

Understanding CDCP Insured Payment Schedules



What do we know?

Depending on the income level of the CDCP-insured patient, they will have differing levels of coverage.

Combined household income levels for eligible Canadians (must be below \$90,000/year)	
Below \$70,000	Eligible for 100% of CDCP fee. Patients may face additional charges
\$70,000 – \$79,999	Eligible for 60% of CDCP fee. Patients may face additional charges
\$80,000 – \$89,999	Eligible for 40% of CDCP fee. Patients may face additional charges

What could be the impact?

- For the sake of this example, let's assume the 2024 provincial/territorial dental association (PTDA) suggested fee for a dental procedure is \$125.00 and that you would customarily charge the PTDA suggested fee for this procedure.
- Assume the CDCP rate for this procedure is 80% of the PTDA suggested fee (this is a reasonable assumption given that most NIHB fees range from approximately 60% to 90% of the current PTDA suggested fees). **Then...**

Scenario # 1

- A given patient with a combined household income of less than \$70,000/year would be eligible for 100% of the CDCP fee. In this example:
 - $\$125.00 \times 0.8 = \100.00 of coverage.
- This leaves a 20% balance for you to collect (in this example, \$25.00) to bring the total payment up to 100% of your customary fee. This is simple and analogous to other third party insurance plans. The CDCP allows balance billing.

Scenario # 2

- If a given patient has a combined household income between \$70,000 and \$79,999/year, they would be eligible for 60% of the CDCP fee. In this example:
 - $\$125.00 \times 0.8 = \100.00 (full CDCP fee)
 - $\$100 \times 0.6 = \60.00 of eligible coverage due to income level
- In this example, you would have to collect \$40.00 (the 'co-pay' portion) + \$25.00 (the 'balance billing' portion) for a total of \$65.00 to bring the total up to 100% of your customary fee.

Scenario # 3

- If a given patient has a combined household income between \$80,000 and \$89,999/year, they would be eligible for 40% of the CDCP fee. In this example:
 - $\$125.00 \times 0.8 = \100.00 (full CDCP fee)
 - $\$100.00 \times 0.4 = \40.00 of eligible coverage due to income level.
- In this example, you would have to collect \$60.00 (the 'co-pay' portion) + \$25.00 (the 'balance billing' portion) for a total of \$85.00 to bring the total up to 100% of your customary fee.