

# CANADIAN DENTAL CARE PLAN



The Canadian Dental Care Plan (CDCP) is a federal initiative designed to make oral health care more accessible for Canadians. This program offers financial assistance for dental care to Canadian residents whose annual household income is below \$90,000 and who do not have existing private dental insurance benefits.

If you or a family member qualifies for the CDCP, here is what you need to know before scheduling your next dental visit.

## **IMPORTANT INFORMATION ABOUT THE CDCP**

The CDCP has an [established fee schedule](#). The cost covered will depend on your adjusted family net income. You will need to pay any remaining balance not covered by CDCP. The remaining balance may include co-payment and/or balance billing.

Make sure to communicate the following with your dentist.



**Before booking an appointment, ask if they accept CDCP.**



**Before starting any treatment, ask if there are services you may need to pay for. If so, ask for an estimate or the specific amount that will be owed.**

## UNDERSTANDING CO-PAYMENTS, BALANCING BILLING AND COVERAGE

### CO-PAYMENTS

The federal government will only cover a portion of the CDCP fees, leaving you responsible for additional charges, known as **co-payments**. Patients whose adjusted family net income falls between \$70,000 and \$89,999 will have a co-payment.

### BALANCE BILLING

The CDCP coverage may be lower than a dentist's customary fees. Therefore, in addition to the potential co-payment, a dentist may charge the remaining portion of their customary fees that the CDCP does not cover.

Always ask your dentist if the CDCP covers the dental services and if there will be any out-of-pocket or balance billing costs. You can request a quoted price to prevent any unexpected expenses.

### EXAMPLE OF CDCP COVERAGE FOR A PROCEDURE

Please note that the following numbers are illustrative examples. Actual costs depend on several factors, including the individual dentist and your location.

Procedure Cost (Dentist's Customary fee): <b>\$120</b>		CDCP Fee Guide Coverage for the procedure: <b>\$100</b>	
Adjusted Family Income	Co-Pay (Based on CDCP \$100 Coverage)	Balance Billing (Difference between Dentist's customary fee and CDCP coverage)	Potential Total Patient Cost Co-payment + Balance Billing = Total
Lower Than \$70,000	0% Co-Pay	\$20	\$20
Between \$70,000 and \$79,999	40% Co-Pay \$40 to be paid for by the patient	\$20	\$60
Between \$80,000 and \$89,999	60% Co-Pay \$60 to be paid for by the patient	\$20	\$80