

# ALUMO

## Canadian Dental Care Plan



### Notes on CDCP:

Approximately ~50% of Canadian postsecondary students are deemed to be ineligible for the Canadian Dental Care Plan.

There are 3 main requirements for eligibility:

- Must not have access to any group dental insurance plan (employment plans, student plans, staff plans, covered in parents' plans, etc.) -> Opting out will not grant eligibility.
- Must have established tax residency -> International students who are not considered tax residents will not be eligible
- Must be from family with a total net income of less than \$90,000

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Additionally, individuals from families earning more than \$70,000 will be responsible for 40 – 60% co-payment of the costs -> the out-of-pocket cost for an average visit with a cleaning and 1-2 small fillings (\$250) can be more than the Dental plan fee that covers a student for the entire year.

CDCP has its own established fee guide, which is considerably lesser than the provincial fee guide. A dentist may charge more than CDCP's fee guide for a service, and the difference is required to be paid out of pocket (in addition to any applicable co-payment).

Alberta and Quebec are opting out of the plan; several provinces are expressing concerns of duplication or coordination.

Many dental clinics across the country are not participating in the CDCP or are limiting how many CDCP patients they accept. This leads to longer waiting times, limited availability, and in some cases, the need to travel farther to take care of access.

Insurance providers can request retroactive reimbursements after post-claim audits. Some clinics have received claw back demands ranging from \$200,000 to \$300,000, adding a layer of financial risk that makes providers hesitant.

Overall, a large proportion of students are excluded from the CDCP's eligibility, and eligible students face increased financial barriers due to co-payments. Opting out of a student dental plan does not make a student eligible for the CDCP.