

Introduction

Although Canada is known for universal health care, the scope of this program is fairly limited, and does not cover all health needs a person may have. Prescription drugs, eyeglasses, medical supplies, and dental care, all require a workplace or personal health benefit program to fully or partially cover the cost, or else be entirely paid out of pocket.

In order to address the barrier to access for all, the Canadian government has been phasing in universal access to dental care. This FACT Sheet seeks to inform the reader on recent developments into a federal dental care program. In light of the Alberta government's recent declaration that they intend to opt out of the program by 2026, we will outline the implications of what is at stake for marginalized populations seeking dental care if this were to happen.

Federal Efforts to Expand Dental Care Access to Low-Income Canadians

The Canada Dental Benefit

To address barriers to accessing affordable dental care, the Government of Canada launched the Canada Dental Benefit on December 1, 2022. This program was intended to be a temporary benefit as the

Liberal Government worked towards creating a more robust Dental Care program.

At the time, the program was open to families with children under 12 years of age. Those with annual net incomes less than \$70,000 a year would receive \$650 per child per year in dental coverage. Families with incomes between \$70,000 and \$79,000 qualified for \$390 per child per year, and those with incomes between \$80,000 and \$89,000 qualified for \$260 per child per year. This money was given directly to families under the promise that they would use it to pay for dental services (Zimonjic).

In the first year of its existence, 321,000 children accessed this benefit, 39,120 of whom were in Alberta (Schroth et al., 2024).

Canadian Dental Care Plan

The Canadian Dental Benefit is being replaced with the Canadian Dental Care Plan (CDCP), which is rolling out in stages. This program first opened up to seniors starting in December 2023. Eligibility gradually opened based on age throughout early 2024, and all seniors aged 65+ were eligible to apply by May 2024. Starting in June 2023, persons with a valid disability tax credit certificate and children under the age of 18 can apply.

In 2025, the program will become available to all remaining Canadian residents (Alberta Dental Association, n.d.).

The CDCP will be available to Canadian residents whose adjusted family net income is less than \$90,000, and who don't have access to dental insurance.

Canadians must have filed their tax return for the previous year (Government of Canada, n.d.). Coverage works differently for the CDCP than the CDB. For those whose adjusted net family income is lower than \$70,000, 100% of eligible oral health service costs will be covered. For those with incomes between \$70,000 to \$79,999, 60% of costs will be covered, and for those with incomes between \$80,000 and \$89,999, 40% of costs will be covered (Alberta Dental Association, n.d.).

Recipients must go to participating dentists, who bill the Government.

While this plan is certainly an improvement to what we had in the past, the CDCP still leaves out a lot of Canadians. The upper limit of \$90,000 for a two-parent family means each parent is only making \$45,000. There are 4.4 million Canadians who don't have health insurance yet are not eligible for the CDCP. A truly universal system would include everyone, regardless of income (Osman, 2024).

A wide range of oral health services will be eligible under this plan, including

diagnostic services such as exams, cleanings, and x-rays; basic services such as fillings and root canals; major services such as crowns, dentures, and oral surgeries; and anesthesia. Orthodontic services will be added in 2025 (Government of Canada, n.d.). A full list of covered services can be found [here](#).

The Impact of Dental Benefits

Dental care is expensive. The Alberta Dental Associations Dental Fee guide stipulates that an exam for a child with baby teeth should cost \$81.83, an exam for a child with a mix of baby and adult teeth should be \$111.51, and an exam for an adult should be \$116.66. X-rays, polishing, cleaning, and fluoride are all additional costs. If a check-up reveals any problems, that adds on even more additional costs (Alberta Dental Association, 2023). For families living in low-income, these costs might not be manageable in their already stretched budgets.

When children do not have access to regular dental care, they may not see a dentist until it is an emergency. Experts agree that children should see a dentist before they turn one (Schroth et. al., 2024), but stories have been shared of children not seeing a dentist until well into their elementary school days. Many of these children come into clinics with tooth decay, pain, and may even lose adult teeth

(Labby, 2023).

As people age, untreated dental issues can impact one's overall health in very serious ways. Untreated infections in teeth can make their way into other parts of a person's body, leading to heart attacks, strokes (Pelley, 2022), pneumonia, and many other serious conditions (Chhabra, 2024; Brennan, 2017).

Lack of access to dental care can also have social implications. People with untreated dental issues may become insecure in the way their gums and teeth look, or the way their breath smells, which may lead them to isolate themselves (Chhabra, 2023; Brennan, 2017).

The Canadian Dental Care Plan will increase access to dental health care among those who currently don't have it. This means more individuals and families can access regular, preventative dental care to take care of their gums and teeth and address any issues early on, preventing a lot of these long-term physical and social effects.

Alberta's intentions to opt out of the CDCP

In June of 2024, Premier Danielle Smith wrote a letter to Prime Minister Justin Trudeau, announcing that the province intended to opt out of the CDCP by 2026.

She claims the program infringes on Provincial jurisdiction, and there should have been more collaboration between the Federal government and Provinces. She further claims that Alberta already has the best dental coverage in the country, and would rather expand provincial programs than to introduce a new plan that overlaps with existing coverage. The Province wants to negotiate for their share of the funding which they would then use to expand coverage in Alberta (Gibson & Sousa, 2024).

However, critics have challenged several of the province's claims, explaining that only a small fraction of Albertans have access to public dental care, and that Alberta's plans are outdated (Gibson & Sousa, 2024).

The Alberta Child Health Benefit provides coverage for dental care, covering basic and preventive services such as examinations, x-rays, and teeth cleaning (Government of Alberta, n.d.a). The Alberta Adult Health Benefit also provides coverage for dental care, including Basic services such as extractions, fillings and dentures; and preventative care such as x-rays, examinations and teeth cleaning (n.d.b.). Both of the programs cover fewer services than the CDCP. In addition, they both have a significantly lower income threshold than the CDCP. A couple with two children can only make \$36,634 to qualify for the benefit (Government of

Alberta, n.d.a), meaning fewer people can access them.

Dental and Optical Assistance for Seniors provides coverage for seniors, but again, has lower income thresholds and covers fewer services (Government of Alberta, n.d.c.). Lastly, dental benefits are available for people accessing various Alberta supports, such as Income Support and AISH (Government of Alberta, n.d.b.).

100,000 Albertans have already signed up for the CDCP (Gibson & Sousa, 2024), showcasing that there are large gaps in current coverage in Alberta. While Alberta claims they want to use federal funding to expand these existing programs, there is no guarantee that expansion would match what the federal government is offering, either in the breadth of services covered or the number of eligible people.

Critics have also argued that the Province likely cannot actually opt out. While individuals do sign up for the program, the funding itself goes directly from the Federal government to dentists who have signed up for the program. The Province is not involved in this agreement, and thus does not have any decision making power (Alberta Federation of Labour, 2024).

Concluding Thoughts

Dental care is extremely expensive for those without access to workplace or personal health care plans, yet not accessing it can have far reaching effects into people's overall health and well-being. The Canadian Dental Care Plan, while not as comprehensive as it could be, will go a long way in filling gaps in access to dental health care for lower income Canadians.

The Alberta government's decision to opt out of this plan would erode this progress for Albertans. While the government claims it wants to improve its own programs, there is no guarantee that their coverage will match what the federal government can offer. Not to mention that having one province operating differently than the rest of Canada will lead to confusion and differential access to care, no other province has challenged the CDCP. This is a big gamble, and already marginalized Albertans will bear the brunt of the consequences.

That being said, we are hopeful that critics are correct and the Government will not actually have the power to opt out of the CDCP. The rest of Canada is committed to advancing a universal dental care system, and Albertans deserve to have access to this crucial programming.

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