



DENTAL CARE FOR EVERYONE



Andrea Horwath
NDP  **NPD**

Introduction

Everybody in Ontario should have access to benefits like drug and dental care. Andrea Horwath will extend pharmacare to everyone, making sure all Ontarians can take the medications they need. The next step Andrea will take is to ensure every person in Ontario can get dental care.

No one in Ontario should have to live in pain, or deal with the lifelong damage of going without dental care. It affects more than just our smiles – oral health is linked to heart health and so much more.

Most dental coverage is provided through the workplace, but one in three working people has no dental coverage. When they need to see a dentist, they have to pay out of pocket -- or they'll simply go without the care they need. The result is that too many people go without basic dental care because they can't afford to see a dentist. People live in pain. People suffer in silence. People miss work. And people cannot live their best lives.

New Democrats believe that every working person and their families should have health benefits, starting with dental care, and growing over time. That includes people in part-time or casual jobs who need more security. And it includes independent workers, like people on contract or freelance, who need an innovative new model of health benefits that works in the changing economy – a model where health benefits can follow the person, not the job.

Our plan for Ontario Benefits will make sure that every worker has stable and secure health benefits, starting with dental coverage. No matter what you do or how you work.

We also need to ensure that people who aren't working, like seniors without retiree benefits, can get dental care, too. That's why Andrea Horwath will make the most significant investment in public dental coverage in Ontario's history to ensure every senior and every person who needs social assistance can access dental care.

Our plan will provide dental care to an estimated 4.5 million people who don't have coverage today.

With Ontario Benefits for working people, public dental for all uncovered seniors and people on social assistance, and universal pharmacare for everyone, Andrea Horwath will ensure that everyone in Ontario will have drug and dental coverage.

Overview

- An NDP Government will ensure all working people have health benefits, starting with dental coverage.
- In addition to ensuring every worker has access to Ontario Benefits, every senior without insurance, and every Ontarian receiving social assistance will have access to high-quality, sustainable public dental care.
- By the end of Andrea Horwath's first term, every Ontarian will be able to see a dentist regardless of age, income or where they live.

The Problem

- It is estimated that as many as three million people in Ontario – or one in four adults – have not seen a dental professional in more than a year.^{1,2}
- Millions of people without coverage have to struggle to find money in their own back accounts to pay for dental care – at a time when the cost of living is up in Ontario, and real wages have dropped.
- The Ontario medical system spends at least \$38 million per year treating dental problems in emergency rooms and physicians' offices.³
 - Over 60,000 emergency room visits are made each year related to tooth pain,⁴ contributing to the strain on our overcrowded hospitals.
 - When people need emergency dental care but cannot afford to see a dentist, they turn to their family doctor or the emergency room at their local hospital. Every three minutes, someone visits a doctor's office in Ontario to seek care for a dental problem.⁵ This adds up to more than 222,000 visits per year to Ontario doctors' offices for teeth and gum issues. Physicians do their best to help, but are not trained or equipped to deal with these diseases and can often only prescribe painkillers.⁶

The Problem For Working Ontarians

- Too many people work at a job with no dental benefits. Research by the Wellesley Institute has found that "One-third of paid employees in Ontario do not have employer-provided medical or dental benefits."⁷ This leaves over two million employees without dental benefits.
- Independent workers, contract workers, freelancers and solo-entrepreneurs are often left entirely without benefits.
- Part-time and temporary workers are less likely to have health benefits than full-time employees. The *Changing Workplaces Review* found that "Employers are at least twice as likely

¹ College of Dental Hygienists of Ontario, "Review of Oral Health Services in Ontario," Press Release, November 25, 2014. <http://www.cdho.org/docs/default-source/pdfs/oral-health-rpt/ohrmediarelease4fdfeb2345546ecf8212ff0000bff24c.pdf?sfvrsn=8>

² College of Dental Hygienists of Ontario, "Review of Oral Health Services in Ontario," Summary of Findings and Opportunities to Improve Access to Oral Health Services in Ontario, October 7, 2014.

³ Ontario Oral Health Alliance, "Proposal for an Ontario Dental Program for Low Income Adults and Seniors," May 2017.

⁴ Ontario Oral Health Alliance, "Proposal for an Ontario Dental Program for Low Income Adults and Seniors," May 2017.

⁵ Ontario Oral Health Alliance, 2018, <https://www.aohc.org/sites/default/files/documents/Ont%20Oral%20Health%20Alliance%202018%20election%20ask.pdf>

⁶ Healthydebate.ca, "Private dental care fails millions in Ontario," Jacquie Maund and Hazel Stewart, June 28, 2017. <http://healthydebate.ca/opinions/private-dental-care-fails-millions-ontario>

⁷ Wellesley Institute, *Low Wages, No Benefits*, February 2015.

to offer extended health, dental, insurance and pension benefits to full-time permanent employees as to part-time and temporary employees.”⁸

- Workers in non-standard employment relationships, such as independent workers, contract workers, and freelancers, are the least likely to have workplace benefits. The *Changing Workplaces Review* found that “... less than one-quarter of workers in non-standard employment relationships had job benefits such as medical insurance (23.0%) or dental coverage (22.8%).”⁹
- Research by the Conference Board of Canada has also found that “Benefits coverage is less widespread for contingent workers such as contract or term employees, seasonal staff, and casual workers.”¹⁰ In fact, “Non-permanent employees (e.g., contract or term employees, seasonal, casual) are less likely to have benefits coverage, with nearly half of employers providing *no* benefits coverage to non-permanent employees.”¹¹
- The changes in how people work, for example choosing to work outside a traditional employer/employee relationship, and the growth in precarious work suggest this problem is only going to get worse unless we act.

The Problem for Seniors

- Only an estimated 36% of Ontario seniors have dental insurance through their retiree benefits.¹² The high cost of uninsured dental care forces many seniors to make difficult choices between getting the dental care they need, or paying for rent, hydro, and food.
- The Canadian Dental Association agrees that seniors face access barriers, concluding “It is clear that Canadians aged 71 and over (seniors) have access issues, primarily because of a lack of dental insurance in retirement years.”¹³

The Problem for People on Social Assistance

- People receiving Ontario Disability Support Program (ODSP) have access to dental benefits. However, vulnerable low-income people living on social assistance and receiving Ontario Works (OW) are not guaranteed dental coverage. Their ability to access dental care depends on the services available in their community and the programs provided by their municipality.

⁸ Changing Workplaces Review, Interim Report, 2015, p. 223,
https://www.labour.gov.on.ca/english/about/pdf/cwr_interim.pdf.

⁹ Changing Workplaces Review, Final Report, 2016, p. 48,
https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf.

¹⁰ *Benefits Benchmarking 2015*, Conference Board of Canada, October 2015, p. iii-iv.

¹¹ *Benefits Benchmarking 2015*, Conference Board of Canada, October 2015, p. 10.

¹² Public Health Ontario, *Report on Access to Dental Care and Oral Health Inequalities in Ontario*, July 2012, p. 9.

¹³ *Canadian Dental Association*, “The State of Oral Health in Canada,” March 2017, p. 12.

Our Change for the Better

- Our plan is to ensure every Ontarian can get dental care.
- Ontario Benefits will begin with dental coverage and grow over time to cover more services.
- People not covered through Ontario Benefits will receive dental coverage through an historic investment in public dental care.
- Many people have dental coverage through their workplace or as a retiree benefit. These will continue.

The Plan

Ontario Benefits

- Ontario Benefits will ensure that every Ontarian has workplace benefits that provides coverage for them and their family. We will begin by ensuring every Ontarian can see a dentist, and we will grow these benefits over time.
- Working together with dentists, public health experts and benefits experts we will create and legislate a minimum standard of dental coverage.
- All employers will be required to provide dental coverage that meets or exceeds the minimum standard to their workers and the people that work for them. Employers who already provide coverage will see no new costs.
- We will establish Ontario Benefits, an innovative, low-cost benefits plan so all employers and employees have access to an affordable program that meets the legislated standards of dental coverage. Ontario Benefits will be funded by employer and employee contributions just like other mandatory benefits like WSIB, Employment Insurance, and the Canada Pension Plan.
- We recognize that there is a wide range of workplaces and working situations. We will ensure nobody is left out, and that emerging work forces like independent, contract, freelance and solo entrepreneurs have coverage.
- We will provide an Ontario Benefits Refund to Ontarians earning less than \$30,000, to refund them for 100% of their contributions. People earning between \$30,000-\$50,000 will receive a refund for a portion of their contributions based on a sliding scale.

Public Dental

- Andrea Horwath will extend public dental coverage to all seniors without retiree benefits, and will extend public dental coverage to all Ontarians eligible for social assistance.
- This is an historic investment in public dental care, and will extend public dental coverage to over 2 million people.
- We will address the sustainability of existing public dental programs.
- We will work with dental professionals, Community Health Centres (CHC), Aboriginal Health Access Centres (AHAC), and public health units to ensure that everyone eligible for public dental coverage will be able to access dental care at their dentist office, a CHC, an AHAC, or their local public health unit.

Minimum Standard

- Ontario will legislate a minimum standard of care that will apply to Ontario Benefits and to Public Dental.
- We will develop this standard in consultation with dental professionals, public health experts, and benefit experts.
- Dependent children will be included in workplace plans.
- Employers will be mandated to provide coverage which meets or exceeds the minimum standard of care.
- Based on dental and public health expertise and publicly-available data on existing private dental coverage,¹⁴ we anticipate that the standard of coverage for basic dental services will include such services as:
 - Dental exams;
 - Cleanings;
 - Fillings;
 - X-rays;
 - Preventative and minor restorative dental work;
 - Potentially additional coverage for major restorative services;
 - Coverage for necessary dentures.
- Two-thirds of employees in Ontario already have dental benefits through work. For those employers that already provide benefits, including dental coverage, employers and employees will see no increase to their costs or changes to their coverage.

Contributions and Funding

Ontario Benefits

- Ontario Benefits will be funded by a two-way contribution from employers and workers.
- Employers will pay 75% of the cost and enrolled workers will contribute 25% of the cost.
- This will be similar to other mandatory benefits like WSIB, Employment Insurance or the Canada Pension Plan.

Individual Contributions

- Individuals will contribute to Ontario Benefits. This includes people in traditional work relationships, and non-traditional work relationships.
- People will contribute 25% of the cost towards their Ontario Benefits.

¹⁴ *Benefits Benchmarking 2015*, The Conference Board of Canada, Ottawa, 2015.

- For people earning under \$30,000 annually before tax, their entire contributions to Ontario Benefits will be refunded to them by the government. They will receive Ontario Benefits for themselves and their dependent children at no cost. It is estimated that up to 46% of the workforce will receive this refund.
- People earning between \$30,000-\$50,000 will receive a refund based on a sliding scale.
- The maximum that any person will pay for Ontario Benefits is \$4.33 per week. An estimated 46% of people will have no cost at all.
- People who earn under \$50,000 and already have dental benefits will also receive a refund for a portion of their contributions that meet the minimum standards.
- The cost to government to provide Ontario Benefits is estimated at \$575 million.

Business Contributions

- Businesses will have a choice regarding whether to provide Ontario Benefits or coverage through an existing plan that meets or exceeds the minimum standard. For the two thirds of employers already providing dental coverage this should mean no change in their costs or coverage.
- Public data shows that private dental coverage costs employers approximately 1% of payroll.¹⁵ The cost to employers to provide Ontario Benefits will be comparable.
- Ontario employers will contribute 75% of the cost of benefits. This is similar to the average employer contribution for dental benefits.
- Businesses will contribute for their employees and their contractors.
- The two-thirds of Businesses already providing dental benefits will not see any new costs.

Public Dental

- Ontario will fully fund dental care for seniors and people on social assistance.
- According to the most recent available data, the current annual cost per patient of the ODSP dental plan is \$465.¹⁶ We will ensure that reimbursement rates have long-term sustainability.
- We are also committed to working collaboratively with dental professionals and public health advocates to address concerns about the Healthy Smiles Ontario and ODSP dental programs, such as the punitive application process that deters some vulnerable families from participating in the Healthy Smiles Ontario program.
- Our goals are to recognize the challenges that exist with the current programs, ensure full participation in publicly-funded programs by dental professionals, and ensure that the programs are delivered in a way that is accessible to all Ontarians, respecting the dignity of every family.

¹⁵ *Benefits Benchmarking 2015*, The Conference Board of Canada, Ottawa, 2015.

¹⁶ Information provided by the Ontario Oral Health Alliance.

- We project that the extension of publicly-funded dental care to all seniors without retiree benefits and all social assistance recipients will require an investment of \$670 million in the first year of implementation.
- Our cost projections reflect increased utilization, the aging population, and reimbursement rates that provide long-term stability. People receiving Public Dental coverage deserve choice in where and how they receive dental care.
- We are committed to ensuring that seniors and social assistance recipients are able to receive publicly-funded dental care at a local dental clinic or at a Community Health Centre, Aboriginal Health Access Centre, or public health unit.
- At least 29 Community Health Centre and Aboriginal Health Access Centre locations already have dental suites that offer some level of dental service. However, services depend on whether sufficient funding is provided by the LHIN or public health unit and whether volunteers are needed to staff the facility.¹⁷ An estimated 13 of 36 public health units also have full dental suites.¹⁸ These facilities and health care practitioners have important expertise in providing services with dignity to vulnerable and low-income people – and must form an important part of the future of dental care in Ontario.
- To expand access to services at Community Health Centres, Aboriginal Health Access Centres, and local public health units we will make targeted capital investments of at least \$25 million to build and expand dental suites and purchase and operate mobile dental buses, especially in rural, remote, and Northern communities. This investment could fund seven new dental buses and 70 public dental suites, and has been recommended by the Ontario Oral Health Alliance.¹⁹

	2018-19	2019-20	2020-21	2021-22
Capital investment in dental suites at CHCs, AHACs, and local Public Health Units	\$6 million	\$6 million	\$6 million	\$6 million

*Figures are rounded to the nearest million.

Next steps

- Dental coverage is the starting point for Ontario Benefits. Not the end.
- The ultimate goal is to grow the coverage under Ontario Benefits to include minimum standards of coverage for vision care, registered therapies, and other services provided through workplace health benefits plans.

¹⁷ Information provided by the Association of Ontario Health Centres.

¹⁸ Information provided by the Ontario Oral Health Alliance.

¹⁹ Submission from the Ontario Oral Health Alliance, May 2017.

Fact Sheet

- Up to 4.5 million people will receive dental coverage through Ontario Benefits and Public Dental.²⁰
- Ontario has the lowest spending on public dental coverage of any Canadian province at approximately 1.3% of dental expenditure in Ontario.²¹
- The government of Ontario currently invests just over \$200 million in dental programs for vulnerable Ontarians.
 - Healthy Smiles Ontario – \$121 million²²
 - ODSP Dental – \$87 million²³
- It is estimated that as many as three million people in Ontario – or one in four adults – have not seen a dental professional in more than a year.^{24,25}
- Every three minutes, someone visits a doctor’s office in Ontario to seek care for a dental problem, costing Ontario at least \$38 million every year.
- The Wellesley Institute has found that one-third of paid employees in Ontario do not have employer-provided medical or dental benefits.²⁶

Other Jurisdictions

- Alberta offers a Seniors Dental Benefit for lower and middle-income seniors (single seniors earning less than \$31,675 and senior couples earning less \$63,350). Services covered include:
 - Diagnostic services – examinations and x-rays
 - Preventative services – polishing and scaling
 - Restorative services – fillings, trauma/pain control/pins
 - Extractions – simple and complicated
 - Root canals (Endodontics)
 - Procedures relating to gum disease (Periodontics) – root planing
 - Dentures (Prosthodontics) – full and partial basic dentures²⁷

²⁰ One third of employees (2 million), all self-employed unincorporated workers (650,000) and 1.8 million seniors and social assistance recipients

²¹ College of Dental Hygienists of Ontario, Review of Oral Health Services in Ontario, 2014, p. 7. See <http://www.cdho.org/docs/default-source/pdfs/news/ohsreview.pdf>

²² Information from the Legislative Library.

²³ Information from the Ontario Oral Health Alliance.

²⁴ *College of Dental Hygienists of Ontario*, “Review of Oral Health Services in Ontario,” Press Release, November 25, 2014. <http://www.cdho.org/docs/default-source/pdfs/oral-health-rpt/ohrmediarelease4fdfeb2345546ecf8212ff0000bff24c.pdf?sfvrsn=8>

²⁵ *College of Dental Hygienists of Ontario*, “Review of Oral Health Services in Ontario,” Summary of Findings and Opportunities to Improve Access to Oral Health Services in Ontario, October 7, 2014.

²⁶ Wellesley Institute, *Low Wages, No Benefits*, February 2015.

²⁷ <http://www.seniors-housing.alberta.ca/seniors/DOA-dental-coverage.html>

- Prince Edward Island provides dental care to residents of long-term care facilities.²⁸
- *The Saskatchewan Employment Act* state that employer-provided dental benefits must include the following basic services for the eligible employee: Routine dental examinations every year, full mouth x-rays every two years, fillings, extractions, oral surgery, cleaning and scaling, space maintainers, and relining and repair of dentures.²⁹
- According to the *Changing Workplaces Review*, “In Saskatchewan, an employer with 10 or more full-time equivalent employees must provide benefits to eligible part-time employees (i.e., part-time employees who work between 15 and 30 hours a week receive 50% of the benefits provided to comparable full-time employees, and those working 30 or more hours in a week receive 100% of the benefits provided to comparable full-time employees).”³⁰
- In Washington State in 2017, Democratic lawmakers have proposed legislation to extend portable, prorated, and universal benefits to workers of the gig economy.
- In New York State in 2017, Governor Andrew Cuomo launched a Commission to develop portable benefits to protect workers in the innovation economy. The 2017 State of the State says, “To address the new reality of New York’s workforce, Governor Cuomo will create the Portable Benefit Task Force. The Task Force will be charged with studying creative options and making recommendations for the State to help ensure all workers in New York, regardless of their industry, trade or skill, have affordable access to benefits... The Task Force will also consist of members from the insurance industry, labor unions, freelancers and gig-economy industries, and experts on traditional employee benefits and economic trends.”

Recommendations for Action

- 2006 – Arthurs Report – *Fairness at Work: Federal Labour Standards in the 21st Century*
 - “Whatever is the right model, some way must be found to provide benefits coverage for vulnerable workers who do not now have access to it. Moreover, it would be better if the solution were found sooner rather than later. As unionization rates decline, as more workers move from large firms to small firms, as more workers move from regular employment to non-standard contracts or self-employment, the case for a new approach to benefits insurance comes to rest on a new basis: not only do vulnerable workers need protection, but so too does a growing proportion of the entire workforce.”³¹
- 2012 – Law Commission of Ontario – *Vulnerable Workers and Precarious Work*
 - Recommended that “The Ontario government, utilize the Innovative Solutions for Precarious Work Advisory Council (Recommendation 26) in consultation with labour, management and insurance representatives, to explore options for the provision of benefits for non-standard and other workers without benefits coverage, with

²⁸ <https://www.princeedwardisland.ca/en/information/health-pei/dental-public-health-services>

²⁹ <http://www.qp.gov.sk.ca/documents/English/Regulations/Regulations/S15-1R5.pdf>

³⁰ *Changing Workplaces Review*, Final Report, 2016, p. 183.

³¹ Harry Arthurs, *Fairness at Work: Federal Labour Standards in the 21st Century*, 2006, p. 241.

consideration given to the concepts of a benefits bank and mandatory short term contract premium for temporary workers, among other options.”³²

- 2012 – Commission for the Reform of Social Assistance in Ontario – *Brighter Prospects: Transforming Social Assistance in Ontario*
 - “To address the potential that some employers may reduce or eliminate the health benefits they currently provide, the Province could consider requiring employers to either provide a basic benefits package for their employees through their existing insurance arrangements or to pay for a portion of their employees’ premiums in the public insurance plan.”³³
- 2016 – Changing Workplaces Review
 - “We recommend that the government make it a priority to initiate a study as to how, at least a minimum standard of benefits, can be provided across all workplaces, especially to those full-time and part-time employees without coverage, the self-employed and including small employers. We must find a made in Ontario solution to address this issue.”³⁴
- 2017 – *Income Security: A Roadmap for Change*
 - Expand existing and introduce new core health benefits for all low-income adults over the next 10 years³⁵

³² Law Commission of Ontario, *Vulnerable Workers and Precarious Work*, 2012, p. 47.

³³ Commission for the Review of Social Assistance in Ontario, *Brighter Prospects: Transforming Social Assistance in Ontario*, 2012, p. 79.

³⁴ Changing Workplaces Review, Final Report, 2016, p. 185.

³⁵ *Income Security: A Roadmap for Change*, p. 86-87.

Ontario Benefits Refund

Key Facts

- 100% refund of employee dental benefit contributions for all Ontario employees (regardless of benefit plan type) earning less than \$30,000 per year before taxes.
- Sliding scale refund of employee dental benefit contributions for all Ontario employees (regardless of benefit plan type) earning between \$30,000 and \$49,999 per year before taxes. The maximum refund for these employee is 99% of contributions, minimum is 1% of contributions and the average refund amount is 50%.
- 0% refund of employee dental benefit contributions for those earning \$50,000 or more per year before taxes
- Assumes 75-25 split in contributions from employers and individuals for individuals covered by Ontario Benefits

Estimated cost: **\$575 million annually**

What does this mean for people?³⁶

Kim earns \$20,000 per year and needs Ontario Benefits coverage for herself

Ontario Benefits Refund = \$225.25 (100% refund)

Kim's contribution = \$0

Amrit makes \$35,000 per year and needs Ontario Benefits coverage for him and his children

Ontario Benefits Refund = \$168.94 (75% refund)

Amrit's contribution = \$56.31/year, \$1.08/week

John earns \$40,000 per year and needs Ontario Benefits coverage for himself

Ontario Benefits Refund = \$112.63 (50% refund)

John's contribution = \$112.63/year, \$2.17/week

Erica earns \$60,000 per year and needs Ontario Benefits coverage for her and her children

Ontario Benefits Refund = \$0 (0% refund)

Erica's contribution = \$225.25/year, \$4.33/week

³⁶ *Benefits Benchmarking 2015*, The Conference Board of Canada, Ottawa, 2015.