

BCDA Response to Aviva's Denial of Pandemic Insurance Coverage for BC Dentists

The British Columbia Dental Association (BCDA) fully supports the Minister of Health, Provincial Health Officer (PHO) and the College of Dental Surgeons of British Columbia (CDSBC) in their effort to minimize the transmission of COVID-19 by essentially closing dental offices, with the exception of providing urgent and emergency dental care **across BC**.

Each Canadian province issued orders halting non-essential health care services, including dental care, to stop community transmission of COVID-19. Insurance underwriter Aviva concluded that **in all provinces, except BC, the provincial government orders are clear** that dental offices are to be closed except for the provision of emergency care. As a result of these orders, Aviva has confirmed that they are honoring pandemic insurance coverage claims in all provinces, **except BC**.

Aviva's Position

On April 7, BCDA was made aware that Aviva's position was that the **BC government's March 23 "recommendation" and "request"** to all regulated health professionals to suspend non-emergency care **does not clearly require that dental offices close except to provide emergency care**.

Based on the recommendations of the PHO and the CDSBC, dentists effectively closed their offices except to provide emergency care to mitigate dental pain and infection, and demands on local hospital emergency rooms. Many dentists donated their supplies to local hospitals to support their medical colleagues treating patients, including those affected by COVID-19.

The Impact of Aviva's Position

Aviva's denial of pandemic insurance coverage in BC **impacts 1,800 dental practices in BC**. These practices are caught in a dilemma: they cannot provide regular dental care due to the pandemic; and now many cannot access their insurance coverage which they have paid for to help tide them over until they can get back to work.

As noted by the Prime Minister, the Premier and the PHO, "*We're all in this together.*" By following the expectations and recommendations of the PHO and the CDSBC, dentists have effectively closed their practices except for emergency treatment as is the case for all other dentists in Canada under their provincial orders. Aviva has taken advantage of the lack of an "*Order*" to deny BC dentists their pandemic coverage.

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BCDA estimates the **value of the pandemic insurance claims in BC to be at least \$36 million**. If the pandemic insurance coverage is not provided, there **may be a dramatic contraction of available dental care for patients who have had to defer treatment**.

BCDA Actions

Since April 8, BCDA has actively sought formal clarification from the BC government on their intent to close dental offices except for emergency dental services during this pandemic.

Throughout the COVID-19 crisis, dentists across BC have supported their communities by **donating Personal Protective Equipment (PPE)** to hospitals **and volunteering their time and skills** at dental emergency treatment centres. Our members look forward to returning to work and caring for their dental patients as soon as possible.

As the voice of dentistry in BC, BCDA is dedicated to serving the interests of its members and promoting oral health for all British Columbians.

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