

# The Importance of Inquiring About Dental Fees & Pharmacy Dispensing Fees

Healthcare costs in Canada, while often subsidized, can vary significantly depending on the service provider. Dental and pharmacy expenses are areas where consumers can take proactive steps to manage their spending. Many Canadians may not realize the importance of inquiring about dental fees and pharmacy dispensing fees to avoid unexpected charges and save money.

## CANADIAN HOSPITALITY HEALTH PLAN



### Dental Fees: Why Asking Matters

Provincial dental fee guides are established annually, outlining the recommended charges for various dental procedures. These guides are designed to promote consistency and transparency in pricing. However, it is important to note that dentists are not obligated to follow these fee guides, and some charge rates that exceed the recommended amounts.

#### The Impact of Higher Dental Fees

**Financial Strain:** Unexpected expenses if dentist's fees exceed the provincial guide.

**Insurance Limitations:** Coverage is often based on the provincial fee guide. If a dentist charges above the guide, the patient is responsible for the difference.

#### How to Inquire About Dental Fees

**Ask for a Fee Breakdown:** Request an estimate for any procedures, including a comparison to the provincial fee guide.

**Check Your Benefits Coverage:** Confirm the extent of your coverage and whether it aligns with your dentist's rates.

**Shop Around:** Prices can vary significantly, even within the same city. Comparing fees between clinics can help you find an affordable option.

### Pharmacy Dispensing Fees: A Hidden Cost

When filling prescriptions, pharmacies charge a dispensing fee, which covers the cost of preparing and providing the medication. Unlike the medication cost, which is often regulated, dispensing fees are hidden and can vary widely between pharmacies. This fee can be a substantial portion of the total cost.

#### Understanding Dispensing Fees

**Wide Range of Fees:** Dispensing fees in Canada can range from as low as \$2 to over \$15 per prescription, depending on the pharmacy.

**Recurring Costs:** For individuals with chronic conditions requiring regular medications, higher dispensing fees can accumulate significantly over time.

**Impact on the Uninsured:** Depending on the plan coverage, employees may bear the part or all of the dispensing fee, making it crucial to find a pharmacy with reasonable fees.

#### How to Reduce Dispensing Costs

**Ask About Fees:** When filling a prescription, inquire about the pharmacy's dispensing fee and compare it with other pharmacies in your area.

**Consider Bulk Prescriptions:** If possible, ask your healthcare provider to prescribe medications for longer durations to reduce the frequency of dispensing fees.

**Explore Low-Fee Pharmacies:** Some chain pharmacies and online pharmacies offer lower dispensing fees as part of their business model.

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