

Upcoming changes to professional liability insurance. Please read carefully.

Effective September 1, 2022, the CDHNS will no longer collect payment for membership dues on behalf of the Canadian Dental Hygienists Association (“CDHA”).

CDHA offers professional liability insurance as a benefit of membership. Currently, the CDHNS collects CDHA membership dues from practising registrants upon registration, if evidence of professional liability insurance is not provided, and during renewal. This arrangement between the CDHNS and the CDHA helps to ensure practising registrants in Nova Scotia maintain adequate professional liability insurance.

Increasingly, governments require that the functions of professional regulators, such as the CDHNS, be completely separate from the functions of professional associations, such as the CDHA.

As a professional regulator, the CDHNS is statutorily mandated by the Nova Scotia legislature to serve and protect the public interest - while the CDHA, as a professional association, exists primarily to serve the interests of dental hygienists. Although not always the case, conflict can arise between the interests of the public and the interests of the profession.

Accordingly, the CDHNS Council has passed a resolution stating that the CDHNS will no longer collect membership dues on behalf of the CDHA as of September 1, 2022.

The CDHA is an important stakeholder of the CDHNS. Throughout the years, the CDHA and the CDHNS have collaborated on areas of common interest, e.g., NS jurisprudence course development and delivery, standards of care for long term care facilities, definitions of the universal listing of dental hygiene service codes, and dental hygiene practice during COVID-19. We anticipate that the CDHNS and CDHA will continue to work together collaboratively. Together, we will continue to support the dental hygiene profession in our respective capacities.

The CDHNS requires all of its practising licence holders to maintain professional liability insurance that meets the requirements set out in its Professional Liability Insurance Policy (the “PLI Policy”). These requirements are derived from the Dental Hygienists Regulations at sections 9(c) and 10.

The purpose of this requirement is to protect the public, by covering the cost of client compensation, and protect the professional against claims of negligence, errors or omissions in the rendering of their professional services.

Former Requirements

In the past, insurance requirements have been satisfied through the CDHA insurance policy provided to its members as a benefit of membership. The CDHNS collects membership dues on behalf of CDHA at the time of registration, as required, and during licence renewal.

What’s Changed?

The CDHNS will no longer collect membership dues for the CDHA, and as such will require registrants to demonstrate proof of insurance, effective September 1, 2022.

Council implemented the PLI Policy to assist licence holders in ensuring that their chosen insurance meets the statutory requirements for their licensure.

For the current CDHNS renewal (November 1, 2021 to October 31, 2022), we will continue to collect the CDHA fees and remit them to the CDHA on behalf of CDHNS registrants.

Is CDHA Insurance still Acceptable?

Yes, so long as the insurance available through the CDHA complies with the [CDHNS PLI Policy](#), it will be valid for the purposes of obtaining and maintaining a practising licence. The PLI Policy is meant to assist CDHNS practising licence holders in understanding what is required of them for insurance purposes. If a licence holder chooses to maintain their insurance with the CDHA, the insurance will be acceptable so long as it complies with the PLI Policy.

Currently, both the CDHA basic and enhanced PLI policy options meet the requirements set out in the CDHNS PLI policy.

What about other Insurance Providers?

Should CDHNS registrants decide to seek out and use an alternative insurance provider other than the CDHA, they are welcome to do so. It is, however, the licence holder's responsibility to ensure that the insurance policy meets the minimum requirements as set out in the PLI Policy.