Canadian Dental Care Plan

Background:

The federal government of Canada has begun offering a public level of insurance coverage for a variety of Dental Treatments. The overall goal of the program is to help ease the financial barrier to accessing oral health care for Canadian Residents. The Canadian Dental Care Plan (CDCP) is being rolled out to residents over time. The first batch of eligible residents will be Seniors as early as May 2024.

General CDCP plan details

Details regarding the program can be found here: (https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html)

Providers must ensure they're signed up for the program with Sun Life: https://www.sunlife.ca/sl/cdcp/en/provider/

General CDCP rules & eligibility notes:

- All CDCP claims will be going through Sun Life Insurance
- Practices **must** Take Assignment
- CDCP Rules and things to consider:
    - Eligibility:
        - Patient must not have access to dental insurance (E.g. Have access to employer plan, but have opted out)
            - Caveat: If you have dental coverage through a provincial, territorial or federal government social program, patients can still qualify for the CDCP
        - Sliding scale of Eligibility based upon **Family Net Income**
            - Lower than $70,000: **100%** of eligible oral health care services costs covered by CDCP (At established coverage rate)
            - Between $70,000 and $79,999: **60%** of eligible oral health care services costs covered by CDCP (At established coverage rate)
            - Between $80,000 and $89,999: **40%** of eligible oral health care services costs covered by CDCP (At established coverage rate)
    - Practices must make reasonable efforts to validate CDCP status
    - All work and fees must be agreed upon by both patient and practice prior to treatment being performed and billed

Installation Instructions

Setting up to support CDCP should be easy and familiar if you update your fee guides yearly. **First:** you'll need to add a special fee schedule for each specialty you'll be supporting. **Second:** you'll create three insurance plans* that use that Special Fee Schedule as Coverage. Then you're ready to begin participating in the Canadian Dental Care Plan May 1st.

*As a patient's coverage is on a sliding scale depending on net household family income, multiple insurance plans should be created per specialty to facilitate smoother billing calculations.

Adding CDCP Fee Guide(s)

Depending on your practice, you will be adding a Special Fee Schedule for each specialty (including General Practitioner) to your ABELDent. The user responsible for this must have the Update Dental Fee Guides permission granted (Authorization Manager > All > System Configuration)

Each Special Fee Schedule has a dedicated 5 digit code associated with it. The 5 digit code represents: the Canadian Dental Care plan (C) + 2 Digit Province Code + 2 Digit Specialty Code.

For example, the Ontario General Practice Special Fee Schedule is CONGP (**C**DCDP + **On**tario + **G**eneral **P**ractitioner)

Adding the Special Fee Schedule to ABELDent:

1. Open ABELDent Cloud or Local+

2. Under File Menu > Update, Select **Update Dental Fee Guides**
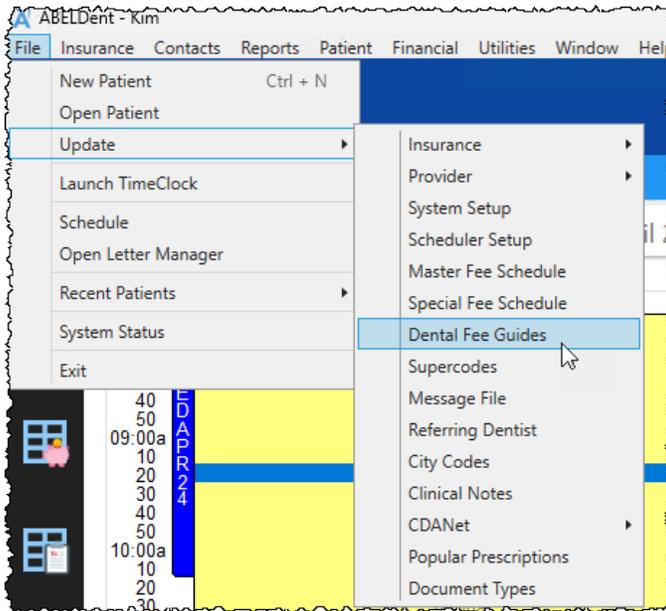
3. The Update Dental Fee Guides window appears:
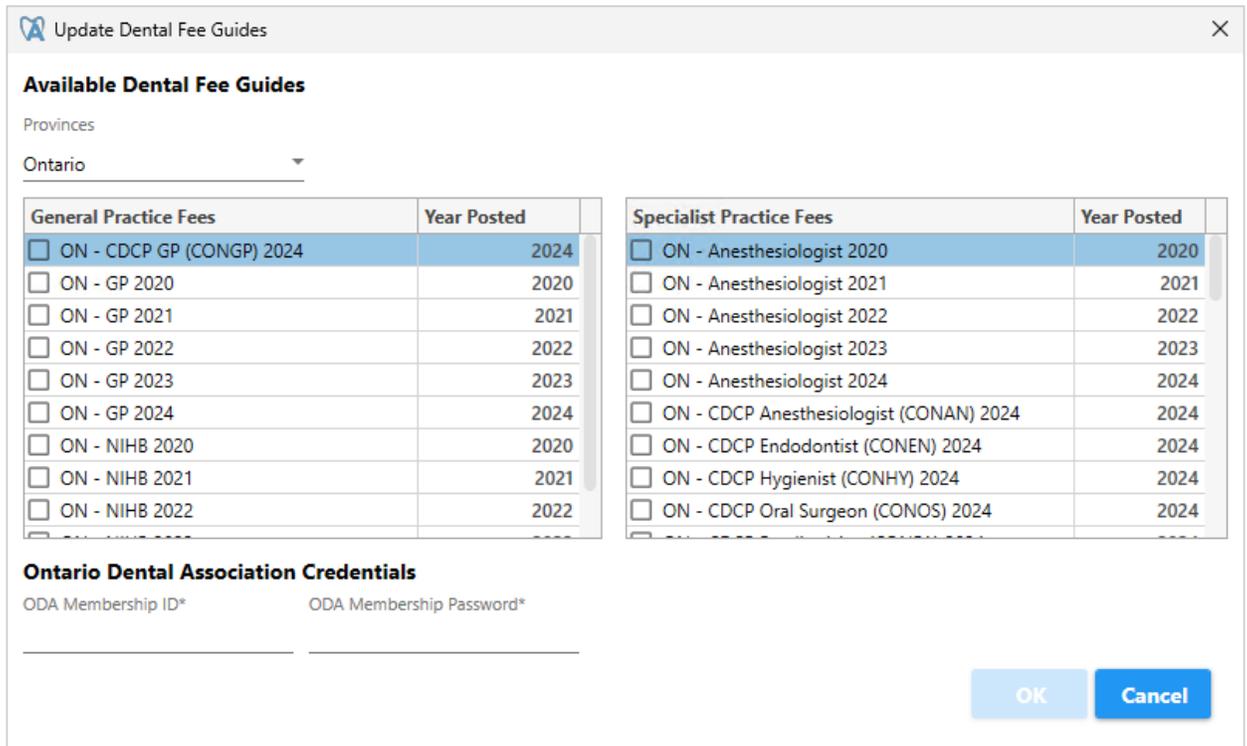
4. **Select your province** from the drop-down menu

5. Select the Applicable CDCP Fee Guide you wish to apply

Available Dental Fee Guides

Provinces

Ontario

General Practice Fees	Year Posted
☑ ON - CDCP GP (CONGP) 2024	2024
☐ ON - GP 2020	2020
☐ ON - GP 2021	2021
☐ ON - GP 2022	2022
☐ ON - GP 2023	2023
☐ ON - GP 2024	2024
☐ ON - NIHB 2020	2020
☐ ON - NIHB 2021	2021
☐ ON - NIHB 2022	2022
☐ ON - NIHB 2023	2023
☐ ON - NIHB 2024	2024

Specialist Practice Fees	Year Posted
☐ ON - Anesthesiologist 2024	2024
☐ ON - CDCP Anesthesiologist (CONAN) 2024	2024
☐ ON - CDCP Endodontist (CONEN) 2024	2024
☐ ON - CDCP Hygienist (CONHY) 2024	2024
☐ ON - CDCP Oral Surgeon (CONOS) 2024	2024
☐ ON - CDCP Paediatrician (CONPA) 2024	2024
☐ ON - CDCP Periodontist (CONPE) 2024	2024
☐ ON - CDCP Prosthodontist (CONPR) 2024	2024
☐ ON - Endodontist 2020	2020
☐ ON - Endodontist 2021	2021
☐ ON - Endodontist 2022	2022
☐ ON - Endodontist 2023	2023
☐ ON - Endodontist 2024	2024

OK   **Cancel**

6. Click **OK**
7. Each selected Fee Guide will create a new Special Fee Schedule ready for use in Insurance Plans

Creating CDCP Insurance Plans

Due to the nature of the CDCP program, we recommend creating three (3) specific insurance plans for each specialty you'll be supporting in your practice. With 3 Insurance Plans, you can accurately determine patient pays amounts for each treatment depending on their CDCP coverage level (100%, 60%, 40%).

Creating your Insurance Plans for CDCP

1. Access Insurance Plan Information (File > Update > Insurance > **Plans** or, Insurance > **Add / Edit Plans**)

2. The Insurance Plan Information window appears:

3. Click **Add Plan**
4. Enter **Insurance Plan ID** (Max characters 8) & **Click OK**
    We recommend a name that includes reference to the coverage level you're selecting; for GP, something like "DCPGP100", "DCPGP60", "DCPGP40" might fit your needs)

5. **Fill in the Plan Name**
    We recommend more detail for this field. Something along the lines of "CDCP – GP – 100%"
6. Select **Sunlife** as the **Insurance Co. ID**

7. Select Take Assignment

8. Under Schedules Section:
   a. Set **Coverage** to the Specialty you're creating this insurance plan for (e.g. Special Fee Schedule: CONGP)

9. (Optional) If you wish to charge your patient fees at the CDCP Coverage amounts,
   a. Select your CDCP Special Fee Schedule in the Charge Field
   b. Set Replace Fee to Y

10. **Set your coverage levels** for the insurance plan via the Classes Section:

11. Click **Apply Now**
12. The Insurance Plan is ready for use
13. Create the other insurance plans for level of coverage by repeating steps 3 -> 11

Now you have created the 3 insurance plans needed for each specialty – Allowing you to have a patient with the correct CDCP insurance coverage depending on their eligibility (100%/60%/40%)

A Note for AN, OS, PA, and PE specialists

An extra set of steps during setup are required for the following specialties:

- AN – Anesthesiologist
- OS – Oral Surgeon
- PA – Paediatric
- PE – Periodontist

Perform the following steps for each of the 3 insurance plans you've created

1. Access Detailed Percent Coverage (Menu > Update > Insurance > Detailed Insurance Coverage)

2. Select the **CDCP Insurance plan** you recently created (Start with 40%)
3. Select **Range Begins: 90000**
4. **Update the Percent Coverage** to the associated plan (e.g. 40% for the 40% coverage insurance plan)

5. Select **Coverage Class** (B – Basic)

6. **Repeat steps 2 through 5** for the other created plans (60% & 100%)
7. Click **OK**
8. **Restart ABELDent**

Associating a CDCP Insurance Plan to a patient:

1. Open patient file
2. Navigate to Insurance
3. Select New

4. Select the CDCP Insurance Plan (with the patient's amount of kept in mind):

5. Place the patient's CDCP Insurance Number in the **Certificate No**

6. Click **OK**

After this point, everything remains the same. After assigning the correct CDCP insurance plan to a patient, you can enter treatment, submit to insurance, and bill as usual.