## **BENEFITS** INSIGHTS





### **Rising Dental Costs in Canada**

# As of March 2023, dental fees in Canada are set to increase in many provinces and territories.

These fee increases can have an impact on the cost of dental care for individuals and families, particularly for those who rely on dental insurance plans to help cover the costs. The dental fee guides for each province and territory are developed by dental associations and provide a recommended fee schedule for dental procedures. While these fee guides are not mandatory, many dentists use them as a basis for setting their prices.

#### Here are the 2023 fee guide increases by province/territory:

Province/Territory	Percentage Cost increase	2023 Start Date
Alberta	6%	01-Jan
British Columbia	5.99%	01-Feb
Manitoba	5.25%	01-Jan
Saskatchewan	5.62%	01-Jan
Ontario	8.50%	Dentist: 01-Jan / Denturist: 01-Feb
Nova Scotia	5.92%	01-Jan
New Brunswick	7.57%	Dentist: 01-Feb / Denturist: 01-Jan
Prince Edward Island	5.77%	01-Jan
Newfoundland & Labrador	8.50%	01-Jan
Yukon	No Update	01-Jan
Northwest Territories	No Update	01-Jan
Nunavut	No Update	01-Jan



It's important to note that these fee increases are only recommendations and dentists are not required to follow them. However, if a dentist chooses to charge significantly more than the recommended fee guide, it could result in higher out-of-pocket costs for patients.

For individuals with dental insurance plans, the fee increases could also impact the coverage amounts for certain procedures. Most insurance plans have a maximum allowable fee for each procedure, which is based on the recommended fee guide. If a dentist charges more than the maximum allowable fee, the patient may have to pay the difference.

It's always a good idea to check with your dental insurance provider to understand how fee guide changes may impact your coverage. Additionally, patients should discuss any cost concerns with their dentist and explore payment options, such as payment plans or financing, to help manage the cost of dental care.

While fee guide increases can lead to higher costs for dental care, it's important to prioritize regular dental check-ups and preventative care to maintain good oral health. By staying on top of routine dental visits and addressing any issues early on, individuals can help minimize the need for more expensive dental procedures in the future.

### If you would like additional information regarding the rising dental costs in Canada, please reach out to your Lloyd Sadd Advisor.

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