# Understanding the Canada Dental Benefit

Keith Da Silva, DDS, MSc, FRCD(C) President, CAPHD

Saskatchewan Oral Health Coalition Professional Development Day November 7, 2022

### Disclosure

Neither I nor my immediate family have any financial interests that would create a conflict of interest or restrict my independent judgment with regard to the content of this presentation

### Outline

- Background
- Development of the Canada Dental Benefit
- Details of the Canada Dental Benefit
- Mapping a path forward

# THE \*CANADIAN ASSOCIATION OF PUBLIC HEALTH DENTISTRY





CAPHD is the national voice for dental public health in Canada that is dedicated to improving oral health and assuring oral health equity for Canadians



It is a non-profit organization of public health dentists and community oral health professionals from across Canada.

# Canadian Oral Health Care System

#### Financed in private dollars

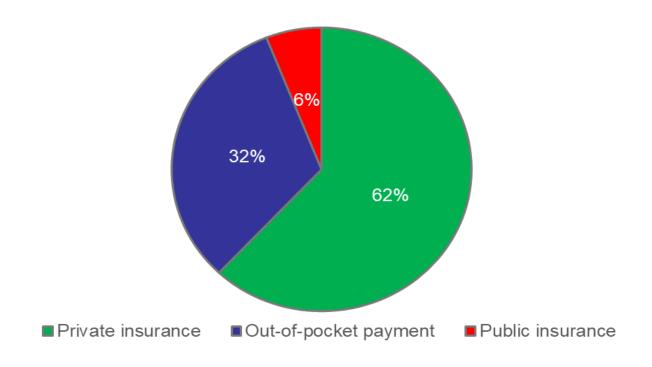
- Employment based insurance
- Private insurance
- Out-of-pocket payments
- Minimal contributions from public programs

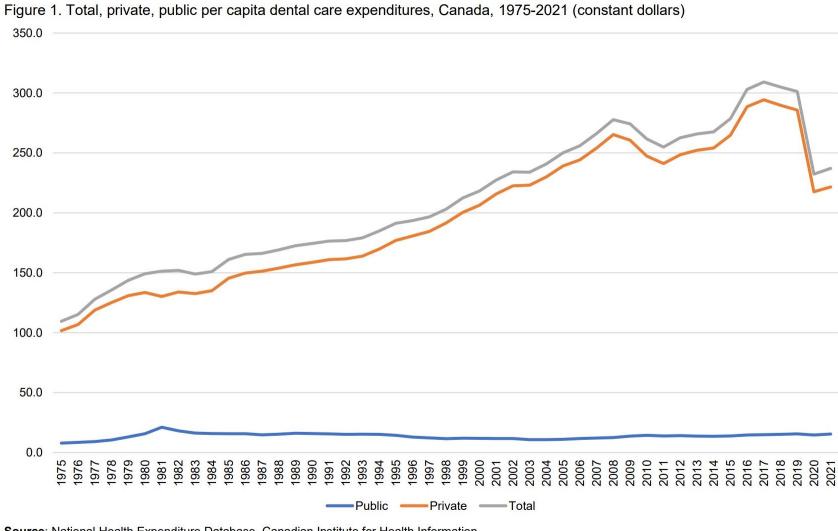
#### Predominantly delivered in private clinics

- Traditional dental office
- Hospital clinics
- Publicly operated community-based clinics
- School-based clinics

# Oral Health Care in Canada

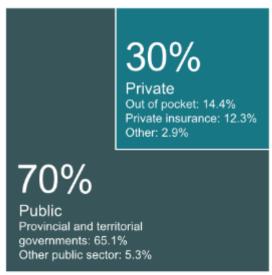
- Principally financed and delivered via the private sector
- \$17 Billion spent on oral health care in 2019





Source: National Health Expenditure Database, Canadian Institute for Health Information. \*2020 and 2021 estimates are forecasts

#### Who is paying for these services?



Forecasted 2019

The public-private split has been fairly consistent since the early 2000s.



#### Source

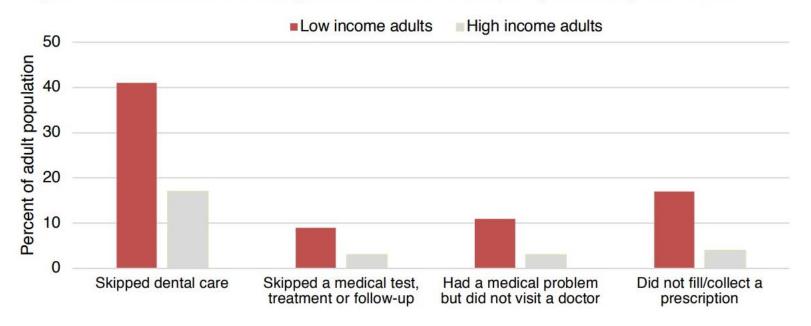
National Health Expenditure Database, Canadian Institute for Health Information.



# Access to Oral Health Care

1 in 5 Canadians report cost as a barrier

Figure 1. Cost-barriers to seeking health services in the past year among Canadians.<sup>11</sup>



# Access to Oral Health Care

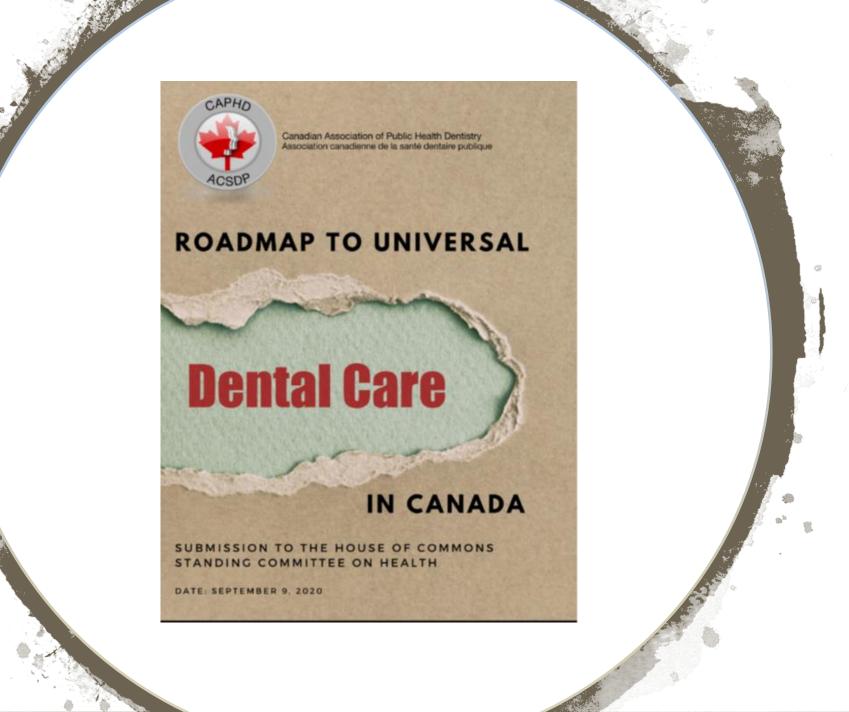
- Cost
- Geographic location
- Human resources
- Health literacy
- Language, education, or cultural barriers
- Cultural safety



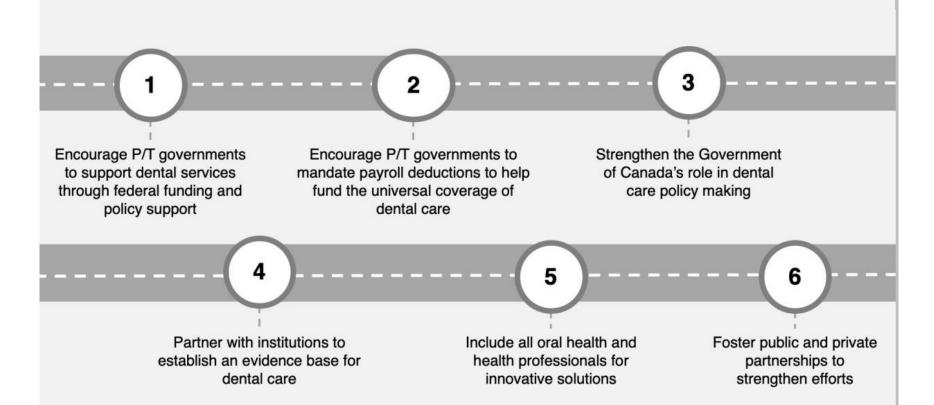
#### 2021 Federal Election

We call on all federal parties to commit to help fill the gap in access to dental care experienced by Canadians. When it comes to oral health care, Canada's fight against the pandemic has exposed the weaknesses in our universal healthcare system.

The next federal government should commit to investing at least \$1 billion to support public dental/oral health programs for the 20% of Canadians who cannot afford to pay and/or suffer in pain.



#### A roadmap to universal access to dental care in Canada



October 07, 2020

# COST ESTIMATE OF A FEDERAL DENTAL CARE PROGRAM FOR UNINSURED CANADIANS



Cost Estimate of a Federal Dental Program

Targeting Canadians with a total income below \$90,000

Approximately 6.5 million Canadians would be eligible

One-time initial cost of \$3 billion, plus \$1.5 billion per year through 2024-2025

#### Coverage similar to the NIHB program

There will be no cost sharing for individuals with an income under \$70,000

#### **Assumptions**

Co-payments required for those earning between \$70,000 and \$90,000

All income thresholds will be indexed to inflation

Existing provincial territorial dental program would remain

# Yukon Territories April 2021

- Confidence and Supply
   Agreement between the ruling Yukon Liberal Caucus and the Yukon NDP Caucus
  - Basis for which one party will provide confidence to a ruling minority government



# Yukon Territories April 2021

- 1. Making democracy work for people
- 2. Addressing climate change and protecting the environment
- 3. Creating jobs and building a sustainable economy
- 4. Improving services people count on
- 5. Making life more affordable



# Yukon Territories April 2021

#### 4. Improving services people count on

A territorial-wide dental care plan shall be established

Scheduled to be launched in December 2022



### **Delivering for Canadians Now** A Confidence and Supply Agreement

- A better health care system
- Making life more affordable for 2. people
- 3. Taking the climate crisis and creating good paying jobs
- A better deal for workers 4.
- 5. Reconciliation
- 6. A fairer tax system
- Making democracy work for 7. people

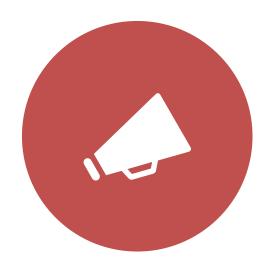


Government of Canada

## 1. A Better Health Care System

- Launching a new dental care program for low-income Canadians
- For families with an income of less than \$90,000 annually, with no co-pays for anyone under \$70,000 annually in income
  - 2022 Children under 12-year-old
  - 2023 Children under 18-years-old, persons living with a disability, and seniors
  - 2025 Full implementation

### **Timeline**







**IMPLEMENTATION**DECEMBER 1, 2022

# Federal Outreach

- National dental associations
- P/T dental associations
- P/T dental regulatory authorities
- P/T governments
- Academic institutions
- Insurance providers

# Perceived Need







Program mismanagement

# Perceived Threats



Key populations missed



Sustainability



Decreased patient flow to academic units

### 1. A Better Health Care System

- Launching a new dental care program for low-income Canadians
- For families with an income of less than \$90,000 annually, with no co-pays for anyone under \$70,000 annually in income
  - 2022 Children under 12-year-old
  - 2023 Children under 18-years-old, persons living with a disability, and seniors
  - 2025 Full implementation

# Initial Policy Options

Transferring of funds to support existing provincial programs

Develop a standalone federally administered program

Appendix A. Master list of Provincial/Territorial public dental program	Provincial/Territorial public dental programs
---	---

Province/Territory	Program
1. British Columbia	Dental Benefits Program for Children in Foster Care and Youth Agreements
	Dental Supplements
	Healthy Kids
	Medical Services Plan
2. Alberta	Alberta Adult Health Benefit
	Alberta Child Health Benefit
	Alberta Health Care Insurance Plan
	Alberta Works Income Support
	Assured Income for the Severely Handicapped
	Cleft Palate Dental Indemnity Program
	Dental Assistance for Seniors Program
	Family Support for Children with Disabilities
	Oral and Maxillofacial Devices and Services Program
3. Saskatchewan	Family Health Benefits
	Medical Services Plan
	Supplementary Health Program
4. Manitoba	Health Services - Dental Program
	Medical Program - Cleft Lip and Palate Program
5. Ontario	Healthy Smiles Ontario
	Ontario Works
	Ontario Disability Support Program
6. Quebec	Chirurgie Buccale
	Service dentaire pour les enfants
	Prostheses dentaire acrylique pour les PAE
	Services dentaire pour les prestataire de l'assistance
7. New Brunswick	Healthy Smiles, Clear Vision
	Insured Surgical Dental Services
	Health Services Dental Program
	Cancer-Related Osseo-Integrated Implants
8. Nova Scotia	Children In Care
	Employment Support and Income Assistance
	Services for Persons with Disabilities
	Children's Oral Health Program
	Cleft Palate/Craniofacial Program
	Dental Surgical (In-Hospital Program)

	Dental Surgical (In-Hospital Program)
	Maxillofacial Prosthodontic Program
	Mentally Challenged Program.
9. PEI	Provincial Dental Program
	Cleft Palate Orthodontic Program
	School Oral Health Preventive Program
	Long-term/Community Care Dental Care Program
10. NL	Adult Dental Program
	Dental Health Plan for Children
	Dental Health Plan Income Support
	Dental Health Low Income Youth
	Insured Surgical Dental Services
11. Territories	EHB for Cleft Lip and Palate (NT)
	In-Hospital Surgical Dental Services (NU NT YK)
	Indigent Health Benefits
	Metis Health Benefits (NT YK)
	Seniors Extended Health Benefit (NU NT YK)
12. Federal	Interim Federal Health Program
	Non-Insured Health Benefits
	Correctional Services Canada – Community Program
	Veteran Affairs Canada Dental Services Program

### **Timeline**



ANNOUNCEMENT MARCH 22, 2022



**IMPLEMENTATION**DECEMBER 1, 2022

#### Income criteria

# NDP Position

Populations covered

Launched by December 2022

Federally administered program

# An Interim Solution

The Canada Dental Benefit

- Launch date of December 1, 2022, retroactive coverage to October 1, 2022
- For children < 12
- Provide direct payments to individuals
- Applications through the Canada Revenue Agency

# The Canada Dental Benefit

- \$650 would be provided for each eligible child if the family's adjusted net income is under \$70,000
- \$390 would be provided for each eligible child if the family's adjusted net income is between \$70,000 and \$79,999
- \$260 would be provided for each eligible child if the family's adjusted net income is between \$80,000 and \$89,999

# The Canada Dental Benefit

- Parents will need to attest:
  - Their child does not have access to private insurance
  - They will have out of pocket expenses for which they will use the benefit
  - They understand they will need to provide documentation to verify out of pocket expenses (receipts)

# The Canada Dental Benefit

Estimated reach – 500,000
 million Canadian children

 Estimated cost - \$938 million



- What type of service will \$650 provide?
- How will this co-exist with existing programs?
- What happens to existing public programs?
- What happens to employment-based insurance?
- What about communities in less accessible areas of Canada?
- What about public delivery?
- What happens with a change in government?

# 7 Principles to Guide a National Dental Care program in Canada

- 1. Core basket of services
- 2. Fair renumeration
- 3. Public and private administration
- 4. Public and private delivery
- 5. Portability
- 6. Accessibility
- 7. Data, evaluation, reporting



# Access to Oral Health Care

- Cost
- Geographic location
- Human resources
- Health literacy
- Language, education, or cultural barriers
- Cultural safety



Questions

keith.dasilva@usask.ca info@caphd.ca