

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)

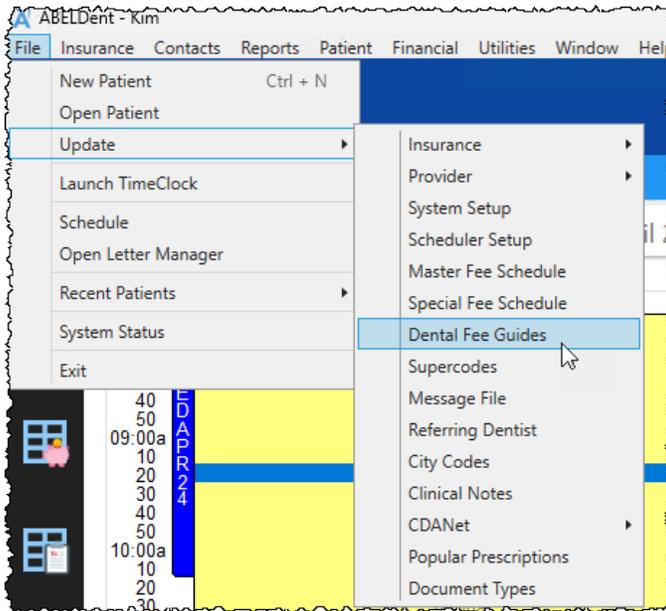
Each Special Fee Schedule has a dedicated 5 digit code associated with it. The 5 digit code represents: the Canadian Dental Care plan (C) + 2 Digit Province Code + 2 Digit Specialty Code.

For example, the Ontario General Practice Special Fee Schedule is CONGP (CDCDP + Ontario + General Practitioner)

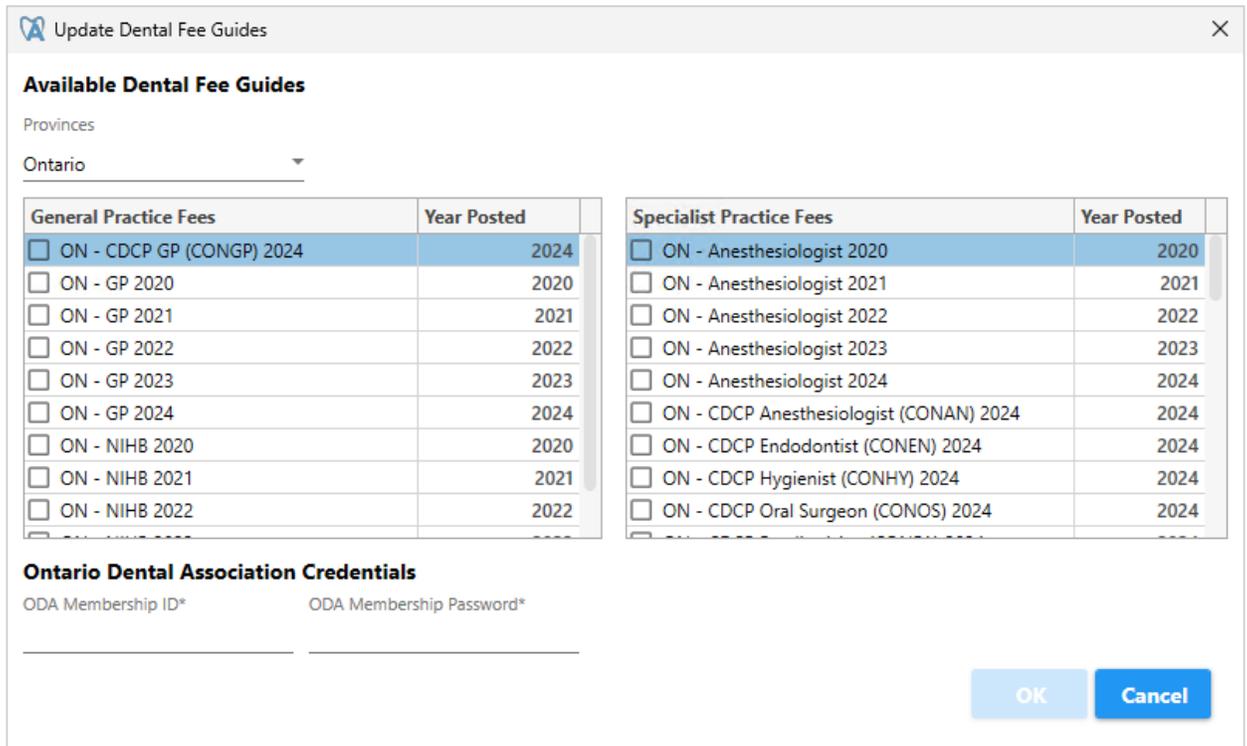
Adding the Special Fee Schedule to ABELDent:

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

- Select the Applicable CDCP Fee Guide you wish to apply

Update Dental Fee Guides

Available Dental Fee Guides

Provinces
Ontario

| General Practice Fees | Year Posted |
|---|-------------|
| <input checked="" type="checkbox"/> ON - CDCP GP (CONGP) 2024 | 2024 |
| <input type="checkbox"/> ON - GP 2020 | 2020 |
| <input type="checkbox"/> ON - GP 2021 | 2021 |
| <input type="checkbox"/> ON - GP 2022 | 2022 |
| <input type="checkbox"/> ON - GP 2023 | 2023 |
| <input type="checkbox"/> ON - GP 2024 | 2024 |
| <input type="checkbox"/> ON - NIHB 2020 | 2020 |
| <input type="checkbox"/> ON - NIHB 2021 | 2021 |
| <input type="checkbox"/> ON - NIHB 2022 | 2022 |
| <input type="checkbox"/> ON - NIHB 2023 | 2023 |
| <input type="checkbox"/> ON - NIHB 2024 | 2024 |

| Specialist Practice Fees | Year Posted |
|--|-------------|
| <input type="checkbox"/> ON - Anesthesiologist 2024 | 2024 |
| <input type="checkbox"/> ON - CDCP Anesthesiologist (CONAN) 2024 | 2024 |
| <input type="checkbox"/> ON - CDCP Endodontist (CONEN) 2024 | 2024 |
| <input type="checkbox"/> ON - CDCP Hygienist (CONHY) 2024 | 2024 |
| <input type="checkbox"/> ON - CDCP Oral Surgeon (CONOS) 2024 | 2024 |
| <input type="checkbox"/> ON - CDCP Paediatrician (CONPA) 2024 | 2024 |
| <input type="checkbox"/> ON - CDCP Periodontist (CONPE) 2024 | 2024 |
| <input type="checkbox"/> ON - CDCP Prosthodontist (CONPR) 2024 | 2024 |
| <input type="checkbox"/> ON - Endodontist 2020 | 2020 |
| <input type="checkbox"/> ON - Endodontist 2021 | 2021 |
| <input type="checkbox"/> ON - Endodontist 2022 | 2022 |
| <input type="checkbox"/> ON - Endodontist 2023 | 2023 |
| <input type="checkbox"/> ON - Endodontist 2024 | 2024 |

OK Cancel

- Click **OK**
- 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

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

2. The Insurance Plan Information window appears:

| Class | Pays | Note |
|--------------------|--------|------|
| Diagnostic | P 100% | |
| Preventive | P 100% | |
| Restorative | B 100% | |
| Major Restorative | M 100% | |
| Endodontics | B 100% | |
| Periodontics | B 100% | |
| Removable | M 100% | |
| Fixed | M 100% | |
| Simple Extractions | B 100% | |
| Surgery | M 100% | |
| Orthodontics | O 100% | |
| Adjunctive | N 0% | |

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

Insurance Plan Information

Plans

Plan Name: CDCP - GP - 100%

Group or Plan No.:

Division/Sect No.:

Insurance Co. ID: SUNLIFE

Sun Life Assurance Company of Canada

Take Assignment Manual Estimates

Notes:

2221
44C99
AETNA
AN99012
BN99012
CANLIFE
CD1
CDCS
CLARICA

8. Under Schedules Section:

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

Assigned Form ID:

Skip Statement Requires Diagnostic Code

Print Estimate on Receipt Exclusive Coverage

Signature Required Plan Type:

Schedules

Charge: Replace Fee:

Coverage: **CONGP**

Copay:

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:

The screenshot shows a configuration interface for an insurance plan. The 'Classes' section is highlighted with an orange box. It contains the following fields:

| Class | Pays | Note |
|------------|------|------|
| Diagnostic | P | 100% |

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)

Detailed Percent Coverage

Select Plan

Range Begins

Details

Plan ID:

Plan Name:

Range Ends

Percent Coverage

Decimal Percent

Note

Coverage Class

Add

Delete

OK

Cancel

Help

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)**

Detailed Percent Coverage

Select Plan
CGCPA40 - CDCP - ON - AN 40%

Range Begins

- 01000
- 10000
- 20000
- 27000
- 30000
- 40000
- 50000
- 60000
- 70000
- 72000
- 80000
- 90000

Details

Plan ID: CGCPA40
Plan Name: CDCP - ON - AN 40%

Range Ends: 99999

Percent Coverage: 40% Decimal Percent: .000%

Note

Coverage Class: B - Basic

Add Delete OK Cancel Help

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):

The screenshot shows a 'Select Coverage' dialog box for a patient named 'Ipsum Lorem' (PID 12415, Male, 23 Years). The 'Relation to Subscriber' is set to 'Self'. The 'Plan Name' dropdown menu is open, displaying a list of insurance plans. The plan 'DCPGP40 - CDCP - GP - 40%' is highlighted by the mouse cursor. Other visible plans include 'DCPGP100 - CDCP - GP - 100%' and 'DCPGP60 - CDCP - GP - 60%'. The 'Take Assignment' checkbox is unchecked. The 'OK' and 'Cancel' buttons are visible at the bottom right.

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

The screenshot shows the 'Select Coverage' dialog box with the 'Plan Name' dropdown menu now closed and displaying 'DCPGP40 - CDCP - GP - 40%'. The 'Certificate No' field is filled with the number '00123456789'. The 'Take Assignment' checkbox is now checked. The 'OK' and 'Cancel' buttons are visible at the bottom right.

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.