

Newcomers to the GTA: Understanding How Dental Care Works in Ontario

By JoD Community Desk · 7 min read

Settling into the Greater Toronto Area means learning a dozen new systems at once, from transit cards to the way banks and clinics work. Dental care is one of the quieter puzzles. In many countries, a trip to the dentist runs through a public hospital or a national health service; in Ontario, it usually works quite differently. Knowing the basics before you need an appointment can save you confusion, and sometimes money.

This is a plain-language overview for people who have recently arrived in the GTA. It does not replace advice from a dentist, but it should help you understand how the pieces fit together.

Dental care sits mostly outside the public system

Ontario's public health insurance, OHIP, covers most medically necessary doctor and hospital visits. Routine dental care, however, is generally not part of OHIP. That surprises many newcomers. It means that a checkup, a cleaning, or a filling is usually paid for privately, either out of pocket, through insurance, or through a government program you may qualify for.

There are some public and community options for specific groups, such as children, seniors on low incomes, and people in financial need, but these vary and are not universal. For most working adults and families, dental care in Ontario is arranged directly with a private dental office.

How dental offices are organized

A typical dental office in the GTA is an independent practice, often led by a general dentist who looks after routine care for the whole family. When something more specialized comes up, such as gum surgery, a complex implant, or orthodontics, the general dentist may refer you to a specialist. In Ontario, both general dentists and specialists are registered with the Royal College of Dental Surgeons of Ontario, which regulates who may practise and holds them to professional standards.

You do not usually need a referral from a family doctor to see a dentist. You simply contact an office and book. Many practices describe themselves as "family dentistry," meaning they see children and adults alike, which can be convenient when you are coordinating care for a whole household new to the city.

Finding a dentist when you have just arrived

Choosing a first dentist in a new country can feel like a leap. A few practical steps make it easier:

- Ask neighbours, coworkers, or a settlement worker for suggestions close to home or work.
- Look for an office whose location and hours fit your routine, so appointments are easy to keep.
- Check that the office explains fees clearly before treatment, and ask for a written estimate.
- Confirm the office is comfortable receiving records or X-rays from a previous dentist abroad.

It is reasonable to start with a checkup and cleaning so a dentist can establish a baseline for your mouth. If you had significant work done before moving, such as crowns, implants, or root canals, bring whatever records or images you have. They help a new team understand your history without repeating everything.

Understanding fees and estimates

Because you pay privately in most cases, it is normal and expected to ask what something will cost. The Ontario Dental Association publishes a suggested fee guide each year, and many offices use it as a reference, though fees are not fixed by law and can differ between practices. Before agreeing to anything beyond a routine visit, ask for a written estimate that lists the procedures and the amounts. If you have insurance, the office can often help you understand what portion it may cover and what you would pay yourself. Reaching out to [a local dental office](#) to ask these questions before booking is completely normal, and a good office will welcome them.

Coverage options you may have

How you pay for dental care in the GTA usually falls into one of a few categories.

Option	What it generally means
Employer or group insurance	Many jobs include a dental plan. It may cover part of routine and some major treatment, often with an annual limit.
Private insurance you buy	Individual plans you purchase yourself; terms and coverage vary widely.
Canadian Dental Care Plan	A federal program for eligible residents without access to private dental insurance.
Paying out of pocket	Common for people between plans or for services not covered.

A note on the Canadian Dental Care Plan

The Canadian Dental Care Plan (CDCP) is a federal program that helps eligible residents afford dental care. Eligibility includes having no access to private dental insurance, an adjusted family net income under \$90,000, being a Canadian resident for tax purposes, and having filed your tax return (and your spouse or common-law partner's, if that applies). The plan is administered with Sun Life, and depending on income, there may be a co-payment.

Newcomers should know two things. First, filing a Canadian tax return is part of qualifying, so staying on top of your taxes matters even in your early years here. Second, not every dental office participates in the same way, so if you think you may be eligible, confirm the details on the Government of Canada website and ask any office directly before you book. The official [canada.ca dental care page](https://canada.ca/dental-care) is the place to check current eligibility and how to apply.

Language, culture, and comfort

The GTA is one of the most multilingual regions in the country, and many dental offices reflect that in their teams and the communities they serve. If communicating clearly in English feels like a barrier, it is worth asking an office in advance whether they can accommodate your needs or whether bringing a trusted adult to help interpret is welcome. Feeling understood is part of good care, not an extra.

Frequently asked questions

Does OHIP cover going to the dentist in Ontario?

For most routine dental care, no. OHIP covers many doctor and hospital services, but everyday dental visits such as checkups, cleanings, and fillings are generally paid privately, through insurance, or through a program you qualify for. Certain hospital-based or specific public programs exist for particular groups, but they do not cover the general population.

How do I find a dentist when I am new to Canada?

Ask people you trust, look for an office near home or work with hours that suit you, and start with a checkup so a dentist can assess your mouth. Confirm how fees and estimates are handled, and ask whether the office can receive records from a previous dentist. A short phone call before booking helps you judge whether an office is a good fit.

I have no dental insurance. What are my options?

You can pay out of pocket, explore an individual private plan, or check whether you qualify for the Canadian Dental Care Plan. Many offices will also discuss sequencing treatment over time so costs

are more manageable. Always ask for a written estimate first, and confirm any public coverage on canada.ca.

Sources & further reading

- [Government of Canada — Canadian Dental Care Plan](#) — eligibility, enrolment, and how the plan works.
- [Ontario Dental Association — Your Oral Health](#) — Ontario-specific patient information and the suggested fee guide.
- [Royal College of Dental Surgeons of Ontario](#) — the body that registers and regulates Ontario dentists.
- [Canadian Dental Association — Your Oral Health](#) — general guidance on dental visits and care.

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