

Non-Insured Health Benefits (NIHB) Program: Dental Client Quick Reference Sheet

Who is eligible for dental coverage under the NIHB Program?

Registered First Nations and recognized Inuit living in Canada.

How do I access dental benefits?

You can call the NIHB Dental Predetermination Centre, your local Health Centre, or an NIHB Navigator to find a dental provider in your area who is enrolled with NIHB. When you make an appointment, let the dental office know that you are an NIHB client. Your provider will complete an examination and let you know what other dental services you may need.

What do I need to access dental coverage under the NIHB Program?

First Nations clients will need to provide one (1) of the following to their dental provider:

- Indian Status Card, or an official letter marked 'Certificate of Indian Status'
- NIHB Client Identification Number (B-number)

Inuit clients will need to provide one (1) of the following to their dental provider:

- Northwest Territories Gov. Health Card
- Nunavut Gov. Health Card
- NIHB Client Identification Number (N-number)

Inuit clients accessing services outside their home Territory may use their Territorial health card number as their NIHB number so that Dental providers can bill for eligible benefits.

If an identification document does not include your photo, you will also need a piece of photo ID.

Is my infant child eligible for dental coverage under the NIHB Program?

Yes, an infant less than 2 years old, whose parent is an eligible client, is eligible for dental coverage under the NIHB Program.

If an infant under 2 years old is not yet registered and needs to access dental benefits, please contact the NIHB Dental Predetermination Centre for assistance.

What dental benefits are covered under NIHB?

NIHB dental benefits are divided into two schedules (categories) of services.

- **1. Schedule A** services may be provided without predetermination so long as they meet Program guidelines. Examples of Schedule A services include:
 - exams and x-rays
 - · dental cleanings
 - fillings

- open and drain emergency procedures
- root canals (except wisdom teeth)
- complete dentures and denture repairs
- replacement of selected partial dentures
- extractions
- minimal sedation
- orthodontic examination and diagnostic services

Note: Your dental provider can verify your eligibility for services online through the NIHB provider web account, or by contacting the NIHB Call Centre at Express Scripts Canada.

- **2. Schedule B** services require predetermination prior to services being provided. Predetermination means that NIHB will review the request to confirm that your condition meets the criteria for coverage. Examples of Schedule B services include:
 - crowns
 - initial partial dentures
 - orthodontic treatment
 - root canals on wisdom teeth
 - · general anaesthesia

Note: Predetermination requests must be sent by your provider to the NIHB Program (online to Express Scripts Canada or by mail to the Dental Predetermination Centre).

Are there services not covered under NIHB?

Some dental services are not covered under NIHB. These services are defined as **exclusions**. Examples of exclusions include:

- fixed prosthodontics (i.e. bridge and all bridge related procedures)
- implants and all implant related procedures
- cosmetic services (i.e. bleaching, veneers)
- bruxism (tooth grinding) appliances

Do I have to pay upfront for dental services?

Many dental providers choose to enrol with NIHB in order to bill the Program directly. NIHB encourages enrolled providers not to charge clients any extra fees for eligible benefits. If a dental provider is not enrolled with NIHB, or if they do not bill the Program directly, you will need to pay for services and submit a request for client reimbursement.

In order to avoid paying upfront, you can <u>call the dental</u> <u>provider's office before your appointment</u> and ask the following questions:

- Is the provider enrolled with the NIHB Program?
- Will the dental provider bill the Program in full?
- Is this service covered under the NIHB Program?
- Will there be any remaining fees to pay?

If the provider will not bill the Program directly, or intends to charge you additional fees for eligible services, you may contact the NIHB Dental Predetermination Centre for assistance in finding another provider who could bill the Program directly.

Can I get reimbursed for dental services that I paid for?

If you paid for **eligible** benefits, you can submit a client reimbursement request to Express Scripts Canada, the claims processor for the NIHB Program. Visit the Express Scripts Canada NIHB Provider and Client Website at https://nihb-ssna.express-scripts.ca/en:

- Select "I am a client" and follow the links to "NIHB Client Reimbursement" to find instructions and forms
- Make sure to include all supporting documents required (listed on the form and web page)
- For mail/fax submission, download, complete and sign the reimbursement form
- For online submission, you'll need to create an NIHB client web account through the Express Scripts Canada NIHB Provider and Client Website

If you can't access the website or you need assistance, call the NIHB Call Centre at Express Scripts Canada at 1-888-441-4777.

What if I also have coverage under a private health care plan?

If you have coverage under a private (employer-sponsored) health benefit plan, a claim must be submitted to that plan first. Your other plan will provide you with an "Explanation of Benefits" (EOB) which will be required when seeking provider payment or client reimbursement from NIHB for the remaining eligible amounts.

When an NIHB-eligible client is also covered by the Canadian Dental Care Plan (CDCP), claims should be submitted to NIHB first.

Where a client is no longer eligible for coverage from another payer, the provider or client can contact the <u>NIHB Call Centre at Express Scripts Canada</u> to update the client's profile.

What can I do if dental coverage has been denied?

If coverage for a dental service is denied, NIHB clients have the right to appeal the Program's decision. More information on the appeals process can be found on the Government of Canada website at www.canada/nihb or by calling the NIHB Dental Predetermination Centre.

Note: Dental services defined as exclusions under NIHB cannot be considered for appeal.

What if I need to cancel a dental appointment?

If you are unable to attend a scheduled dental appointment, contact the dental clinic as soon as possible to cancel and reschedule your appointment for another time. Some clinics will charge a fee for missed appointments if you don't cancel in advance, and the NIHB Program does not cover these fees.

NIHB client web account

Clients have the option of creating a secure web-based account through the Express Scripts Canada NIHB Provider and Client Website at https://nihb-ssna.express-scripts.ca/en. By creating a secure NIHB client web account, you can:

- view your benefit claims history and status of pending requests
- submit client reimbursement requests online
- submit appeal requests online
- receive NIHB Program communication directly by email

How can I get more information on the NIHB Program?

You can find more information about the NIHB Program on the Government of Canada website at www.canada/nihb.

You can also call the NIHB Dental Predetermination Centre at one of the toll-free numbers listed below, or email the NIHB Program at sac.nihb-ssna.isc@canada.ca.

CONTACT INFORMATION

NIHB Dental Predetermination Centre (DPC)

Dental Services

Toll-Free Phone Toll-Free Fax 1-855-618-6291 1-855-618-6290

Orthodontic Services

Toll-Free Phone Toll-Free Fax 1-866-227-0943 1-866-227-0957

Express Scripts Canada

Toll-Free Phone Toll-Free Fax 1-888-441-4777 1-888-249-6098

Government of Canada – First Nation Status Registration

Toll-Free Phone TTY Toll-Free 1-800-567-9604 1-866-553-0554

Inuit clients may contact their land claim organization for information about registration.