

Intelligence MEMOS



From: Åke Blomqvist and Frances Woolley
To: Canada's ministers of public health
Date: May 8, 2018
Re: **FILLING THE CAVITIES IN CANADA'S DENTAL COVERAGE**

Lack of access to even urgent dental care for many people with low income, seniors and others is a problem that could be solved with a “public option” for dental insurance. Provincial governments should strengthen and expand existing public dental programs and start moving toward some form of universal dental insurance, perhaps through a mixed system where people can choose between a public plan and private coverage.

Many Canadians today, including most of the working poor and the retired, are covered neither by government programs nor by private insurance. Lack of coverage is likely to worsen in the next decade as the babyboom generation retires and loses insurance coverage, and as more Canadians work in the gig economy, where insurance benefits are rare.

Poor oral health may lead to substantial reductions in quality of life, disadvantage workers in the labour market, and also is responsible for a significant amount of costly visits to emergency rooms and primary-care physicians. There is even research to suggest that lack of access to dental care may be linked to increased heart disease, strokes, and certain forms of cancer. Ensuring that all members of the community have access to urgently needed healthcare is a central objective of Canadian social policy. In other countries with universal health insurance plans such as France and the U.K., these plans include dental coverage. Canada should follow these examples.

A straightforward way of creating universality would be to gradually expand and merge existing public plans until everyone in the population was covered. However, universality does not necessarily mean that everyone must be insured through the same plan. As an alternative, we explore a mixed model with competition between private and public insurance in our recent C.D. Howe Institute [report](#). Increased competition could help make the dentistry sector more efficient and reduce the cost of dental care which has continued to increase in recent years, even though the supply of dental care has expanded faster than the population. New payment models and regulation could encourage more efficient service delivery in both the private and public sectors and help overcome the stumbling blocks over issues of what procedures should be covered.

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