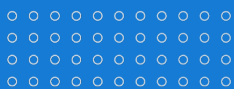
Source: [The Canadian Dental Plan](#)

Clarifying Information

Information was recently clarified regarding what it means to not have access to a private insurance plan in considering eligibility for the CDB and CDCP. An individual who refuses to participate in a dental plan because of its optional nature or as part of a flexible benefits plan is considered to have access to a dental plan. In addition, access to a health care spending account or wellness spending account is considered a dental plan unless it explicitly excludes reimbursement for dental care. The government has confirmed that optional plans offered on an individual basis upon retirement or termination of employment (conversion plans), as well as dental insurance in the event of an accident as well as emergency dental care during a trip, are not considered a private dental care plan. In addition, purchasing individual dental insurance is considered private insurance.

The government has taken steps to strengthen control measures to validate access to the dental care plans. Employers and plan sponsors are required to declare on T4/T4A tax reporting slips for the 2023 tax year whether employees or their family had access to a dental plan as of December 31, 2023.

Source: Dental Care Measures Act document, produced by Health Canada



Analysis

- The CDCP is intended to fill existing gaps in coverage and complement current provincial and territorial dental programs. It remains to be seen whether some jurisdictions may consider altering or eliminating existing public programs given the federal plans. The Quebec government has already stated that it intends to withdraw the province from the CDCP and seek compensation.
- Since those covered by private plans are not eligible for the CDCP, the formal implementation of the program is not expected to impact private plans. Certain employers could consider measures to eliminate dental coverage for lower paid workers, but employers have no way of confirming their employees' family income to determine whether they would qualify for the CDCP.
- Covered services of the CDCP appear to be subject to change. It will be worth watching the cost of delivering the program compared to projections, especially taking into account the inflation of dental costs that private plan sponsors are used to.
- Oral health providers will be able to enrol in early 2024 to participate under the program. The fees reimbursed by the CDCP will not be the same as provincial and territorial fee guides and other factors may influence providers' willingness to participate in the CDCP.

December 2023

The data and information illustrated in this document has been compiled from official government documents and publications. Although we believe the sources to be accurate, readers should refer to the actual legislation if using this data for more than informational purposes.

