



## FREQUENTLY ASKED QUESTIONS PATIENTS

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THE ACDQ ADDRESSES HERE THE QUESTIONS THAT MAY BE ASKED BY YOUR PATIENTS. FOR ANY OTHER QUESTIONS, WE ENCOURAGE YOU TO REFER TO THE [FAQ PRODUCED BY HEALTH CANADA](#).

**1. How do I know if I am eligible for the CDCP?**

The federal government is currently contacting the first groups of eligible citizens to inform them of the process. If you have not received a letter before May, you may not be eligible, or at least not yet. Check your eligibility on the government website:

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan/qualify.html>

**2. What is adjusted family income? My spouse and I earn a gross family income of \$85,000 per year; shouldn't we be eligible?**

Only the Canadian government can determine your eligibility. The eligibility criteria are defined by the Canadian government in its program. Refer to this site for details: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/qualify.html>

**3. It seems that Sun Life handles CDCP payments. But I am not a customer of this company. Can I still benefit from the CDCP?**

Certainly, Sun Life acts as an agent of the government for the management and administration of this program. This has nothing to do with being a Sun Life customer for their dental insurance or anything else, even though you are asked to create an account on Sun Life Direct. The funds of the program remain public, even though it is a private company that manages them on behalf of the government.

**4. My dentist is asking me to pay an additional amount on top of what he will receive as compensation from the RCSD for the proposed care? Does he have the right?**

All dentists in Quebec have the right and obligation to charge the same fees for the same treatments, regardless of who the patient is; this is an ethical obligation. The only exception is for treatments covered by the RAMQ, as they are determined by law. The CDCP provides financial assistance to facilitate access to dental care for a wider number of Canadian taxpayers, but like any program, it has its limits.



# Canadian Dental Care Plan (CDCP)

5. **I am eligible for the RCSD. My dentist informs me that the treatment plan he submitted for evaluation to Sun Life indicates that I will have an amount to pay. Is this normal?**

Yes, it is normal to have fees to pay for your treatments. Depending on your coverage plan with the CDCP, it is possible to have a significant amount to pay for your care, even if you are eligible for the program, whether it be the co-payment or the difference between the fee schedule of the RCSD and that practiced by your dentist.

6. **My dentist tells me that some treatments are not currently covered by the CDCP. Is this normal?**

The government has opted to roll out covered treatments progressively, so it's normal that some of them may not be covered at the time you expect. Additionally, the program will not cover all treatments. You should consult your file and the CDCP fee grid to know the list of eligible treatments and the frequency with which they are reimbursed.

7. **My dentist gave me a treatment plan and advised me to contact Sun Life to find out my coverage and the fees I will have to pay for these treatments. Is this normal?**

It is normal for them to ask you to verify what will be covered by the CDCP yourself before proceeding with treatment. This way, you will have an accurate understanding of the coverage provided and paid by the CDCP, as well as the balance you will have to pay to the dentist if you proceed with this treatment plan.

8. **I have been a newcomer to Canada for 6 months. I do not yet have resident status or have paid taxes last year. One thing for sure, our family income will not exceed \$40,000 this year. Am I eligible for the CDCP?**

In addition to adjusted family net income, one of the conditions for eligibility is having filed a tax return the previous year, which does not seem to be your case. All terms and conditions of eligibility for the program are available on the website: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/qualify>.



# Canadian Dental Care Plan (CDCP)

**9. I am covered by private dental insurance through my employer, but my family income is \$60,000. Am I eligible for the CDCP?**

No, among all the criteria to meet, you must not be covered by your employer or have private dental insurance. All terms and conditions of eligibility for the program are available on the website:

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan/qualify>

**10. I am covered by private dental insurance through my employer. Can I choose to be covered by the CDCP, as I will not have to pay any deductible, and it seems more advantageous to be covered by the CDCP?**

No, any private coverage or coverage provided by your employer for dental care, even if you refuse to join it, excludes you from the CDCP. This program is not intended to replace dental insurance offered to workers of Canadian companies but to increase access to care through financial assistance for those who do not have it and are less fortunate.

**11. My child's dental care is covered by the RAMQ. Can they opt out of it?**

No, this program is not intended to replace the RAMQ.

**12. Patients call the clinic to complain about various aspects of RCSD, including the fact that they have to pay an amount to cover our usual fees. Where can I direct them to be heard?**

If you receive complaints from patients about RCSD, you can invite them to communicate with Health Canada at 1 833 537-4342. You can also invite them to write directly to the office of the Minister of Health, responsible for this file: [mark.holland@parl.gc.ca](mailto:mark.holland@parl.gc.ca). Don't hesitate to refer them.