

Saskatchewan Seniors Association Inc.



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February 6, 2025

RE: Canadian Dental Care Plan (CDCP) Advocacy for Improved Eligibility Criteria

We would like to express our gratitude for the Canadian Government's commitment to supporting a nation-wide dental care plan that will benefit a significant portion of the population, including individuals across various age groups. This initiative is an important step toward ensuring better oral health care access for Canadians.

As the Saskatchewan Seniors Association Inc. (SSAI), with over 3,000 members across rural clubs in Saskatchewan, we advocate for the well-being of seniors and, more broadly, for all Canadians. Our members, especially seniors, are keenly interested in how the Canadian Dental Care Plan (CDCP) will impact their ability to access affordable dental care.

While we applaud the introduction of the CDCP, we feel that the current eligibility requirements exclude a segment of the population that could benefit significantly from this program. Specifically, individuals who already have private dental insurance or coverage are not eligible for CDCP support. Many of these individuals, including those who pay for private dental insurance, are uncertain whether they should continue with their existing coverage or switch to the CDCP. This ambiguity creates confusion and may ultimately discourage them from utilizing the dental plan altogether.

The SSAI strongly believes that the eligibility requirements for the CDCP should be revised to include individuals with existing dental insurance coverage. To address this issue, we propose the introduction of a Coordination of Benefits (COB) process. Under this system, individuals could combine multiple dental plans to maximize their coverage. This is a common practice in other areas of healthcare where people have access to more than one plan, such as when both spouses have employer-provided dental benefits or when retirees have supplemental insurance.

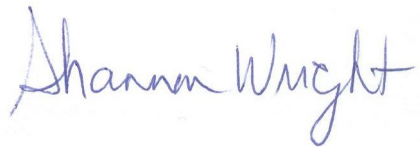
The Coordination of Benefits process would work as follows: individuals could first submit claims to their primary dental plan, then to a secondary plan if available, and, finally, to the CDCP to cover any remaining eligible expenses. Importantly, the total reimbursement from all plans would never exceed 100% of the total charges. This approach would enable individuals to access the full spectrum of benefits available to them, helping to reduce out-of-pocket expenses and manage their healthcare costs more effectively.

We are confident that implementing this change would allow the CDCP to reach more individuals and reduce the financial burden associated with dental care. It would also enhance the flexibility of the plan and ensure that more seniors and Canadians in need can fully benefit from it.

We respectfully urge the Canadian Government to consider this proposed modification to the eligibility requirements of the CDCP and introduce a Coordination of Benefits process. This change would be an important step in ensuring equitable access to dental care for all Canadians, particularly seniors and those who already invest in private insurance.

Thank you for your attention to this matter. We look forward to your consideration of our proposal and to working together toward improved dental care for all Canadians.

Sincerely,



Shannon Wright, Secretary/Treasurer
Saskatchewan Seniors' Association Inc.