

# Ontario Seniors Dental Care Plan (OSDCP)

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**To:** Chair and Members of the Board of Health

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## Recommendations

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It is recommended that the Board of Health receive this report for information.

## Key Points

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- Canadians qualify for the Canadian Dental Care Plan (CDCP) if they have an adjusted family net income under \$90,000, lack dental insurance, are Canadian residents for tax purposes, and have filed their tax return in the previous year.<sup>1</sup>
- Clients enrolled in the Ontario Seniors Dental Care Program (OSDCP) who are also eligible for the CDCP can access benefits from both programs but cannot coordinate benefits.
- The introduction of the CDCP has reduced OSDCP waitlists at the Guelph and Orangeville locations.
- Wellington-Dufferin-Guelph Public Health (WDGPH) will conduct a needs assessment and survey to identify remaining service gaps and guide promotional efforts.
- WDGPH is beginning to plan promotional campaigns to reach underserved populations.

## Background

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### The CDCP & OSDCP

The OSDCP has provided free dental services to low-income seniors at the WDGPH Guelph location since May 2021 and the Orangeville location since May 2022. It covers seniors 65+ years old with no dental insurance. Eligibility requires:

Single seniors: Annual net income  $\leq$ \$25,000

Senior couples: Combined annual net income  $\leq$ \$41,500<sup>2</sup>

CDCP eligibility is broader, covering Canadians with family net income below \$90,000 who lack dental insurance. However, CDCP does not cover all dental costs, and seniors may have to pay out-of-pocket for remaining fees.

## Discussion

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The CDCP has opened the opportunity for seniors to access dental care in their community, close to home. As of February 7, 2025, over 3.3 million Canadians have been approved for coverage under the CDCP. Approximately 89% of active oral health providers nationwide, totaling over 22,340 professionals, are participating in the CDCP.<sup>1</sup>

WDGPH is aware that there is a service gap in rural Wellington and Dufferin County related to the inability to access community dentists or capacity constraints. There is a plan for WDGPH to begin providing community screening services for seniors in the areas where accessibility is an issue. During these screening blitzes, there will be an added focus on assisting seniors with enrolling in the CDCP program and providing them with a list of dental services in close proximity to where they live, to ensure they leave with a plan in place. WDGPH will also reassess the community needs and look for the pockets of underserved populations.

### Capacity and Waitlist Reduction

Before the introduction of the CDCP, WDGPH had a waitlist that prevented timely treatment for seniors. Since the introduction, the waitlist has been resolved (Table 1) and clients are able to access treatment immediately. Newly qualified clients can see a dentist usually within a week or two of calling in. Notwithstanding, all emergency appointments are seen within a target of 1-2 days either by WDGPH or community partners. Due to the adjustment of the WDGPH internal fee schedule, the oral surgeon in Guelph and Wellington has been able to increase capacity to take clients as referred. This has been a great improvement from the six month wait clients previously had to be seen. There is unfortunately still no access to an oral surgeon in Dufferin and clients continue to rely on our emergency referral system with community dental offices.

**Table 1: Waitlist for 2024**

Location	Q1 2024	Q2 2024	Q3 2024	Q4 2024
<b>Guelph</b>	203	101	79	40
<b>Orangeville</b>	20	10	5	10

With the introduction of the CDCP funding, seniors were initially under the impression that their dental care would be covered 100%. As reported in the December 4, 2024, BOH report “A Review of the Canadian Dental Care Plan (CDCP) and Public Health Dental Programs” focusing on the CDCP, Dental staff have begun collecting information on how many clients are choosing to leave OSDCP to use CDCP, use OSDCP and not use CDCP or use both.<sup>3</sup> The data is limited given the short reporting period, as well as the fact that it is up to the client whether they wish to disclose their insurance plans.

As evidenced from the resolved waitlist, CDCP has moved clients from needing to access care through the OSDCP at one of the WDGPH offices, back into the community at local dental offices. Community dentists have unofficially communicated concerns with capacity since the introduction of the CDCP as there has been a sudden and impactful shift of clients seeking dental services.

### Next Steps

In Wellington, Dufferin, Guelph (WDG) region, older adults often face economic challenges. As previously reported to the Board, approximately 8.8% of older adults live below the Low-Income Measure After-Tax (LIM-AT), a higher percentage compared to adults aged 18-54 (6.6%). For those over 65, less than 20% of income comes from employment, while government transfers constitute nearly 40%. In 2020, median after-tax incomes for males aged 55-64 were \$54,400, decreasing to \$35,800 for those 75 and older. For females, the median income was \$38,600 for ages 55-64, dropping to \$28,200 for those 75 and older. In Dufferin County, 37% of seniors aged 75 and older spend more than 30% of their income on shelter, indicating housing affordability issues.<sup>4</sup> These statistics highlight economic vulnerabilities among seniors in the WDG region, underscoring the need for targeted support and resources

WDGPH will be completing a dental needs assessment to refine outreach strategies for eligible populations and to understand the issues in these populations that continue to create barriers to access to services. In addition to the needs assessment, targeted promotional and educational campaigns will be created to promote dental health in WDG. Some of the locations that are being considered to distribute educational and promotional materials include:

- Tax offices
- Community centres
- Meal delivery services
- Immigration services
- Community Health Van
- Doctor's offices
- Midwifery services
- Housing programs/buildings
- Libraries
- Food banks

In addition to building the OSDCP client base, careful consideration is being given to who in the community would benefit from increased access to dental services and understanding how to support these populations in obtaining these services within existing programs. Additionally, the program is looking at how WDGPH can promote dental health and dental services in WDG communities.

WDGPH continues to encourage seniors to sign up for the CDCP plan as it will provide them with access to services not provided at WDGPH and to support a dental home in the community for clients

## **Health Equity Implications**

There continues to be a need for advocacy surrounding community access to dental services and further education surrounding the available insurance programs that exist. The marginalized populations, require further education and assistance in accessing available insurance programs so that their oral health needs are addressed. With the introduction of the CDCP, access opportunities for individuals have increased significantly, however, there remains challenges for some to complete insurance applications and to understand the process. WDGPH is committed to educating the community on dental care and services, as well as assisting seniors with applying for insurance, where appropriate. WDGPH has started to provide onsite, electronic options for individuals to register for the CDCP where appropriate. This involves the staff member calling to book the appointment, advising them what documents to bring in with them to their appointment and then sitting with the client while they are receiving OSDCP services to help them with completing the application. The early information shows that this has been a successful initiative thus far.

WDGPH will also look to strengthen the community partnerships that currently exist as well as build new ones to improve communication and outreach initiatives in the future. WDGPH is restarting the Dental Advisory Committee in hopes of bringing together different areas of the community that are involved with oral health to align services and improve access to care.

## Conclusion

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There has been a steady change in the needs from WDGPH pertaining to dental services. The CDCP has been able to provide services to individuals who qualify, close to home and often at their home dental office. WDGPH will be shifting focus toward identifying the needs that currently exist within the population. There is an exciting opportunity to put WDGPH dental work back into the community and to form partnerships that can allow for better communications and access to the hard-to-reach populations.

## Ontario Public Health Standards

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### Foundational Standards

- Population Health Assessment
- Health Equity
- Effective Public Health Practice
- Emergency Management

### Program Standards

- Chronic Disease Prevention and Well-Being
- Food Safety
- Healthy Environments
- Healthy Growth and Development
- Immunization
- Infectious and Communicable Diseases Prevention and Control
- Safe Water
- School Health
- Substance Use and Injury Prevention

## 2024-2028 WDGPH Strategic Goals

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More details about these strategic goals can be found in [WDGPH's 2024-2028 Strategic Plan](#).

- Improve health outcomes
- Focus on children's health
- Build strong partnerships
- Innovate our programs and services
- Lead the way toward a sustainable Public Health system

## References

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1. Canadian Dental Care Plan. [Internet]. Government of Canada. 2025 February [cited 2025 March 12]. Available from: <https://www.canada.ca/en/services/benefits/dental/dental-careplan.html>
2. Dental care for seniors. [Internet]. Ministry of Health. 2024 August 8 [cited 2025 March 12]. Available from: <https://www.ontario.ca/page/dental-care-seniors>
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4. A Portrait of Older Adults in Wellington-Dufferin-Guelph 2023. [Internet]. Wellington Dufferin Guelph Public Health. 2023 December 6 [cited 2025 March 14]. Available from: [https://wdgpublichealth.ca/sites/default/files/bh.01.dec0623.r35 - older\\_adults.pdf](https://wdgpublichealth.ca/sites/default/files/bh.01.dec0623.r35 - older_adults.pdf)