

A Review of the Canadian Dental Care Plan (CDCP) and Public Health Dental Programs

To: Chair and Members of the Board of Health

Meeting Date: December 4, 2024

Report No. **BH.01.DEC0424.R36**, Pages: 9

Prepared By: Meghan Wiles, Acting Manager, Dental Program (Administration)

Approved By: Rita Isley, RN, MPA
VP, Community Health and Chief Nursing Officer

Submitted By & Signature: **Original signed document on file.**
Dr. Nicola J. Mercer, MD, MBA, MPH, FRCPC
Medical Officer of Health & CEO

Recommendations

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

Key Points

- Canadians are eligible for the Canadian Dental Care Plan (CDCP) if they have an adjusted family net income of less than \$90,000, do not have access to dental insurance, are Canadian residents for tax purposes and have filed their tax return in the previous year.
- The CDCP will reimburse a portion of the cost of dental treatment.
- Clients enrolled in the Ontario Seniors Dental Care Program (OSDCP) who are also eligible for the CDCP can choose to access dental benefits from both programs.
- CDCP and OSDCP cannot coordinate benefits.
- Since the introduction of the CDCP, there has been a decrease in the OSDCP wait lists in both the Guelph and Orangeville locations.
- The Healthy Smiles Ontario (HSO) program will coordinate benefits for clients who are eligible for both the CDCP and HSO.

- To date, the CDCP has not had an impact on HSO preventive clinics. However, as more families apply for the CDCP, it is anticipated that more families will seek dental care for their children at community dental offices.
- The CDCP will make dental care more accessible and affordable for millions of Canadians, leading to improved oral health and improved overall health and well-being of the community.

Background

The Canadian Dental Care Plan (CDCP) is a federal government program to help eligible Canadians afford the cost of dental care. Eligible Canadians include those who:

- do not have access to dental insurance,
- have an adjusted family net income of less than \$90,000,
- are Canadian residents for tax purposes, and
- have filed their tax return in the previous year.¹

The CDCP is one of Canada's largest social programs, and it is expected to make the cost of dental care more affordable for up to 9 million Canadian residents. The CDCP has been rolling out since December 2023, starting with seniors 70 and older. Care began on May 1, 2024, at which time applications also opened for seniors over the age of 65. On June 27, 2024, applications opened to adults with a Disability Tax Credit certificate and children under the age of 18. Applications for those aged 18 to 64 years will start in 2025.²

As of October 30, 2024, 2,771,230 CDCP applicants have been approved in Canada (977,276 in Ontario), 1,000,430 approved applicants have received care (407,515 in Ontario) and 22,340 dental providers are participating in the program (8,542 dentists and dental specialists and 491 denturists in Ontario).²

The CDCP will reimburse a portion of the cost of dental treatment, but it may not pay the full amount. Clients may have to pay additional charges directly to the dental provider if:

- Their adjusted family net income is between \$70,000 and \$89,999 (co-payment),
- The cost of dental services is more than what the CDCP will reimburse for those services as per the CDCP Dental Benefit Grids, or
- A client and their dental provider agree to services that the CDCP does not cover.³

The full scope of the CDCP's coverage for dental services is outlined in the CDCP Dental Benefits Guide.⁴ Coverage for common dental procedures is outlined in Appendix A.

In addition to the CDCP, dental coverage is also provided under the following provincial programs:

- Healthy Smiles Ontario (HSO),
- The Ontario Seniors Dental Care Program (OSDCP),
- The Ontario Disability Support Program (ODSP), and
- Ontario Works (OW).

Eligibility for the CDCP does not prevent eligible HSO, OSDCP, ODSP and OW clients from enrolling in and continuing to receive coverage under these programs. WDGPH is involved in the delivery of OSDCP and HSO services.⁵

The CDCP & the Ontario Seniors Dental Care Program (OSDCP)

The OSDCP offers free dental care for low-income seniors 65 years of age or older who have no access to any type of dental insurance, including through the ODSP, OW or Non-Insured Health Benefits (NIHB). To be eligible for the OSDCP, a single senior must have an annual net income of \$25,000 or less, and senior couples must have a combined annual net income of \$41,500 or less.⁶

OSDCP clients who are also eligible for the CDCP can choose to access dental benefits through the OSDCP or through the CDCP. Benefits cannot be coordinated between the two programs. Since the CDCP does not cover the full cost of dental services, if seniors choose to access coverage under the CDCP, dentists may bill them for the remaining fee. For continuity of care, clients are encouraged to seek care with one dental provider.⁵

The CDCP & Healthy Smiles Ontario (HSO)

HSO provides free dental care for eligible children and youth under 18 years of age. WDGPH provides preventive dental services (i.e., hygiene/cleaning appointments) to eligible children and youth and supports the emergency and essential services stream of the program by screening children for urgent or emergency dental needs. HSO can be used as secondary insurance if families have access to private dental insurance.⁷ WDGPH does not provide restorative dental care or treatment to children.

HSO's dental coverage can be used to supplement CDCP coverage. This means that HSO will coordinate benefits for clients who are eligible for both the CDCP and HSO, up to the maximum under Ontario's service schedule. For example, if a dentist charges \$100 for a service that is covered by both the CDCP and HSO, and the CDCP covers a maximum of \$80, and the provincial schedule covers a maximum of \$35, then HSO could be used to supplement the CDCP coverage by \$20.⁵

Discussion

Education about the CDCP

As the CDCP is still in the early stages of implementation, the greatest impact on WDGPH's Dental team to date is the time spent educating clients about the CDCP. Phone calls related to the CDCP increased significantly as seniors were applying for the program between December 2023 and May 2024. WDGPH Dental Systems Coordinators (DSCs) did their best to answer client inquiries, but this was challenging at times since limited program information was initially shared by the Federal government. Client education will continue to be a priority, as there is lack of awareness of the CDCP among the general population and considerable confusion about how the program works with the OSDCP and HSO.

In addition to education about the CDCP through daily interactions with clients, the WDGPH Dental team also share information about the CDCP as part of ongoing community outreach opportunities. For example, in August 2024, WDGPH received a request from the Coordinator of the Seniors Centre for Excellence in Mapleton, Minto and North Wellington to speak to a group of seniors about the CDCP via an upcoming Zoom session planned for October. This was a great opportunity to speak to seniors about both the CDCP and the OSDCP and to clarify the differences between the two programs.

Impacts of the CDCP on the OSDCP

The CDCP is starting to impact WDGPH's OSDCP services. Some community dentists are willing to provide emergency care to OSDCP clients when they are not able to be accommodated in WDGPH clinics. Referrals from WDGPH are sent to the community dentist for the seniors' emergency care to be paid for by the OSDCP. Because seniors with CDCP coverage can now access emergency dental care in the community without the need for a referral from Public Health, there has been a decrease in emergency referrals to community dentists between Q1 (31 referrals) and Q3 (10 referrals). Since the introduction of the CDCP, there has also been a decrease in the OSDCP wait lists in both the Guelph and Orangeville locations, as illustrated in Table 2 below.

Table 2: OSDCP Wait Lists

	Q1 2024	Q2 2024	Q3 2024
Guelph	203	101	79
Orangeville	20	10	5

Despite these decreases, WDGPB is maintaining their current OSDCP client base. Because the OSDCP is tailored specifically for the senior population, clients are generally satisfied with the dental care they receive at WDGPB and continue to seek dental care through the OSDCP.

Anecdotally, some clients have shared that they will continue to access dental services through the OSDCP at WDGPB despite also having CDCP coverage. This information was not being formally tracked; however, the Ministry of Health has requested that all Public Health Units track the following related to the CDCP for inclusion in the Q4 OSDCP Service Delivery report:

- Number of OSDCP clients not using OSDCP and moving to CDCP,
- Number of OSDCP clients with CDCP coverage but using OSDCP only,
- Number of clients using both OSDCP and CDCP, and
- Number of OSDCP clients who used/were planning to use CDCP and have returned to OSDCP.

WDGPB has developed an internal process to track this information.

Impacts of the CDCP on HSO

Children under 18 years of age became eligible to apply for the CDCP on June 27, 2024. To date, the introduction of the CDCP has not had an impact on HSO preventive clinics. When WDGPB calls families to book their next hygiene appointments, occasionally clients will state that they either have active CDCP cards for their children or they have already applied and are just waiting for the card in the mail, but this is not occurring frequently enough to decrease client numbers. A comparison of Q3 and Q4 client data will provide more information about the impact of the CDCP on WDGPB's HSO services.

As more families learn about the CDCP and apply for the program, it is anticipated that more families will seek dental care for their children at community dental offices. Since WDGPB offers preventive HSO services only, clients must still visit a community dental office for x-rays and check-ups by a dentist. The CDCP therefore offers families a “one-stop-shop” model of dental care.

Health Equity Implications

The CDCP is the first of its kind in Canada and will increase access to dental care for many eligible Canadians. According to the most recent data from Statistics Canada, 53% of households in WDG have an after-tax income under \$90,000 and could be eligible for the CDCP.⁸

Despite the increased access to dental care that the CDCP offers, there are still some gaps for those who do not qualify for CDCP. For example, children whose families are new to Canada and have not filed their taxes in the previous year.

There are several dental offices in the WDG community changing their policies for accepting children enrolled on HSO, requiring them to also be enrolled in the CDCP. This requirement allows community dentists to be more fully reimbursed for services provided, but it creates barriers to care for those who have private dental insurance and are therefore not eligible for the CDCP as well as for those who have not yet applied for the CDCP and have urgent dental needs.

Because CDCP and OSDCP benefits cannot be coordinated, seniors who choose to access dental coverage under the CDCP may be required to pay for any remaining fees out of pocket. Because the OSDCP supports seniors with very low incomes, it is likely that many seniors will be unable to pay any remaining fees for dental care. In these cases, the OSDCP will be a more appropriate program for these seniors.

Conclusion

The CDCP will make dental care more accessible and affordable for millions of Canadians leading to improved oral health and improved overall health and well-being of the WDG community. The introduction of the CDCP has had, and will continue to have, implications on the delivery of the OSDCP and HSO services at WDGPH. WDGPH will continue to monitor clinic trends and adapt dental services as needed.

Ontario Public Health Standards

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

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

1. Canadian Dental Care Plan. [Internet]. Government of Canada. 2024 October 24 [cited 2024 October 25]. Available from: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>
2. Canadian Dental Care Plan Statistics. [Internet]. Government of Canada. 2024 October 31 [cited 2024 October 31]. Available from: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/statistics.html>
3. Canadian Dental Care Plan: What services are covered. [Internet]. Government of Canada. 2024 August 21 [cited 2024 October 28]. Available from: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/coverage.html>
4. Canadian Dental Care Plan – Dental Benefits Guide. [Internet]. 2024 October 25 [cited 2024 October 16]. Available from: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/guide.html>
5. Ontario/Canadian Dental Care Plan Fact Sheet. Ministry of Health. 2024 April 16.
6. Dental care for seniors. [Internet]. Ministry of Health. 2024 August 8 [cited 2024 October 28]. Available from: <https://www.ontario.ca/page/dental-care-seniors>
7. Services covered by Healthy Smiles Ontario. [Internet]. Ministry of Health. 2024 August 8 [cited 2024 October 28]. Available from: <https://www.ontario.ca/page/services-covered-by-healthy-smiles-ontario>
8. Table 13-10-0096-05 Census Profile: 2020 After-Tax Household Income [Data table]. [Internet]. Statistics Canada. 2021 [cited 2024 October 25]. Available from: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?LANG=E&GENDERlist=1,2,3&STATISTIClist=1,4&DGUIDlist=2022A00073566&HEADERlist=10,9,7&SearchText=wellington-dufferin>

Appendices

Appendix A – CDCP Coverage of Common Dental Procedures⁴

Appendix A – CDCP Coverage of Common Dental Procedures⁴

Dental Procedure	Frequency Limitation
New patient limited examination	1 per lifetime, with same dental provider or different dental provider in the same office 1 in any 12 months, with different dental provider in a different office
Recall examination	1 in any 12 months
Emergency examination	No frequency limit

Complete series of radiographs	1 in any 60 months (5 years)
Intraoral radiographs (1 to 8 images)	8 in any 12 months
Restorations (fillings)	Once per tooth surface in any 24-month period by the same dental provider or different dental provider in the same office
Crowns	4 in any 120 months (10 years) per client 1 in any 96 months (8 years) per eligible tooth
Repair to crowns	1 in any 36 months (3 years) per tooth
Polishing	½ unit in any 12 months
Topical fluoride (includes fluoride varnish and other topical fluoride eligible treatments)	1 treatment in any 6 months (0-16 years) 1 treatment in any 12 months (17+ years)
Scaling	½ unit in any 12 months (0-11 years) 1 unit in any 12 months (12-16 years) 4 units in any 12 months (in combination with root planning) (17+ years)
Complete dentures - standard, immediate, overdentures	1 per arch in any 96 months (8 years)