The Journal of the Michigan Dental Association

Volume 101 | Number 12

Article 1

12-1-2019

J Mich Dent Assoc December 2019

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(2019) "J Mich Dent Assoc December 2019," *The Journal of the Michigan Dental Association*: Vol. 101: No. 12, Article 1. Available at: https://commons.ada.org/journalmichigandentalassociation/vol101/iss12/1

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Five Questions to Ask Before Refinancing Your Practice

A Trauma-Informed Approach to Dental Care

Inside: Your 2020 MDA Member Benefits Guidebook

OF THE MICHIGAN DENTAL ASSOCIATION

UrnO

December 2019

Managing Your Online Reputation:

Tips for Social Media Success

By Jenny Armistead

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BLOG



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COVER STORY ... 36 Managing Your Online Reputation: Tips for Social Media Success

Are you actively managing your online reputation? Do you follow what social media is saying about you and your practice? Here are some tips to help you protect yourself and turn your social media presence into a practice-builder.

By Jenny Armistead



Your January 2020 MDA *Journal* will be mailed Jan. 2, 2020 Copyright © 2019 Michigan Dental Association

FEATURES

The Importance of Beneficiary Designation and Estate Planning 40 Choosing the appropriate beneficiaries and having a plan for the orderly distribution of the assets you have accumulated is of the utmost importance, no matter what your age. Yet too many people fail to make a plan. Here's help with this highly individualized process.

By Theodore C. Schumann, CPA, CFP, with Theodore Schumann II, CFP

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Pathway II/ADAEP (Alternative Dental Assisting Education Project) is for the On-The-Job-Trained (OJT) dental assistant with two or more years of dental assisting experience who has passed all three portions of the Dental Assisting National Board (DANB) CDA exam. Pathway II students receive college credit for passing the CDA exam. Students are required to attend a mandatory two-day on campus workshop at the beginning of the semester and will use Blackboard for the online component. At the end of the semester the students are required to return to campus to take a clinical final exam. Pathway II classes are very popular and begin each Fall, Winter and Sprina/Summer semester.

For more information contact Tina Sprague at 734-973-3337

Or visit http://health.wccnet.edu/ dentalassisting/





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MDA VISION STATEMENT: The MDA is Michigan's oral health authority dedicated to the public and the profession.

MDA VALUES: We are guided by integrity and ethics; committed to the improvement of the public's overall health; we believe oral health is integral to overall health; in an inclusive environment that embraces diversity; that the profession of dentistry and the oral health team must be led by dentists to ensure the safety of the public; and that lifelong learning is critical to excellence in patient care.

The Journal of the Michigan Dental Association (publication # 284760; ISSN 0026-2102) is published monthly by the Michigan Dental Association at 3657 Okemos Rd., Suite 200, Okemos, MI 48864-3927. Periodicals postage paid at Okemos, MI, and at additional mailing offices. POSTMASTER: Send address changes to Michigan Dental Association, 3657 Okemos Rd., Suite 200, Okemos, MI 48864-3927.

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Subscription rates: Out-of-state ADA members: \$35; Non-members: \$70; U.S. University libraries: \$15. Back issues: \$5 per copy for MDA members, \$8 per copy for non-members.

Member publication, American Association of Dental Editors and Journalists.



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ELECTION '20

Have You Ever Thought about Running for Office? 2020 Could Be Your Year!

The MDA wants to help get member dentists elected to office. Whether you're considering a run for city council or the state Senate, the MDA will help you navigate the campaign gauntlet.

One of the major takeaways from losing the dental therapist legislative battle was that Michigan dentists would benefit from having one of their own in the state Legislature. As dentistry evolves — from regulatory burdens to deteriorating relationships with dental benefit companies — having a dentist within the legislative chambers will greatly benefit the profession. This does not mean the MDA is looking for candidates who have specific opinions or viewpoints. Instead, the best candidates are those who are independent thinkers and will just be themselves.

The MDA's goal is to make sure potential candidates know what they're getting into before they make the decision to run. The MDA's legislative staff has decades of combined legislative and campaign experience and can help guide potential candidates through the decision-making process. If you decide to run, the MDA's resources will help you navigate the complexities of campaigning and help to set you up for success.

Areas the MDA can assist with include how to campaign and serve in office while also practicing dentistry, how to set-up a campaign and develop a campaign strategy, campaign finance, and more.

If you have ever had the slightest inkling of serving your community and want to learn more, please contact Bill Sullivan, MDA vice president of advocacy and professional relations, at 517-346-9405 or at bsullivan@ michigandental.org.

Compiled by MDA legislative staff. Questions? Contact Josh Kluzak at jkluzak@michigandental.org.



Meet with state representative — Dr. Jordyn Winship, of Monroe, and Dr. Alex Johnson, of Monroe, met Friday, Oct. 19 with Michigan Rep. Jason Sheppard (R-Temperance) for an informal discussion of dental and district concerns at Tim Horton's in Dundee. It was another in the MDA's series of in-district legislative get-togethers. *(Photo: Lynn Aronoff.)*



Offers testimony — Dr. Elizabeth Ralstrom, a pediatric dentist from Clinton Township, testified before the Michigan Senate Health Policy Committee on Thursday, Oct. 3, in support of HB 4223. The bill would require children to receive a dental assessment prior to entering kindergarten. The bill passed the committee and is now on the Senate floor.

Speakers Announced for 2020 Annual Session in Grand Rapids

Speakers and courses have been announced for the upcoming 2020 MDA Annual Session, taking place April 29-May 2 at DeVos Place in downtown Grand Rapids, with online registration scheduled to open Dec. 18.

The 2020 Annual Session, chaired by Dr. Joseph Kirkwood, of Grand Rapids, is Michigan's largest CE and dental exposition event, with courses and activities for every member of the dental team. This year's CE lineup — one of the MDA's biggest ever — is headed by Frank Spear, DDS, MSD, presenting an all-day session Friday, May 1.

A special feature of this year's meeting will be an observance of the 75th anniversary of community water fluoridation, which began in Grand Rapids in 1945. A commemorative reception is scheduled for Thursday, April 30 from 5:30 until 7 p.m. at the Steel Water fluoridation monument.

The 2020 Annual Session keynote speaker will be Olympia LePoint, speaking on "Answers Unleashed: The Science of Attracting What You Want." This free session will take place Thursday, April 30.

Exhibit hours have been changed for 2020. A special member dentistsonly exhibit hall hour will take place Thursday, April 30 from 7:30 until 8:30 a.m. Regular exhibit hours will be 10 a.m. until 6 p.m. Thursday and Friday, with no exhibits on Wednesday or Saturday.

Other events include table clinics; the annual President's Event; the MDA House of Delegates; courses for CDBP candidates; and more.

Also, watch for details coming soon on the MDA 2020 Annual Session smartphone app. This event app will provide all the same information as the paper version of the *Official Program*. Be sure to download it when it becomes available.

Scheduled Annual Session speakers and courses each day are listed below. Register online after Dec. 18 at

michigandental.org/annual-session, or watch for the *Annual Session Preview*, mailing in early January.

Pre-Session Day, Wednesday, April 29

"The Economics of Great Communication," with Robert Maguire, DDS

Thursday, April 30

"Professional Protector Plan Control, Protocol, and Risk Management Seminar," with Jill Baskin, DDS, and Lynda Farnen, JD

"Financial Planning: A Case Study of a Dentist — Into Career," with Ted Schumann II, MBA

"HIPAA Compliance and Productivity through Technology," with Robert McDermott

"Evolution Revolution: How to Thrive with New World Composite Dentistry," with Peter Auster, DMD

"Autism Caregiver Training for the Dental Professional," with Barbara Lebo, MBA

"Periodontal, Regenerative and Implant Procedures to Enhance Your Restorative Outcome," with Jennifer Hirsch Doobrow, DMD

"Maximizing Efficiencies," with Patrick Houlihan, DDS

"Cardiac Resuscitation Training (CPR) (BCLS)" with Scott Lipford

"Answers Unleashed: The Science of Unleashing Your Brain's Power," with Olympia LePoint

"Buying, Starting, or Growing Your Dental Practice," with Jeff Cormell and Nick Rulli

"Financial Planning: Case Study of a Dentist — Mid-Career," with Ted Schumann II, MBA

"Financial Planning: Case Study of a Dentist — Into Retirement," with Ted Schumann II, MBA

"Take the 'Dents' Out of Dentistry 2020," with Peter Auster, DMD

"How to Obtain an RDA License," with Kristina Sprague, CDA, RDA, and Lori Barnhart, CDA, RDA "The Secrets of Predictably Successful Endodontics," with Andre Mickel, DDS, MSD

"Clinical Updates for New and Experienced Front Desk Personnel," with Thomas Lambert, DDS

"Committing Your Practice to Ultimate Patient Care," with Jennifer Hirsch Doobrow, DMD

"Reduce Confusion and Avoid Mistakes as You Transition into Medicare," with Rick Seely

"The Opioid Epidemic," with Vincent Benivegna, DDS

"Embezzlement in the Practice," with Phil Nieto

Friday, May 1

"The Science of Attracting What You Want," with Olympia LePoint

"Scheduling Success," with Patrick Houlihan, DDS

"The Secrets of Predictably Successful Endodontics," with Andre Mickel, DDS, MSD

"Perinatal and Infant Oral Health," with Francisco Ramos-Gomez, DDS, MS, MPH

"Dietary Supplements: What the Dental Team Should Know," with Tieraona Low Dog, MD

"Great Products, Techniques and Strategies for Your Practice," with Joseph Blaes, DDS

"HIPAA," with Jennifer Cosey

"Systemic Cyclones, the Biology of Disease and Wellness," with Amber Riley, MS, RDH

"Stick Out Your Tongue and Show Us What You've Got!" with Tricia Osuna, RDH, BSDH

"Peer Review/Dental Care and Ethics Workshop"

"Managing Profitability in 2020 and the Challenges to Expect," with Mike Glass and Ron Cash

"Hottest HR Topics of 2020," with Brandy Ryan, PHR, SHRM-CP

"Infant Oral Health Care Model and Minimally Invasive Pediatric Dentistry," with Francisco Ramos-Gomez, DDS, MS, MPH

Annual Session (cont'd)

"Interdisciplinary Treatment Planning in Patients with Complex Dental Problems Involving Esthetics and Function," with Frank Spear, DDS, MSD

"Using the 2020 CDT Code the Right Way to Assure Practice Profitability and Success," with Chris Smiley, DDS

"Nutrition: What's Best for Your Patient's Oral Health," with Tieraona Low Dog, MD

"Great Products, Techniques, and Strategies for Your Practice," with Joseph Blaes, DDS

"OSHA," with Jennifer Cosey

"Patients, Pills, and Pathologies," with Amber Riley, MS, RDH

"Dental Hygienists and Local Anesthesia," with Tricia Osuna, RDH, BSDH

"Diagnosis of Oral Mucosal Lesions Made Easy," with Ngozi Nwizu, BDS, MMSc, PhD

"Limit Toxic Air in the Dental Office," with Rob Ruznisky

Saturday, May 2

"Managing the Clinical Ethical Dimension of Dental Practice," with Lawrence Garetto, PhD

"Periodontal Maintenance," with Jason Souyias, DDS

"Case Selection and Creating Success through 3D Imaging," with Diwakar Kinra, DDS, MS

"Diagnosis of Oral Mucosal Lesions Made Easy," with Ngozi Nwizu, BDS, MMSc, PhD

"The Opioid Epidemic," with Vincent Benivegna, DDS

"E-Cigarettes and Vaping: What We Know and What We Don't," with Judith Gordon, PhD

"Cardiac Resuscitation Training (CPR) (BCLS), with Scott Lipford

"Evidence-based Considerations for Patients Using Marijuana/ Cannabis," with Jaana Gold, DDS, MPH, PhD, CPH

"How to Make Your Practice Insurance Independent," with Jason Souyias, DDS

"Creating Endodontic Excellence," with Diwakar Kinra, DDS, MS

Health and Well-Being Help Available

Dentists and dental team members are at high risk of addiction, stress, and emotional issues, especially during the holiday season. But there is help for those in need — both the MDA and ADA offer a variety of resources that may be of assistance. These resources include:

MDA Health and Well-Being Program: This program matches those in need with concerned colleagues who've had similar experiences or who are familiar with substance abuse disorders, addiction, recovery, depression, stress, or anxiety. The confidential program assists MDA members, their families, or staff. For more information, call 517-643-4171, Monday through Friday. Or, email care@ michigandental.org.

MDA Website Well-Being Pages: Visit the MDA's well-being pages at michigandental.org/well-being for helpful resources, links to related websites, and other assistance.

Well-Being Resources from the ADA: Visit the ADA Center for Professional Success at success.ada.org for a variety of useful wellness resources. Included are the Dentist Well-being Program Directory and Dental Well-being Handbook.

Michigan Professional Recovery Program: The Health Professional Recovery Program is a confidential, non-disciplinary program designed to assist licensed or registered health professionals recover from substance abuse/chemical dependency problems or a mental health problem. The toll-free number for the HPRP is 800-453-3784. For more information, visit hprp.org.

Dr. Joan Lewis chairs the MDA Committee on Health and Well-Being. According to Lewis, alcohol abuse is the most-common substance abuse issue confronting dentistry, though stress and depression are also common problems.

HELPING YOU SUCCEED

NEW! MDA Resources for Late-Stage Practice Dentists

There's a new resource available now at the MDA website – a special section devoted to the unique concerns of dentists in the latter stages of practice.

It's called Late Stage Practice Resources, and it's available at michigandental. org/late-stage-practice. Bookmark it!

MDA members who have reached age 55 or so are experienced, successful,

ready to give back, and many are looking to retire in the next few years. The resources available on the Late Stage site can help you navigate the special circumstances of practice in this age group.

Included are short articles, links to various MDA/ ADA resources, and a new e-book, *After 55: What's Next?* available for free download from the site. Recent articles include "Are You Emotionally Ready for Retirement?", "Make the Right Beneficiary Decision for You and Your Family," "What to Do with Your Dental Records," "Explaining the Different Parts of Medicare," "Health Care Considerations in Older Age," and "Diminishing Skills and Dental Ethics."



The site will be updated regularly with new content. Check it out, and let the MDA know what you think. If you have a specific question, be sure to ask — email your specific questions or concerns to membership@michigandental.org.

MDA Dues Contest Ends Dec. 27; Renew Now to Win

Members who renew their membership for 2020 by Dec. 27 will automatically be entered in the MDA's Dues Contest and are eligible for some great prizes. Don't miss out — the grand-prize-winner will receive his or her ADA, MDA, and local society dues for 2021 fully paid for by the MDA!

Other great MDA Dues Contest contest prizes include:

■ \$250 cash, courtesy of MDA Insurance.

■ A copy of *The MDA Regulatory Compliance Manual* (a \$149 value).

■ A \$100 certificate good towards any MDA continuing education course.

■ MDA Services apparel.

■ A copy of the MDA's new book, *Most-Asked Ethics Questions* by Michael Maihofer, DDS, or any other book in the MDA Practice Management Series.

Contest winners will be selected randomly in early 2020. **Renew online!** You can renew membership online at www.michigandental.org/dues. It's quick and easy. If you have questions about your statement, contact the MDA membership staff at 800-589-2632.

Correction to Blue Cross/ DentaQuest Article

A Blue Cross announcement concerning its dental program's transition to DentaQuest for claims administration that appeared on Page 10 of last month's *Journal* contained incorrect information. According to Blue Cross Blue Shield, your claims will still process, even if you are not registered on the new dental portal.

If you have additional questions, contact Dr. Gary Vance, dental director, specialty products, Blue Cross Blue Shield of Michigan at 313-448-4140.

It is the policy of the *Journal* to correct all errors.

MDA Office Holiday Hours

The MDA office will be closed in observance of the Christmas and New Year's holidays on Tuesday, Dec. 24 and Wednesday, Dec. 25 as well as Tuesday, Dec. 31 and Wednesday, Jan. 1, MDA CEO/Executive Director Karen Burgess has announced.

Many MDA staff members will be out of the office during the last two weeks of December as well. The last two weeks of the year are typically slower than usual and staffers often take time off during that period. Some departments may not be covered every day, so if you have a special request, you may need to allow extra time.

Regular MDA office hours are 8 a.m. until 5 p.m., Monday through Friday.

NEWS FROM THE MDA FOUNDATION

Have You Made Your Year-end Contributions Yet?

There's still time to make your gift to the 2019 MDA Foundation Year-end Campaign — the Foundation and those it helps need your support!

Gifts from generous donors to the Foundation have made it possible for deserving organizations across the state to serve more patients in need of dental care in 2019. Every



gift, no matter the size, increases the impact your Foundation can make throughout Michigan.

The MDA Foundation also organizes the Michigan Mission of Mercy program, taking place May 28-31, 2020, in Flint. Watch for more details, coming soon.

This year's fundraising goal is \$75,000. The MDA Foundation uses the proceeds from this annual campaign to help improve the quality of life in your local communities through improved dental health.

Please give —for more information on the MDA Foundation, see the MDA Foundation column in last month's *Journal*. A handy donation enveloped was included in that issue as well, or you can make your gift online at michigandental.org/foundation.



Check presentation — In October the MDA Foundation presented a \$30,000 grant to the Gary Burnstein Clinic, located in Pontiac. The funds will be used to serve 1,600 additional dental patients each year and to add expanded dental hours to the clinic. Shown in the picture (from left): Cameron Elrod, MDA Foundation Board member, Elle Garcia, Gary Burnstein Clinic dental manager, Justin Brox, Gary Burnstein Clinic executive director, Nancy Harmon, MDA Foundation Board member, Dr. Susan Carron, MDA Foundation president emeritus, Ashley Samson, Gary Burnstein director of outreach and community service, and Dr. Beth Rosenberg, MDA Foundation Board member.

U-M Dental School Website Redesigned; Sindecuse Highlighted

The University of Michigan School of Dentistry's website has been redesigned to help patients, prospective students, and the general public more easily find information they need about the school.

The site URL is https://dent.umich.edu.

The new design, launched in September, allows website visitors to search for information quickly, using key words related to their needs. For patients, it may be how to make an appointment, where to park when visiting the school, or explanations of the various clinics and the services they offer. Admission requirements and other information pertinent to prospective dental students have been repackaged for ease of use. Dentists who refer patients to the dental school or, for example, need pathology reports, should also find the new site easier to navigate. Finding information about faculty, researchers and various departments, as well as contact information, has been streamlined.

The new site also includes video, larger photos, and a simplified navigation that works well on mobile devices as well as computer desktops. **Sindecuse Museum highlighted:** Another improvement in the redesign is the portion of the website devoted to the Sindecuse Museum of Dentistry, one of the only museums in the country dedicated to the history of dentistry. The museum's portion of the new design highlights its searchable catalog of artifacts, documents recent acquisitions, and explains current and archived exhibits. A staff blog shares interesting parts of the collection and museum developments. The site also links to class photos of dental and dental hygiene students, along with graduation composite photos dating to the early days of the school, plus numerous other options designed to appeal to the general public and researchers interested in history.

"We are excited to share the museum's rich collections and stories about the history of dentistry through this new, more visually exciting, mobile-friendly website," said Museum Director Shannon O'Dell. "User stats have already surpassed expectations and more people are seeking out the museum than ever before."

-Source: University of Michigan School of Dentistry



Event at Ford Field — The Detroit District Dental Society, working with the Detroit Lions and the TeamSmile program, provided free dentistry to 300 children from Detroit Public Schools at a dental care event held Oct. 18. The program is in its sixth year and works with professional sports teams and local dental groups to provide oral health services and education to children. An MDA Public Relations Grant to the Detroit District supported this program. Additional program sponsors included Blue Cross Blue Shield of Michigan, Detroit District Dental Society, DentaQuest, and SDI Inc. More than 100 dental professionals volunteered for a fun-filled day with the kids. (Photo: Marcy Dwyer.)

Call for Manuscripts

The Journal of the Michigan Dental Association is looking for submission of original, unpublished manuscripts of clinical interest for consideration for publication in the MDA Journal. Such manuscripts could consist of case studies, literature reviews, clinical techniques, research, or other topics of scientific interest.

All manuscripts submitted will be reviewed by the MDA *Journal* editorial staff, editorial review board and/or outside reviewers. The MDA *Journal* uses a peer-review process for clinical submissions. Non-clinical submissions also may be peer-reviewed.

Note that all dentist authors must be members of the MDA, ADA, or the Canadian Dental Association. All images submitted for consideration must be high-resolution digital photos. The complete MDA *Journal* "Information for Authors" may be found at michigandental.org in the Jobs/Classifieds/Journal section.

Submissions or questions about the submission process may be directed to Dave Foe, managing editor, at dfoe@ michigandental.org.

Federal Amalgam Separator Reporting Requirement Explained

All dental offices that perform general dentistry must comply with the U.S. Environmental Protection Agency's one-time reporting requirement by Oct. 12, 2020.

A one-time compliance report must be submitted to the dental office's local control authority no later than that date, or 90 days after a transfer of ownership. For new dental dischargers, a one-time compliance report must be submitted to the local control authority no later than 90 days following the introduction of wastewater into a publicly owned treatment works, also referred to as POTWs.

Those exempt from the requirement include dentists exclusively practicing in one of these specialties: oral pathology; oral and maxillofacial radiology; oral and maxillofacial surgery; orthodontics; periodontics; and prosthodontics. Also exempt are wastewater discharges from a mobile dental unit or into a private septic system.

Complete information on amalgam/waste management is available on the MDA website. Click on Practice Management, Regulations, and Amalgam/ Waste Management. Information on the EPA one-time requirement can be found under the "Federal Amalgam Separator Rule" subsection, or contact your local municipal wastewater treatment authority.

State Loan Repayment Program Details Announced; Apply in February

Written applications for the 2020 Michigan State Loan Repayment Program must be postmarked between Feb. 3, 2020, and Feb. 7, 2020, according to information announced in November by the state.

The program assists employers in the recruitment and retention of medical, dental, and mental health care providers who continue to demonstrate their commitment to building long-term primary care practices in underserved communities designated as Health Professional Shortage Areas. The program will assist those selected by providing up to \$200,000 in tax-free funds to repay their educational debt over a period of up to eight years.

Participants compete for consecutive two-year MSLRP loan repayment agreements requiring them to remain employed for a minimum of 40 hours per week for no less than 45 weeks per year at eligible nonprofit practice sites providing primary health care services to ambulatory populations. Providers must remain with the employers who sponsor them during their two-year agreements, and employers must continue to employ the providers they sponsor during their two-year service obligations.

The MSLRP application process is very competitive. Providers and employers serious about successfully competing for a loan repayment agreement will need to carefully read the MSLRP Opportunity Update and the entire MSLRP website at http://www.michigan.gov/mdhhs/0,5885,7-339-71551_2945_40012---, 00.html. It is updated for the current application period, including the Participant Information and Requirements section, as well as the instructions on all required application forms.

If you have questions about the program after reviewing the website, contact Ken Miller at 517-241-9946, or millerk3@michigan.gov or Brittany Brookshire at 517-284-4986 or brookshireb1@michigan.gov.

Dr. Lisandra Soto, Kalamazoo Area Leader, Passes

Dr. Lisandra Soto, of Portage, who was noted for her work on behalf of underprivileged and underserved populations in Kalamazoo and Van Buren

counties, passed away Oct. 20 at age 59 after a battle with cancer.

A native of Puerto Rico who finished first in her dental school class at the University of Puerto Rico, Soto relocated to Michigan



Soto

with her family and opened a pediatric dental office in Kalamazoo in 1998. She later earned a master's degree in public health from Michigan State University.

Soto was active in the larger dental community, including the MDA and the Kalamazoo Valley District Dental Society. She received the Community Service Award for the Kalamazoo Valley District Dental Society in 2010 and the President's Award in 2015.

Her academic appointments included adjunct roles at the University of Detroit Mercy, the University of Michigan, and Kalamazoo Valley Community College. She also served as dental director for Puerto Rico Children's Hospital, and in other posts.

On June 29 Soto was honored at the Family Health Center in Kalamazoo, which renamed its annual Dental Day of Caring charity event after her. Soto worked to establish the dental clinic the largest dental clinic in any of Michigan's Federally Qualified Health Centers — and became its chief dental officer until illness sidelined her.

Memorial contributions may be directed to the Kalamazoo Community Foundation (Love Where You Live Fund/Greatest Needs Fund), 402 East Michigan Avenue, Kalamazoo MI 49007-3888 (www.kalfound.org).



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Having challenges with stress, anxiety, depression, addiction... We can help!



517-643-4171 care@michigandental.org www.michigandental.org/well-being



Board Members Sought at MDA Insurance; Application Period Ends Feb. 1

MDA Insurance & Financial Group Inc., an affiliate of the Michigan Dental Association, is taking nominations from members of the association to serve on its board of directors. MDA Insurance & Financial Group exists to provide

insurance products, practice management resources, and disposal dental products.

The MDA Insurance & Financial Group bylaws state that the affairs of the corporation shall be managed by a board of not less than seven nor more than 13 directors. The term of office is for one year, beginning on May 1, and until their successors have been elected, unless sooner displaced. A director may serve



more than one term, but must stand for election each year. MDA Insurance & Financial Group board members are required to attend four or five full day meetings per year. Board members are not required to serve on committees but many do.

Detailed information on the duties and responsibilities of directors and how to apply appears on the MDA website at michigandental.org/leadership-Central (click on the "Get Involved" section). The deadline to apply is Feb. 1, 2020. For more information, contact Craig Start at 517-346-9441 or email cstart@ mdaifg.com.

NAMES IN THE NEWS

Pamela Zarkowski, vice president for academic affairs at the University of Detroit Mercy School of Dentistry, was named by *Crain's Detroit Business* as one of 35 educators cited as Notable Women in Education Leadership. The women on the list were chosen by *Crain's* editors "based on their career accomplishments, track record of success in the field, contributions to their community, and mentorship of others."



Zarkowski

Detroit Mercy Dental Professor **Dr. Judith Jones** has received a commendation for years of excellent service to

the U.S. Department of Veteran's Affairs. She was the original director of Oral Health Quality Group, started in 2008 by the VA's Central Office of Dentistry.

Kudos to Detroit Mercy dental students **Chelsea Brockway, Roya Afshan,** and **Michael South,** who presented to the Inner Vision Support Group Sept. 20. The group assists those with visual impairments. The students relayed important information to help patients with proper oral hygiene.

-Source: University of Detroit Mercy School of Dentistry

Newest MDA Fee Survey Results Now Available

The latest MDA Survey of Dental Practice Fees, conducted this summer, is now available online — free as a member's only service. To order your copy, visit the MDA Web Store at https://store.michigandental.org.

The results include statewide fee data by CDT codes, as well as a breakdown of the results by geographic region. Be sure to take advantage of this valuable member benefit. You must be an MDA member to order.

Note: It is an antitrust violation for an agreement on fees to be reached by two or more dentists, whether verbally or in writing. The results of the MDA fee survey may be used by dentists to make informed decisions relative to their practices, but should not be used to set fees with other dentists.

Feb. 1 Is Application Deadline for State Board Candidates

The MDA continues to seek names of individuals interested in serving on the Michigan Board of Dentistry beginning in 2020. Three positions will be open on the Board; two for general dentists and one for a dentist with a health professional specialty certificate.

Each year the MDA Board of Trustees forwards names of potential Board of Dentistry members for the governor's consideration. If you are interested in submitting your name as a candidate, forward a letter of interest and a current curriculum vitae (no longer than two pages) prior to Feb. 1, 2020, to the MDA's Michelle Cruz at mcruz@michigandental. org. Or, fax to 517-372-0008, attention Michelle Cruz.

The names of all nominees will be reviewed and approved by the MDA Board of Trustees at its Feb. 28, 2020, meeting. The names and CVs of the nominees, once approved by the MDA Board, will then be forwarded to the governor for consideration.

Members having questions regarding the Michigan Board of Dentistry may contact the MDA's Bill Sullivan at 517-346-9405.

Tip: Check those Licenses!

The MDA has recently become aware of a growing problem — dental team members including dentists, registered dental hygienists, and registered dental assistants, who are not currently licensed, yet continue to provide dental services to patients.

If you are an employer, be sure to check the licenses of all licensed professionals working for you to make sure they are current.

NEWS FROM THE ADA

National Children's Dental Health Month Posters Available; Stock Up Now for February

The ADA has released its 2020 National Dental Health Month poster, available now for order by member dentists.

This year's NCDHM campaign slogan is "Fluoride in water prevents cavities! Get it from the tap!" It's a perfect tie-in with community water fluoridation's 75th year celebration, which takes place in 2020.



Posters are available in 12-inchby-18-inch or 8.5-inch-by-11-inch

size. You can download posters from the ADA website, or order directly from the ADA. Packs of posters contain 25 posters, with orders limited to eight packs.

For more information, visit www.ada.org/ncdhm.

2020 NCDHM Program Planning Guide **Available**

The NCDHM Program Planning Guide, newly updated for 2020, is now available from the ADA. The guide provides program coordinators, dental societies, teachers, and parents with resources to promote the benefits of good oral health to children. The guide includes easy-todo activities, program planning timetable tips, a sample NCDHM proclamation, and

much more.

Visit www.ada.org/ncdhm to download your copy.

The ADA Catalog will be run-



ning sales on children's bro-

chures and activity books in Feb-

ruary related to the observance. Available publications include Your Child's Teeth, Your Child's Teeth from Birth to Age 6, Your Child's Teeth from Ages 6-12, Dental Sealants, Dental Fun Book, and Dental Health Activity Book.

ADA ADAPT Enters Michigan

ADA Practice Transitions, known as ADAPT, is now available in Michigan to help facilitate career and practice transitions. This new ADA service can help dentists find the right match, and provides support needed to ensure success. A dedicated ADA Adviser guides members through each step, only suggesting practices or dentists that match their criteria and philosophy of care.

For more information and information on fees, visit adapracticetransitions.com.



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It's affordably priced, too — just \$265 per student for MDA members! To find out more or to get started, visit **MyDentalRadiography.com/mda**.



Rickert Keynotes at Events, Urges More American Indian Dentists

Dr. Jessica Rickert, of Interlochen, addressed the shortage of American Indian dentists in the dental profession during an event titled "Change Perceptions . . . Go Beyond Expectations," held Oct. 23 at the University of Buffalo School of Dental Medicine.

"We at the University at Buffalo School of Dental Medicine were honored to have the first female American Indian dentist, Dr. Jessica Rickert, accept our invitation to speak at our dental school. All of our students, staff and faculty excitedly looked forward to this historical event," said Othman Shibly, DDS, clinical professor and assistant dean for diversity and inclusion in the UB School of Dental Medicine.

Rickert noted that nearly 10,500 students applied to attend dental school in the United States this fall. Just 16 of those students are American Indian, according to the American Den-

tal Education Association.

The barriers to higher education for American Indian students are numerous: inadequate federal funding of secondary education programs on tribal lands, transportation challenges, a history of social injustices, cultural dissonance and a shortage of American Indian educators.

The result is that American Indians are largely nonexistent in dentistry.

Despite American Indians comprising 3% of the country's population, they make up just 0.2% of dentists, according to the U.S. Department of Health and Human



Rickert Keynoter — Dr. Jessica Rickert, of Interlochen, recently spoke at the University of Buffalo School of Dental Medicine and (as shown here) served as keynote speaker at the Michigan Oral Health Coalition Fall Member Meeting, held Oct. 4 at Lansing Community College. (Courtesy photo.)

Services (HHS). Indian Health Services, an HHS division that provides medical and health services to American Indian and Alaska Native communities, are also severely understaffed.

"I strongly feel that an ideal solution to the shortage of dentists in Indian country is to increase the number of American Indian dentists from federally recognized tribes," said Rickert. "A dental career is not even a remote consideration for most American Indian young people. This is due, in part, to the fact that most have never even seen an American Indian dentist."

Rickert recently shared the same message at the Michigan Oral Health Coalition Fall Member Meeting, which took place Oct. 4 at Lansing Community College. She also served as a featured speaker at Lewis University in November during National Native American Heritage Month, and at press time was scheduled to speak at Des Moines University.

"I do not believe the American Indian dental dilemma is a hopeless situation," Rickert said. "It simply requires all of us involved in the dental profession to step up and help. There are plenty of smart and capable American Indian students who could become marvelous dentists if they were guided in the right direction."



TABLE CLINIC/POSTER
APPLICATION2020 MDA ANNUAL SESSION
APRIL 29 – MAY 2, 2020DEVOS PLACE, GRAND RAPIDS

The MDA Committee on Continuing Education invites you to share an improved technique, procedure, clinical skill or research topic regarding dentistry and the scope of practice, by presenting a table clinic/poster at the 2020 MDA Annual Session in Grand Rapids. The 2020 Annual Session will be held April 29 – May 2, 2020. Why not consider sharing your knowledge with your colleagues and earn CE credit doing it. An application appears below or online at www.michigandental.org. For more information, contact the MDA at 800-589-2632, ext. 402, or email sowens@michigandental.org.

■ NOTE: Table Clinics/Posters will be judged. Prizes will be awarded. The MDA will send a press release to the winner's local newspaper and receive recognition in the MDA *Journal* (monthly magazine).

Event time: Friday, May 1, 10 a.m.-2 p.m. *Presenter must be present during the entire four hours.

Clinic
Poster (check one), Title of Clinic/Poster:

Lead Contact:

Presenter Names (include credentials):

Address:

Telphone: (____)

Professional Discipline:
Dentist
Hygienist
Assistant
Student: Name of School:

■ NOTE: Table Clinics/Posters must be educational in nature. No advertising matter, commercial promotion, solicitation or sales of any type are permitted as part of a Table Clinic/Poster presentation.

One table/poster clinic title sign is provided. The MDA will provide the equipment listed below. All other equipment must be supplied by the presenter. Contact the MDA for audio/visual equipment and pricing at 800-589-2632, ext. 402.

Presenters shall be provided with: ■ 6' x 3' Tackboard (for posters) ■ 6' High Top Table w/chairs (for clinics)

Please check below if you will need: □ Electrical Outlet □ Table-top Screen

Any other equipment required will be the financial responsibility of the presenter.

■ NOTICE: Table Clinics/Posters are limited to approximately 30 clinics; presenters are urged to apply early. Applications due by March 1, 2020. Any applications received after this date may not be included in the Annual Session *Official Program*. Mail completed application to: Michigan Dental Association, 3657 Okemos Road, Suite 200, Okemos, MI 48864-3927 or email to sowens@ michigandental.org. Go to www.michigandental.org/Annual-Session.



YOUR FIRST CHOICE FOR CONTINUING EDUCATION

Mott Program Fast-tracks Veterans into Assisting Careers

A new program at Mott Community College has made it easier for military veterans to transition from military to civilian life, by helping them translate their military training into a civilian career pathway in dental assisting.

The MCC Dental Assistant Military Bridge Program assists former military personnel who were trained as a dental assistant apprentice, dental specialist, or dental assistant in the Air Force, Army, or Navy. Military credits will transfer directly to MCC's dental assistant program. According to the school, this is the only such bridge program in the United States.

The program allows veterans to complete the MCC Dental Assistant program in less time and transition into a civilian career more quickly. To see the complete Bridge Program degree pathway, visit https://www.mcc. edu/da-military-bridge.

According to Dr. Rebecca Myszenski, dean of the MCC Health Sciences Department, the Bridge Program can also lead into further opportunities in dentistry. "This program can ladder into an associate's of science in dental assisting or dental hygiene," Myszenski said. "If students choose to pursue dental hygiene, additional credit will be given for specific courses. Upon completion of a dental hygiene associate's degree, laddering opportunities and articulation agreements are in place with the University of Michigan and Detroit Mercy dental schools for students wishing to pursue a career as a dentist."

MCC's dental assisting associate's degree prepares students to take the Michigan State Board Examination for licensure as a registered dental assistant (RDA), and the National Board Examination to be a certified dental assistant (CDA), Myszenski said. The MCC program is accredited by the Commission on Dental Accreditation.

Interested veterans can contact Dr. Denise Polk at denise.polk@mcc.edu, or call 810-762-0493 for more information on how to get started.

—Source: Mott Community College

Michigan Advocates Discuss Oral Health in Washington

On Oct. 24, a group of oral health advocates from Michigan participated with the OPEN Network to meet with members of Congress to promote health policy ideas to improve oral health equity.

The Oral Health 2020 Network, a national network of oral health advocates initially fostered through funding and support from the DentaQuest Foundation, continues to grow in strength and purpose. Today, the network includes more than 1,400 change makers at the local, state, and national levels.

In recognition of its vision and purpose, the Oral Health 2020 Network is now OPEN: Oral Health Progress and Equity Network

The work of this network over the past seven years has helped to inspire and inform strategies beyond the 2020 goals. Now, OPEN is transforming to multiply its collective impact, to reach for resolutions to complex systemic issues, to change public perception, and ultimately to address health equity nationwide.

Included in the Michigan delegation was Ifetayo Johnson, executive director of United Healthcare Organization/ Project Healthy Living. She will serve as the new executive director of OPEN. Other stakeholders from Michigan included Kristie King (Senior Regional Collaborative, Southeast Michigan); Velisa Perry (United Healthcare Organization, Project Healthy Living; Parada Jordan (Wayne State University); Tony Russell (Detroit Community Solutions); Dr. Colette Smiley (Kent County Oral Health Coalition), Lindsay Sailor (Michigan Primary Care Association); Patti Ulrich (Michigan Oral Health Coalition); Valerie Russel (Maintaining A Neighborhood Network); Tiffany Brent (Voices of Detroit Initiative); Cheryl Thompson Marsh (Michigan Oral Health Coalition) and Robert Johnson. —Source: Oral Health Projects and Equity Network



Meet in Washington — OPEN stakeholders from Michigan included (bottom row, from left): Itefayo Johnson, Kristie King, Velisa Perry, Parada Jordan, Tony Russell, Dr. Colette Smiley; (top row, from left): Lindsay Sailor, Patti Ulrich, Valerie Russel, Tiffany Brent, Cheryl Thompson Marsh, and Robert Johnson. (Photo courtesy Itefayo Johnson.)

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michigan dental A S S O C I A T I O N YOUR CONNECTION TO ORAL HEALTH"

Events and Such

To publicize a local meeting or dental event in this space, contact Jackie Hammond at jhammond@ michigandental.org. Continuing education courses are listed in the *Journal* Continuing Education department. All MDA events are held at the MDA building in Okemos unless noted (check for last-minute cancellations by calling the MDA office).

Dec. 4 — MDA President's Visit (via Zoom). Macomb District. 6 p.m.

Dec. 5 — Committee on Peer Review/Health and Well-Being, 8 a.m.

Dec. 4 — MDA Board of Trustees, 6 p.m.

Dec. 5 — MDA Board of Trustees, 8 a.m.

Dec. 24 and 25 – MDA office closed in observance of Christmas.

Dec 31 and Jan. 1 — MDA office closed in observance of New Year's.

Welcome, New Members!

The MDA is pleased to officially welcome the following individuals into membership:

Detroit: Aseel Al-Ani, Karishma Choksi, James Herrington Jr., Darren Marsh, Rafael Pacheco; Jackson: Neil Solsburg; Kalamazoo Valley: Zivin Park; Macomb: Eva Goriee, Jigneshkumar Parmar; Oakland County: Ghalib Issaq, Sinan Shisha, Anthony Yaldo; Resort: J. Hershey, Kathryn Wynkoop Ikuma; Saginaw Valley: Peter Holden; Southwestern: Neil Bueker; Washtenaw: Ali Bushahri, Jose Ramos-Toledo, Nicholas Shirey.

In Memoriam

Dr. Duane Paul Kimmel, Davison. Genesee District. Died Dec. 11, 2015. Age, 87.

Dr. Gerard Joseph Macheske, Clinton
Township. Macomb District. Died Oct.
26, 2017. Age, 85.
Dr. Mischa Sachs, Royal Oak. Detroit

KEEPING CURRENT

District. Died June 6, 2018. Age, 92. **Dr. Gerald David Krause**, Phoenix,

Ariz. Detroit District. Died Nov. 24, 2018. Age, 94.

Dr. James Charles Greenlees, Rochester Hills. Oakland County District. Died April 5, 2019. Age, 79.

Dr. Kenneth Harlan Kalember, Birmingham, Ala. Central District. Died April 17, 2019. Age, 91.

Dr. Leonard Posner, Farmington Hills. Oakland County District. Died Oct. 1, 2019. Age, 91.

Dr. David Kontry, Rochester Hills. Oakland County District. Died Oct. 11, 2019. Age, 69.

Dr. Robert Joseph Nominelli, Hancock. Copper Country District. Died Oct. 16, 2020. Age, 88.

Dr. Thomas Virgil Meisel, Bay City. Saginaw Valley District. Died Oct. 17, 2019. Age, 80.

Dr. Lisandra Soto, Portage. Kalamazoo Valley District. Died Oct. 20, 2019. Age, 59.

BHS Disciplinary Report

At its March 2019 meeting, the MDA Board of Trustees directed that the MDA Journal cease publishing disciplinary reports from the Michigan Bureau of Health Professions. This information is now available online on the Michigan Department of Licensing and Regulatory Affairs website. Visit www.michigan. gov/lara to access the latest disciplinary reports for dentists, registered dental hygienists, and registered dental assistants. You may also check any licensee for disciplinary actions at the same web address.

Self-Reporting of Criminal Convictions and Disciplinary Licensing Actions

Section 16222(3) of Michigan's Public Health Code requires any licensee or registrant to self-report to the Department of Community Health a criminal conviction or a disciplinary licensing or registration action taken by the state of Michigan or by another state against the licensee or registrant. The report must be made within 30 days after the date of the conviction or action. Convictions and/or disciplinary actions that have been stayed pending appeal must still be reported.

Should the licensee or registrant fail to report, and the Department becomes aware of the conviction or action, an allegation will be filed against the licensee or registrant. Sanctions for failing to report can include reprimand, probation, suspension, restitution, community service, denial or fine. For more information contact the MDA's Ginger Fernandez at 800-589-2632, ext. 430.



25 things to do during

The Art of Dentistry

April 29 - May 2, 2020 DEVOS PLACE, GRAND RAPIDS

- 1. View internationally known works of art at the Grand Rapids Art Museum.
- 2. Get lost in the Annual Session Exhibit Hall. With over 175 exhibitors, there's something for everyone.
- 3. Raise a pint of local beer in over 85 local breweries.
- **4.** Walk **Frederik Meijer Gardens**, a 158-acre botanical garden and outdoor sculpture park.
- 5. Urban Institute for Contemporary Arts (UICA) builds creative community by fostering new forms of expression.
- **6.** Grand Rapids Public Museum 3 floors of history in an ex-flour mill plus exhibits, a 1928 carousel & planetarium.
- 7. Learn from the King of Dental Education Dr. Frank Spear, founder of SPEAR Education.
- 8. Visit The B.O.B, former grocery warehouse featuring a range of eateries, brewery, piano bar & comedy club.
- Take an aerial adventure at TreeRunner Grand Rapids Adventure Park.
- **10.** Stroll the sidewalks of downtown Grand Rapids to see all kinds of **outdoor art**.
- 11. Enjoy a game of fowling while listening to music mixed by PJ DA DJ at The Prez's Warehouse Party.
- 12. Be inspired by Olympia LePoint Annual Session Keynote, Aerospace Engineer, and Author.
- **13.** Actors' Theatre provides entertaining, innovative, challenging, and thought-provoking theatre.

- Check out John Ball Zoo over 1,500 different animals. Both indoor and outdoor exhibits.
- **15.** Network with your friends and colleagues at the **Welcome Reception** right in the Exhibit Hall.
- 16. Enjoy the very best of national touring Broadway productions at Broadway Grand Rapids.
- 17. Grand Rapids Civic Theatre and School of Theatre Arts is one of the oldest community theatres in the nation.
- **18.** Purchase fresh-picked produce at the **farm markets** that supply many local restaurants.
- **19.** Opera Grand Rapids enriches community through the creativity and excellence in a timeless art form.
- **20.** Laugh till it hurts with **River City Improv**, where audience suggestions create unique entertainment experiences.
- **21.** The **Grand Rapids Children's Museum** celebrates the joy of learning by providing hands-on exhibits.
- 22. The Circle Theatre enriches, entertains and educates community through exceptional theatrical arts in an intimate setting.
- 23. Experience one of America's most entertaining presidential museums Gerald R. Ford Presidential Museum.
- 24. No visitor should miss the cultural experience of the Grand Rapids African American Museum & Archives.
- 25. Join us on the JDek as we celebrate 75 years of Community Water Fluoridation.





Registration Opens December 18. Early Bird Rates End April 6. www.michigandental.org/annual-session

Act Now to Secure Your 2020 Health Plan



Haven't signed up for a 2020 health plan yet? There's still time, and MDA Insurance has a plan that is right for you and your staff. Whether you want a group health plan, an individual health plan, Medicare or other supplemental coverage to bridge your insurance, MDA Insurance is with you every step of the way. There is no reason to go anywhere else. Not even to the online Marketplace. Avoid the long waits on the phone and take the guesswork out of health insurance. MDA Insurance has access to the online Marketplace, all the plans available in the commercial market, and provides exclusive access to the MDA Health Plan.

Open enrollment windows for getting health insurance

Individual Health Insurance*	Ends Dec. 15
MDA Health Plan: Start NEW group	Start any time!
Small group plans: Start NEW group	Start any time!
Small group plans: Changes During the month of enrollme	ent anniversary
Medicare/Supplement/Advantage/Medigap: Changes*	Ends Dec. 7
*For effective date of Jan. 1.	

Save Average of 24% Annually on Credit Card Processing with Best Card

The MDA endorses Best Card for credit card processing. Developed specifically for the dental profession and endorsed by 25 state dental associations, the MDA itself uses Best Card to process member dues. The Best Card team has a deep knowledge of dental practices' challenges and needs and offers a high-touch customer service experience to its participating practices. When you call Best Card for assistance, you get a person, not prompts.

Have you done a cost comparison with Best Card yet? The average MDA member saves \$2,768 (24%) annually when switching to Best Card for credit

card processing. You will receive a \$5 Amazon gift card for allowing Best Card to perform a no-obligation cost comparison. Send in your recent credit card processing statement to CompareRates@BestCardTeam. com, or fax to 866-717-7247.



4 Financial Moves to Make Before the end of 2019

As 2019 comes to an end, here are four financial moves DBS Investment Advisers suggests you can take to best position yourself for a successful 2020 and beyond:

Make sure you are on track to fully fund retirement accounts. Pay deferrals into 401(k) and SIMPLE-IRA plans need to be deposited by Dec. 31. Make sure you are contributing as much as possible this year to capture the largest possible tax deduction. If you turned 50 this year, take advantage of year-end catch-up contributions.

Review the suitability of your retirement plan. Make sure the retirement plan used in your practice is still suitable for your needs. This is a great time to explore alternatives and implement a different plan to be effective in early 2020.

Take advantage of tax-loss harvesting in taxable investment accounts. If you have a taxable portfolio, consider reviewing your positions to determine losses that could offset taxable gains. Take this opportunity to rebalance to a target allocation.

Review your debt reduction strategy. If you have or will finish paying off loans in 2019, review how that extra cash will be used, either to pay more on other outstanding debt, or increase savings or investments.

DBS Investment Advisers, LLC, is endorsed by the MDA for investment management and financial planning. Call DBSIA at 800-327-2377 or email ted. schumann@dbsia.net.



Workers' Comp is Essential to Your Insurance Portfolio

Accidents happen, even when your practice takes every reasonable safety measure to prevent them. Workers' compensation insurance covers the cost of medical care, rehabilitation, and lost wages for employees injured during the course of their



employment. Employers must carry workers' comp insurance, and all policies are mandated to cover the same things. There can be big differences in cost and service between carriers, so be sure your policy delivers the best of both. Evaluate what matters most:

- Discounted group rates from the MDA-endorsed carrier.
- "A" rated Frankenmuth Insurance Co. with 150 years' experience.
- Superior service from quotation through claim management.
- Five consecutive years of rate decreases.

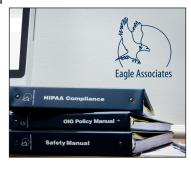
Many workers' comp policies renew Jan. 1. Now is the perfect time to check out the MDA group program to see how much you could save. Call 800-860-2262 or visit mdaprograms.com to request a quote.

Turn to Eagle Associates for HIPAA, OSHA, OIG Compliance

Compliance is a marathon, not a sprint, so why not start the race today? Turn to MDA-endorsed Eagle Associates to get the help you need to comply with the Health Insurance Portability and Accountability Act (HIPAA), the

Occupational Safety, and Health Administration (OSHA) regulations and the Office of Inspector General requirements (OIG). Approach compliance like the long-term project it is, and you'll feel less overwhelmed.

Eagle Associates offers a do-it-yourself compliance program for each requirement, with unlimited phone support; a program with remote assistance; an on-site assistance option; and a management consulting option that gets you one-on-one remote counseling and keeps you on schedule to complete the compliance



program(s) in a timely manner. MDA members receive a significant discount from the list price of all these services.

Eagle Associates has presented several hands-on workshops through the MDA Continuing Education department, which have been met with very positive member feedback. For more information, please call Eagle Associates at 800-777-2337 and identify yourself as an MDA member.

At a Glance

TDSC.com shoppers continue to save substantially on dental supplies and small equipment. Find out how much **you** can save by getting a price comparison! Simply email recent supplies invoices to pricecompare@tdsc.com.



Learn valuable insights about maximizing your home and auto insurance. Schedule a Lunch & Learn for your practice with Personal Lines Manager Jeni Drummond. Call 800-860-2272, ext. 462. Receive a \$20 gift card just for scheduling!



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FROM THE EDITOR



By Christopher J. Smiley DDS Editor-in-Chief

s an advocate for the MDA, I often ponder the value of belonging to organized dentistry. For more than 30 years, I've heard the same refrain on how my dues

dollars are returned to me in cost savings for everything from OSHA compliance training to reduced rates on professional and personal lines of insurance. An article in last month's *Journal* even pointed out how my PAC contribution had saved me money. Given all this abundance, I'm sure by now my annual dues contribution has outperformed my retirement plan's return on investment!

All joking aside, I find it risky to use this "return on investment" justification to motivate dentists to belong to our association. Judging from all the cold calls and batches of junk mail I receive, many vendors are striving to serve our dental community in direct competition with the MDA. Even administrators of dental benefit plans are presenting continuing education courses, and buying clubs for dental supplies are popping up to capture our members' business. It's a competitive marketplace. If dentists view the association as a menu of products, a day could come where they are willing to unbundle those services and seek a subscription elsewhere for the select services they desire, and jettison the rest.

Please don't misunderstand what I am saying. There is great value in the goods and services you can access through MDA membership. The benefit alone of having our trusted association thoroughly vet an endorsed program is a competitive advantage over any alternative vendor under consideration. However, I think there is a risk of equating the value of membership to a shopping list of services when so many are trying to seduce our members through slick sales pitches for competing products.

At the recent MDA Leadership Forum, there was a discussion panel comprised of "millennial dentists," where the facilitator stated that his age group isn't different from any of those who went before; they simply are shaped by a different set of circumstances. I find this to be an accurate statement, but it got me thinking. Why would they, or any dentist for that matter, choose membership beyond the calculation of the financial return from their dues dollars? So I reached out to a few "Gen-Y's" to ask them just that, and I was intrigued by what I learned.

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I discovered that many dentists entering our profession hold initial employment in an environment they hope to transition out of after gaining more experience. They said that joining their professional association allows them to develop their résumé and have the opportunity to network with their colleagues. Like those who went before, they want to be part of a greater community and share with mentors. They see our association as a pathway to find a seat at the table with mutual respect, and not merely being a pawn in somebody's retirement plan.

Here is where I think our organization has something more to offer. The American Dental Association Practice Transition Program (ADAPT) expanded into Michigan this November. Think of ADAPT as something like eHarmony, the computerized matchmaking service, but geared to pairing transitioning dentists with an associate or purchasing dentist who shares their same practice philosophy. Each party completes an extensive questionnaire, and the metrics take over to propose a match built on compatibility. To ensure a successful transition, the ADA then provides coaching and resources. The innovators of this service believe it will help preserve and create stronger oral health communities, particularly in rural areas where it may be challenging to attract a colleague to provide a continuity of care for patients served by that practice.

Networking, mentoring, and being part of a greater community is appealing at all phases of our career. Belonging to organized dentistry has traditionally provided diverse opportunities for personal and professional growth while contributing to the greater community. Remember, the MDA is here to help you succeed, even if that means being left alone to read your *Journal* in peace. I hope you value the potential returns on your dues investment.



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Trouble Logging into the MDA and ADA Websites

Basam Shamo, DDS Chair, MDA Committee on Membership

uestion: I can never seem to get into my account on the MDA or ADA website. Each time I get closed out. I have to have someone remind me

how to get back in. Can you email me the instructions to save for later?

Answer: Certainly! Your membership is tripartite, so you will use the same login for both the MDA and ADA websites. To access your member profile all you need is your ADA number as your User ID, and your password. Your member profile allows you access to your contact information, your MDA CE history, access to membership renewal, CE course registration, and more. If you've forgotten your password you can select "forgot password" and answer the two personal questions about yourself to select a new, secure password. The personal questions are often your birthdate and year of dental school graduation. If you are still having issues, call the ADA at 312-440-2500 to reset your account password.

Question: I received my 2020 membership renewal statement but something seems different than last year, and I can't seem to find my last year's renewal. Who is the best staff person to contact to verify if I am receiving the same discount I did last year?

Answer: If you aren't sure your membership renewal statement is correct, something has changed in your circumstances last year that may update your membership status, or you simply want to verify if there is a better rate for your renewal, the MDA is here to help! Contact the MDA membership department at 800-589-2632 to speak about your statement, discounts and more.

Question: I was on the ADA website last week and saw an article about changes to ADA membership cards. I know that in the past my ADA membership card was mailed from the MDA with my MDA member certificate and window decal. What's the new change and where can I learn more about it? **Answer:** The ADA is now going digital with its membership cards. For the 2020 membership year you will still receive your MDA member certificate and window decal, but your ADA membership card is now electronic. It can be downloaded from the ADA site or saved in your digital wallet on your phone. Visit ada.org/member-center or call 312-440-2500 for more information.

Question: I am a life retired member and I receive a dues statement with voluntary dues such as ADPAC, Dental PAC, and the MDA Foundation, along with a voluntary dues for my local society membership each year. Do I have to pay these suggested amounts, or contact the MDA if I do not want to donate this year?

Answer: As a life retired member you have no required dues from the ADA, MDA, or your local society. Many local societies include a voluntary dues amount on your yearly statement in case you'd like to attend local meetings. You are not required to donate to the ADPAC, Dental PAC, or the MDA Foundation, but these options are listed on your statement, as many members donate these standard amounts. If you choose to not make any voluntary donations this year or any other, you can simply save or recycle your statement. No notification to the MDA is necessary.

Question: Do you have any suggestions for ways to give back to the dental community during this holiday season?

Answer: May we suggest that you're just in time for the MDA Foundation's annual year-end fundraising campaign. The MDA Foundation year-end campaign raises money to give back to the dental community and Michigan residents in need, as well as to fund scholarships for students. Visit michigandental.org/foundation to donate, or see the donation envelope in last month's *Journal*. Questions? Contact Janet Elliott at 517-346-9458.

A selection of questions of general interest appears in this column each month. Email questions to membership@ michigandental.org.



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Miscellaneous Questions about Dental Records



By Dan Schulte, JD MDA Legal Counsel

uestion: Am I required to furnish patient records to a patient upon request?

Answer: The patient has a legal right to the information, but the dentist has a corresponding legal right to the documentation. The dentist should furnish a copy of the patient records to the patient and retain the original records.

Question: Am I required to furnish patient records to a person acting on behalf of a patient?

Answer: A person acting on behalf of a patient has the same right to the records as the patient, provided the person submits a consent authorizing release of the records signed by the patient. If the patient is a minor, the consent should be signed by the minor's guardian or parent.

Question: What if the patient asks for his or her original records, not copies?

Answer: Original records should never leave the control of the treating dentist. Copies should be submitted.

Question: Could you explain the dentist-patient privilege as it relates to dental records?

Answer: Any request for a patient's records must be approached with caution. By statute, any information relative to the care and treatment of a patient acquired as a result of providing professional dental services is confidential and privileged. This privilege belongs to the patient, not the dentist.

Therefore, as a general rule, a written consent signed by the patient or the patient's duly authorized legal representative (not the patient's attorney) should be received by the dentist as a condition precedent to disclosure of that information to anyone other than the patient.

There are certain exceptions to this privilege prohibiting disclosure, such as defense of a claim challenging the dentist's professional competence, peer review disclosures, claims for fees, certain third party payer information relating to fees and, of course, court orders. Caution dictates, however, that any third-party disclosure of patient records or information without a signed written consent from the patient should be done only upon legal advice from the dentist's attorney.

Information relative to the care and treatment of a dental patient acquired as a result of providing dental services must be kept confidential and is privileged. Except with the consent of the patient or the patient's attorney in fact or personal representative, a dentist or a person employed by a dentist shall not disclose such information unless the disclosure is for the purpose of treatment, payment or health care operations following your compliance with HIPAA's privacy rule. This would require you posting a notice of privacy practices and attempting to obtain the patient's signature on an acknowledgement of receipt of the notice.

Question: Is it necessary to obtain a patient release before displaying patient "before and after" photos or other photos of patient treatment?

Answer: Yes. The unauthorized use of a photograph of a patient for advertising or other commercial use is an invasion of the patient's right of privacy and right to control the commercial use of his or her likeness. Any patient whose photograph will be displayed on a bulletin board or in a book, etc., must first execute a release allowing that display. Photographs of minors should be displayed only upon the receipt of a similar release executed by the patient's parents or legal guardian.

Question: May a dentist share records or findings with another dentist to whom a patient has been referred?

Answer: Yes, if HIPPA's privacy rule has been complied with (see the Q/A above).

For additional information on dental records, visit the Legal Services section at michigandental.org under the Practice Management tab.

Dr. Bill Moon says. . . "Calm Down and Call PEAK"

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Dr. Niman Shukairy has acquired the practice of Dr. Bill Moon in Burton, MI

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Salaried Earnings Thresholds Set to Increase Jan. 1

By Jodi Schafer, SPHR, SHRM-SCP

n Sept. 24 of this year the U.S. Department of Labor announced a long-awaited update to the federal wage and hour law that establishes

minimum wage, compensable hours, and overtime provisions. By raising the salary threshold under which whitecollar salaried workers qualify for overtime pay from \$23,660 to \$35,568 per year, more than 1.3 million workers will get overtime protections or see a rise in their salary above that threshold.

This isn't the first time the DOL has attempted to update the Fair Labor Standards Act in recent years. Back in 2016, the Obama Administration also saw the need to raise the minimum earning threshold for exempt (salaried) employees — something that hasn't been adjusted in more than a decade. What was startling to employers at the time was that the DOL wanted to more than double the earning amount. However, a federal court in Texas issued an injunction at the 11th hour, just before the changes were set to go into effect, putting everything on hold. And there it sat — until now.

Effective Jan. 1, 2020, the new FLSA rule will:

■ Raise the "standard salary level" from the currently enforced level of \$455 per week to \$684 per week (equivalent to \$35,568 per year for a full-year worker) — a more reasonable increase than the 2016 proposal.

■ Raise the total annual compensation requirement for "highly compensated employees" from the currently enforced level of \$100,000 per year to \$107,432 per year.

■Allow employers to use nondiscretionary bonuses and incentive payments (including commissions) paid at least annually to satisfy up to 10% of the standard salary level, in recognition of evolving pay practices.

■Revise the special salary levels for workers in U.S. territories and the motion picture industry.

To gauge the potential financial impact of these FLSA updates on your bottom line, begin by identifying all current exempt employees making less than \$35,568/year. You can choose to (a) increase their salary to meet this new threshold by Jan. 1 or (b) reclassify them as nonexempt. For those employees making close to this new dollar amount, an increase could be the easiest route to go. However, raising the pay of this subset of your workforce for reasons not associated with merit or tenure may cause a ripple effect with the rest of your staff. Be prepared for a few "that's not fair!" and "what about me?" discussions.

If the pay increase would be cost prohibitive or would cause too much internal strife, you will be forced to reclassify these employees as nonexempt, and they will become eligible for overtime compensation. If you are unsure of how much overtime your at-risk exempt employees are currently working, you should run a few time studies in the coming weeks to help gauge the impact to your bottom line.

If the amount of overtime worked is minimal, you may decide to:

1. Convert their current salary to an hourly equivalent and pay time and a half for any hours worked over 40; or

2. Continue to pay your employees their current salary (base pay) rate, but require them to submit an exemption report for any hours worked above and beyond 40 so that time a half can be paid for those hours.

If the amount of overtime worked is significant, you may decide to:

3. Limit their work hours and potentially hire part-time and/or temporary staff to fill in as needed; or

4. Reduce other benefits being offered to offset the anticipated increase in payroll expenses; or

5. Reduce base rates of pay, so that when you account for the overtime costs (1.5 x the base rate), the net impact is budget-neutral, assuming the reduced base rate doesn't drop employee pay below minimum wage.

Options #4 and #5, while potentially budget-neutral, are not great options for employee morale and retention, which means that budgeting for the extra costs associated with increasing salaries, rising overtime costs, or the addition of part-time staff needs to start now.

Our office in southeast Michigan has moved from Commerce Twp. to Clarkston, MI!



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Five Questions to Ask Every Bank before Financing Your Dental Practice

By Cindy Hoogasian MDA Services

here are many factors to consider when deciding which lender to use when you finance your practice. Interestingly, it's not only the interest rate that you

pay that makes or breaks a "good deal." Assorted fees and conditions are also a factor.

Let's look first at interest rates. Do you know that when you borrow \$500,000 on a 10-year loan, the difference between 5% and 5.25% is approximately \$7,500? That's a difference of only \$63 a month. Now imagine your selected bank offers the 5% rate, but requires you to keep a checking account there, and charges you \$30 a month (\$3,600 over 10 years). And they require you to pay extra closing costs totaling \$7,000. All of the sudden, the bank with the lower interest rate is actually costing you \$10,600 more!

When borrowing money for your dental practice, you need to evaluate the total cost of the banking relationship. Ask every lender these five questions to ensure you're borrowing money from the right bank:

1. When I close the loan, will there be any other fees I have to pay that are not outlined on this proposal?

Examples include legal fees, document fees, etc. You'll want to carefully consider all the costs involved before making a decision.

2. Do you require me to obtain any insurances as collateral for the loan?

Business property insurance is expected to insure your equipment. Additional coverage such as life insurance, disability insurance, or business overhead insurance could be required. You definitely want to protect yourself in the event of catastrophe, but you shouldn't be required to obtain more insurance than you and your adviser believe is appropriate.

3. Do I have to process credit card payments with you?

This is an area where banks can charge high fees that could offset any savings from the interest rate. That's why you should shop your credit card processing to at least two companies to get the best rates. Check these annually, since companies are known to raise them over time. (The MDA endorses Best Card for credit card processing. Send your current invoices to pricecompare@ bestcardteam.com to see how much you can save.)

4. Do you have an effective online banking platform and other resources available to me?

More and more banking is done in your office to avoid trips to the bank and save staff time. Mobile check deposits, integrations with major payroll software, and additional tools should be available to help you manage your accounts easily. Be certain your banking relationship provides these services.

5. What reward programs are available for smallbusiness owners? (Continued on Page 64)

Banking Relationship Cost Worksheet		
Total cost of interest over the life of the loan:	\$	
Closing fees:	\$	
Additional closing fees (attorney fees, doc fees):	\$	
Monthly insurance premiums required x 120 mos. (10-year loan):	\$	
Monthly business bank account fees x 120 mos. (10-year loan):	\$	
Monthly merchant services cost or savings x 120 mos. (10-year loan):	\$	
Total banking relationship costs (life of the loan):	\$	

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Updates from Deans, Changes in Dentistry Discussed at October Meeting

By Vincent Benivegna, DDS MDA Trustee

he MDA Board of Trustees met at MDA headquartersfor our fall Board meeting on Thursday, Oct. 10 and all day Friday, Oct. 11. The meeting on Thursday

started with dinner. It was a time to catch up with our Board of Trustees family, including many participants in our MDA LEAD (Leadership Exploration And Development) program.

After dinner, we heard presentations from Dean Aksu from the University of Detroit Mercy Dental School and Dean McCauley from the University of Michigan Dental School. Each gave updates on activities at their institutions, including construction projects at both schools, cuttingedge technology updates, curriculum changes, tuition costs, student debt, outreach programs, and applicant and admission statistics. We are truly fortunate to have these two highly regarded dental schools in our state.

Other interesting meeting topics included how the MDA is strategizing to help our members prepare for newer dental delivery models such as teledentistry, do-it-yourself dentistry, large-group practice, and DSOs. Rest assured, the MDA is forward-thinking and proactive, advocating for all our member dentists.

One of the hot topics of discussion at the ADA House of Delegates this year in San Francisco was the ADA dues simplification restructuring that affects categories of membership such Working Life members (a classification that was eliminated) and new grads. The MDA Board voted to recommend our House of Delegates align the MDA dues structure with the ADA's when we meet this spring. The purpose of this restructuring is to ensure the financial sustainability of our organizations.

After our meeting on Friday, the Board agreed that one of the biggest highlights was having our LEAD participants actively and enthusiastically participate in discussions. To be sure, they have a bright future as dentists and leaders of organized dentistry.

Lastly, in an innovative effort to have more influence in Michigan politics and more effectively advocate for our members, the MDA is recruiting dentists to run for office and is developing resources to recruit, run, and elect dentists to the Michigan legislature. If you are interested in running for such a position, please contact the MDA legislative staff for support.

More details on the meeting appear in the summary that follows, which was compiled by MDA staff. Smile on!

Board development

As part of ongoing Board development, the Board viewed and discussed a video titled "The 9 Drivers of Health Consumerism." The video explains a new megatrend that shows how members of the public are taking charge of their own health and health care. The drivers include:

■ Self-diagnosis (with information from online sources, both reputable and not).

■ Alternatives and substitutions (including nontraditional medicine).

■ Clean eating (such as organic foods).

■ Fitness and outdoor activity.

■ Medical shopping (looking at health care from a price perspective, including the growth of generics).

■ "Applification" of health (Fitbits, glucose monitors, step counters, and more).

■ Pricing transparency (a desire to find out the cost before you buy).

■ "Undoctoring" (coming in with information from websites and social networks).

■ User experience (patients want a patient-centered experience).

The Board members were easily able to come up with examples of the impact of these drivers in their own experience.

The Board also reviewed several articles on membership trends and member surveys, and focused discussion on ways to ensure that members have a positive experience with the MDA and receive good member value. One piece of new information that the Board received was the MDA's Net Promoter Score (NPS). The NPS is used by companies around the globe to measure customer satisfaction and loyalty. It uses a single question — how likely are you to recommend this company to friends or colleagues? — on a 0-10 scale. Respondents are classified as "promoters," "detractors," or "passives" according to their answer, and an algorithm yields a single score for the organization. The average NPS for associations is 21; the MDA NPS was reported as 48.

Member benefits

Mr. Bill Robinson, CEO and president of ADA Practice Transitions, provided information on a new service offered through ADA Business Innovations Group to make the process of entering and leaving a practice both predictable and enjoyable. The purpose is to match dentists who are looking to join a practice with owners who are seeking a partner, associate, or someone to purchase their practice. Included in the initiative is an online platform with tips, tools, and training relevant to each dentist's situation. In addition, an ADA Adviser is assigned to the partnership to help facilitate the process and foster a positive relationship for both parties beyond the transaction.

This was a pilot program with Maine and Wisconsin that is now being opened up to additional states. In the future, there is the opportunity for nondues revenue associated with the program. The Board agreed to welcome ADA Practice Transitions into Michigan as a benefit for MDA members, and MDA staff has now worked with the ADA to launch the program here in Michigan (See Page 45).

Association governance

2020 MDA budget: The Board approved the MDA's 2020 budget, which had been shared with the MDA House of Delegates for comment prior to approval by the Board. The budget process includes a review of actual expenses and revenues for the past three years. The 2020 budget is a balanced budget, with total revenues of \$6,780,473 million and expenses of \$6,780,473 million. The full active member dues rate will be \$550 for the 2020 dues year, a \$5 increase from the 2019 rate.

MDA audit report: In the past, the MDA auditors had recommended that the MDA for-profit subsidiary move to the same fiscal year as the MDA to allow for a consolidated audit. This was done, but the MDA continued to receive a parent-only audit in addition to the consolidated audit that includes all MDA-related entities. This year it was noted that the MDA audit received an adverse opinion solely because it was not consolidated, even though the consolidated was also done. After a thorough review, the Committee on Finance recommended that the MDA discontinue its parent-only audit. The Board agreed that all relevant MDA financial information can be provided in the consolidated financial report and took action to discontinue the parent-only report.

Leadership demographics: The Board reviewed a report that shows the relevant demographic information for volunteers overall as well as a variety of subgroups, including the House of Delegates, committees, the various Boards, and the LEAD participants. This report will be provided to the House of Delegates in the next *Delegate Digest*.

Membership

ADA Dues Simplification: The Board discussed actions taken at the ADA House of Delegates that shortened the Reduced Dues Program for new graduates from a 0-25-50-75-100% progression to a 0-50-100% progression, as well as the elimination of the discount for active life members. The impact of the changes will be to reduce the number of dues categories at the national level as well as reduce the percentage of members who pay less than full dues. Note that the changes will be effective with the 2021 membership year, not next year.

The question for the MDA Board was whether to recommend to the MDA HOD that the association match the dues rates. The Board noted that the MDA faces the same demographic challenges that the ADA does in terms of the growth of members in discounted dues categories. After a thorough discussion, the Board agreed that it would be appropriate for the MDA to revise its bylaws to conform to the ADA. This will be forwarded to the Bylaws Language Review Committee for development of the bylaws language and will be addressed by the 2020 MDA House of Delegates.

Association policy

MDA Workforce Policy: The Board amended the MDA's workforce policy so it is not in conflict with the new dental therapist law. The intent of the MDA workforce policy is to proclaim dentists as the head of the dental team.

MDA Journal Advertising Standards: The Board revised the MDA Journal Advertising Standards to allow ad-(Continued on Page 64)

Think MDA First!



By Margaret Gingrich, DDS MDA President

What would your answer be if a patient asked you why you are a member? Is it because we hold member dentists to a higher standard, or because of the membership benefits you receive, or because it's the right thing to do? as someone ever asked you why you are a member of the MDA? Or what you get out of your membership?

Let me tell you a story. Shortly after accepting the position of president, I had a patient come in for an appointment. She commented that it was wonderful to see me back in the office, and asked if, with my new position, how much time I was going to have to spend out of the office. As the conversation progressed, she asked, "Why on green earth would you want to be president of your association? Were you the last one standing and couldn't say no?" She added, "I was president of the Realtor's association for two long years and it's a thankless job!"

That made me take pause and make a quick on-thespot reflection. I think my answer surprised her as much as it did me.

I told her, "I chose to run in a contested election for this position, and I really wanted it. I'm very proud to be the president of my association! I've received way more than I've ever given. I'm a better leader, better practitioner, better speaker, and a more rounded individual because of my volunteerism. I'm a servant leader. And it makes me sad to hear you didn't get as much out of your service to your association!"

So, what would your answer be if a patient asked you why you are a member? Is it because we hold member dentists to a higher standard, or maybe it's because of the benefits you receive, or because it's the right thing to do? As I make my visits around the state, members ask me what benefits they get for the money they spend with the MDA. I'm very proud to share with them that the MDA has been a leader in membership participation and benefit resources, and is focused on bringing more benefits as we continue to grow. Our MDA is constantly evolving to provide support and value for current membership and those joining, for generations to come.

Our MDA staff recently reviewed how many benefits the average member uses. I was amazed to see that many members only use one to three benefits. Moreengaged members might use as many as six or seven member benefits.

How do we help our member dentists feel they have made a good investment in being an MDA member? One way is for members to *think MDA first*. When my staff has a question on an issue, I tell them, "Call the MDA! If the MDA staff can't help you, they'll find someone who can." MDA membership concierge services are there for any member or their staff to ask questions. If the question can't be answered quickly, the staff will try to have an answer within 24 to 48 hours.

What are some new membership benefits that we hope you take advantage of?

■ How about reducing your monthly supply costs? You can submit an estimate of what your monthly usage of supplies would be to TDSC (go to pricecompare@ tdsc.com) and receive a quote that can provide you with potential cost savings. Looking for resources to help you staff an existing practice?

■ Take advantage of the MDA Job Board, an interactive online job board with opportunities for

dentists and dental teams in Michigan.

■ Members who wish to sell their practice can utilize the new ADA Practice Transitions, now available in Michigan. The practice transition team from the ADA can work with you to find alignment, based on practice philosophy. It will continue to work with the acquiring dentist after the final papers have been signed. If you are looking to grow your practice with a new associate, ADA Practice Transitions can help with that as well.

■ If you are interested in giving back to your association and are looking for involvement as a leader, contact Angie Kanazeh, MDA director of membership, about the LEAD (Leadership Exploration And Development) program. Past LEAD participants are now serving on the MDA Board, MDA Foundation Board, on various committees, and more.

■ In terms of public policy and legislation, stay in the loop by signing up for action alerts through the MDA. Text "MDA" to the number "52886." When a response with a blue link appears, clink it and enter your information. It takes just two minutes of your time, but responding to legislators on key issues in dentistry helps the MDA protect the profession while we are all busy at work.

There's a *Membership Benefits Guide* right in this issue of the *Journal*. Remove it from the *Journal* and take a good look at it. Share it with your staff. Keep it handy. You'll probably discover member benefits you didn't even know existed.

Please remember, *think MDA first* when you have questions or need assistance on any topic, any time. The MDA is here to support you and help you succeed! •

COVER STORY

Managing Your Online Reputation:

Tips for Social Media Success

By Jenny Armistead

A re you actively managing your online reputation? Do you follow what social media is saying about you and your practice? Are you aware of what others are saying about you? Here are some tips to help you protect your online reputation, and turn your social media presence into a practice-builder!

BLOG

As a practicing dentist, you have a multitude of things that need to be managed on a regular basis. Your employees, supplies, patient care — and don't forget the schedule.

But how often to do you manage your online reputation? Daily? Weekly? Or, like some of you reading this right now with a perplexed look on your face — maybe never.

That's okay — sort of.

The good news is that there are easy and inexpensive ways to manage your online reputation, and you can start doing so now...like *right now*. Grab your smartphone, go to Google.com in your browser, put in your name or your practice name in the search box, and hit the little icon to the right that looks like a magnifying glass.

Look at you go — you're already managing your online reputation!

This is the first step. Just search and see what's being said about you and/or your business online. Some of you might see rave reviews about how friendly you and your staff were the last time they were in to see you. However, some of you might see some negative comments from patients about their experience. That's okay. Don't panic or angrily respond right now. Just breathe and finish reading before you do anything else.

You might be wondering what online reputation management is and why it is important to you as a dentist. Online reputation management is the process of monitoring and controlling the conversation online while protecting your brand and reputation. Every business owner, especially in the health care field, knows how important it is to protect his or her brand and credibility when it comes to consumer perception. Back in the day if someone had a bad experience, chances are they told the story to their closest friends and family, but once they were done venting to them they moved on with their life. This may have resulted in them not returning to the business, and maybe a few of their friends and family members, too.

Reputation Management Do's and Don'ts

Do:

- Make it easy for potential patients to find you online — invest in a website for your practice and setup a Google My Business account.
- Respond professionally to all comments and/or reviews online about your practice within 24 hrs.
- Ask your patients to follow your practice on social media and to submit a review on Google.

Don't:

- Be afraid to Google yourself take regular online audits to see what people are saying.
- Ignore social media it's not a fad. Instead, leverage its power for growing your business.
- Forget that everyone is watching how you respond to comments/reviews online show them you care.

But now, with online review sites and social media, you can multiply that scenario by 1,000. With the digital and social media revolution over the last 10 years the power has completely shifted, from the business owner to the consumer.

This shift in brand power has completely changed the way that business owners now have to manage their online reputation. Today, when someone has a bad experience they can post in real time on a review site such as Yelp, on your practice's social media sites, or on their own social media, and then share it with all their friends and their friends' friends, and so on. You get the picture. In a matter of minutes it can spread to hundreds or potentially thousands of people online, depending on how connected the reviewer is. And the real kicker when it comes to online algorithms is that posts or content that get the most engagement (such as likes, comments, shares, etc.) will be more visible. So, depending on how much engagement it received, that one negative review could potentially show up higher in search results even compared to more recent posts. It's not chronological.

Not only is it easy for patients to share their feedback online, but it's also powerful in terms of consumer influence. More than 90 percent of consumers use online reviews to research local businesses, and 84 percent trust online reviews as much as a personal recommendation. Also, 72 percent of online health-seekers search for a health provider on a search engine like Google or Bing. When your online reputation can directly impact your ability to attract new patients and grow your practice it becomes vital for you to consistently monitor and manage the conversation.

Now that you know what online reputation management is and why it is important from a business standpoint, let's get into the "how". One strategy that I don't recommend is just ignoring it, hoping that no one will see it. What happens online stays online, especially if it goes viral. As an example, just search for "Dr. Walter Palmer" and see what comes up. It's been four years since he killed Cecil the Lion, but his online reputation remains tainted by the controversy. Another question I often get asked is, "Can't I just ask Yelp to delete the negative review/comment?" The answer, unfortunately, is no. Sites like Yelp and Healthgrades were developed to provide the public with a way to share

their experience with others online. The ability to read real reviews from people who purchased that product or visited that dental practice is incredibly valuable. It's one reason why review sites are thriving.

But even though you may not be able to get Yelp to remove a negative review or comment, there are some things you *can* do to help protect and manage your online reputation. Here are some top tips for you to get started...

Monitor your online reputation consistently

Set up a Google Alert for your practice name or your name. Google will email you weekly when your name or your practice name is mentioned online. This is completely free and an easy way to monitor what's being said about you or your practice online.

Enhance your online presence

If the only things people can find about you online are from other sources, that's a problem. Having a solid online presence (practice website and social media accounts) will help your practice show up higher in search results and will allow you to control the conversation.

Claim your business online

Claim your practice on Google with Google My Business. This is a completely free service that allows you as the business owner to let Google know that it is your business, so that you can monitor and manage your Google reviews, map/location, business information, and your website listing. You can claim your business on Yelp, too. Again, this is a completely free service that lets Yelp know that you are the owner of your business. Without claiming your business Yelp will not allow you to report any reviews and/ or comments that are inappropriate.

Control the conversation

Respond to all reviews and comments within 24 hours. Do not ignore them. This shows the reviewer and others online that you care and are willing to listen or help. Remember, it's not just the reviewer or person commenting who is watching this conversation online.

Remain professional

Don't take their feedback personally or get defensive. Take a breath or sleep on it to make sure that you can respond in a manner that protects your reputation.

About the Author

Jenny Armistead is the director of marketing and communications on the MDA staff in Okemos. She joined the MDA staff in 2014 and supervises the MDA Public Education Campaign, media outreach, internal and external marketing, and social media. She has presented programs on social media at MDA Annual Session and elsewhere.

Contact her at: jarmistead@michigandental.org

Apologize

Remember, the review isn't about you personally. It is about that patient's experience while at your practice. Keep in mind that everyone is watching how you respond. Treat them the same way that you would if they were in your waiting room venting. You can't just ignore them or delete them if they're in your office, and the same rules apply online. Many times they just want to know that someone cares and is willing to listen to their feedback.

Thank them for reaching out and letting you know about their situation

This will immediately disarm them and show everyone else that is watching the conversation that you care and are taking ownership of the situation. Think of every review and comment as if you have 100 potential patients reading it and wondering if they should make an appointment.

Take it offline

The sooner you can take the conversation offline, the better. Ask them to send you a private message, or send an email and say you will follow up with them as soon as possible. Here is an example of a response to any negative comment/review:

[Patient Name]:

Thank you for your feedback. I'm very sorry to hear about your experience. This is definitely not the standard of service we aim to provide.

I am sending you a private message now so we can resolve this issue for you as soon as possible.

Thanks!

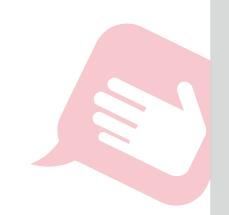
Remove or report comments or reviews that violate site conduct

If someone leaves a vulgar comment or directly threatens you or your staff, you should hide it, delete it, and if necessary, block the person from posting on your page. If the comment or review is on a site like Yelp or Google, you'll need to report it to the site for review and possible removal. However, keep in mind that review sites rarely remove a comment or review.

Ask for reviews and comments

An effective, proactive strategy for making negative comments and reviews less visible is to get more positive ones. Don't be afraid to ask your patients or followers to give a positive review or to comment on your content. This could be as easy as having a sign in your waiting area reminding your patients that you're on Facebook and to review your practice on Google. Also include links to your social media and Google business page on any follow-up appointment emails and on your practice website. Make it easy for the patients who love you most to give you a shout online.

Social media has been a gamechanger — and it's here to stay. The good news is, by proactively monitoring your reputation online, you can make social media work for you, not against you. After all, you're a great dentist — so let social media spread the word! •



Tell Us about Your Social Media Experiences!

The MDA would like to know more about your social media experiences, be they triumphs or tragedies, to be compiled in a future article in the *Journal*.

How do you manage your online reputation?

Do you think social media has improved — or harmed your reputation?

What was a challenging situation you experienced, and how did you overcome it?

Has a social media post about your practice ever gone viral? Was that a good or bad thing?

What's the *best* thing that anybody ever said about you?

What's the *worst* thing that anybody ever said about you?

When it comes to reputation management, what's the best advice you can give to a newbie at social media?

Let the MDA know...

Send your confidential responses to Social Media, c/o MDA Journal, 3657 Okemos Rd, Suite 200, Okemos, MI 48864 or email jarmistead@ michigandental.org.

The Importance of Beneficiary Designation and Estate Planning



By Theodore C. Schumann, CPA, CFP, with Theodore Schumann II, CFP

This may be one of the most important articles I have written for the MDA *Journal*. Choosing the appropriate beneficiaries and having a plan for the orderly distribution of the assets you have accumulated is of the utmost importance for everyone. Yet, it is most difficult to get people to sit down with their advisers and do the important work of making a plan.

Even the most organized dentists tend to procrastinate taking action. I suspect we all have difficulty facing our own mortality. I understand that feeling, because we sometimes believe that the world ends when we die — after, all how could the world go on without us? Right?

But it is important to understand that the estate planning process is not a cookie-cutter approach. Rather, it is highly individualized and requires the help of professionals to do properly. In this article, we are going to cover the importance of beneficiary designations and the key parts of an estate plan. Please take action today and call your attorney and CPA to set an appointment to start working on your plan. The reward? Peace of mind for you and your family.

Beneficiary designation: an overview

Selecting beneficiaries for retirement benefits is different from choosing beneficiaries for assets like life insurance. With retirement benefits, you need to know the impact of income tax and estate tax laws in order to select the right beneficiaries. In most cases, taxes are not the sole determining factor in naming your beneficiaries, as most people want to pass the wealth on to their family members equally. However, ignoring the impact of taxes could be a costly mistake. Sometimes there are ways to accomplish your objectives by considering the tax impact and modifying your beneficiaries.

Most inherited assets - such as bank accounts, stocks, and real estate - pass to your beneficiaries without income tax being due. However, that is not usually the case with 401(k) plans and IRAs. Beneficiaries pay ordinary income tax on distributions from pretax 401(k) accounts and traditional IRAs. However, if you have Roth IRAs and/or Roth 401(k) accounts, your beneficiaries can receive the benefits free from income tax if all tax requirements are met. This provides some interesting planning opportunities for you, such as a long-term plan for converting traditional IRAs to Roth.

When you open an IRA or begin participating in a 401(k), you are given a form or a section in your online enrollment to complete in order to name your beneficiaries. Changes are made in the same way; you complete a new beneficiary designation. Take note that a will or trust does not override your beneficiary form. It is also important to understand that spouses have special rights under federal or state law.

Here are some tips when it comes to naming beneficiaries for your retirement accounts:

■ It is a good idea to review your beneficiary designation form every year, or after a major life change.

■ When it comes to beneficiary designations, you want to avoid gaps. If you don't have a named beneficiary who survives you, your estate may end up as the beneficiary, which is not always the best result. We strongly recommend that you consult your attorney any time you complete your beneficiary designations.

■ Your primary beneficiary is the person who is your first choice to receive your retirement benefits. You can name more than one person or entity as your primary beneficiary. If your primary beneficiary doesn't survive you or decides to decline the benefits (the tax term for this is a disclaimer), then your secondary (or contingent) beneficiaries receive the benefits.

■ You can name more than one beneficiary to share in the proceeds. You just need to specify the percentage each beneficiary will receive. It does not need to be equal.

■ You will need to name beneficiaries for each retirement account you own.

■ If you are married, beneficiary designations may affect the size of the required minimum distributions (RMDs) to you from both your IRAs and retirement plans while you're alive.

Inherited IRAs are a complex endeavor, and all the more reason to ensure your beneficiaries are exactly as you'd like them before your death. Beneficiaries have a few options for the accounts. They may transfer the assets to their own IRA, under which any distributions will be taxed and penalized (if required) according to their own age (spouses only). They may open an inherited IRA, where required minimum distributions must be taken in the year in which you as the deceased would've reached age $70\frac{1}{2}$ (or the required minimums must be taken beginning the year of death if you already reached age $70^{1/2}$), but the amount is based on your beneficiary's life expectancy. Or, they may open an inherited IRA and choose to take the full amount in distributions within five years. There are nuances to the rules based on how the beneficiary is related to you, how old you are when the assets transfer, etc., but the above gives you the basic premise for the options regarding your accounts.

Earlier this year, the U.S. House of Representatives passed the SECURE (Setting Every Community Up for Retirement Enhancement) Act, which could have major repercussions on inherited IRAs. Currently, if nonspouses inherit an IRA, as mentioned above, they could use their own life expectancy to calculate RMDs from the account. For example, if a 25-yearold inherited her grandmother's IRA, she could use her own life expectancy on an IRS table and take smaller distributions from the account, meaning she would owe less in taxes and allow more of the account to grow for a longer period of time.

The new act proposes a 10-year cap on these distributions. This means that the 25-year-old would have to take the entire account as distributions within 10 years, and pay significantly more taxes on the amounts. The Senate is considering a similar bill, which would allow the "stretch" payments for balances up to \$400,000 of aggregated IRAs, and any exceeding balance would need to be distributed within five years.

Your estate as a beneficiary?

When you pass on, your estate will be divided into probate and non-probate assets. Probate assets require a probate court order to pass the title to beneficiaries. Some examples of this include:

■ Real property that is titled solely in the decedent's name, or held as a tenant in common (not joint tenants with rights of survivorship).

■ Personal property, such as jewelry and furniture.

■ Bank accounts, boats, and automobiles that are solely in the decedent's name.

■ An interest in a partnership, corporation, or limited liability company held in the decedent's name.

■ Any life insurance policy or brokerage account that lists either the decedent or the estate as the beneficiary

Non-probate assets can be transferred directly to the beneficiaries without court intervention based on *(Continued on Page 42)*

Personal Finance (Continued from Page 41)

whom you've designated as the beneficiaries. These assets can include:

■ Property that is held in joint tenancy with rights of survivorship.

■ Bank or brokerage accounts held in joint names or with payableon-death or transfer-on-death beneficiaries.

■ Boats or automobiles held in joint names with rights of survivorship.

■ Any property held in the name of a trust.

■ Life insurance or brokerage accounts that list someone other than the decedent's estate as the beneficiary.

■ Retirement accounts that name

a beneficiary other than the decedent's estate.

If you choose to name your estate as the beneficiary, almost all of your assets will need to go through probate court in order for titles to be passed to other beneficiaries. If no beneficiary that you listed survives you, your probate estate may end up as the beneficiary by default. In these cases, any tax deferrals you may have been planning for beneficiaries may be lost.

Naming your spouse as a beneficiary

In most cases, naming your spouse as your primary beneficiary is the best choice. It provides for the most flexibility, and a spouse can transfer assets into his or her name after your death (spousal transfer) and treat your assets as their own. If your spouse is more than 10 years younger than you, then naming your spouse can also reduce the size of any required taxable distributions to you from retirement assets while you're alive. This can allow more assets to stay in the retirement account longer and delay the payment of income tax on distributions.

Please note that if you are under age 35, your spouse must be your sole primary beneficiary on 401(k) accounts. After age 35, the federal law ERISA dictates that your spouse must complete a spousal waiver form in order to name another person or entity as your primary beneficiary.

Naming other beneficiaries

As mentioned above, federal law



dictates that your surviving spouse must be the primary beneficiary of your 401(k) plan benefit unless your spouse signs a timely, effective written waiver. If you live in one of the community property states, your spouse may have rights related to your IRA, regardless of whether he or she is named as the primary beneficiary.

Non-spouses cannot roll over assets into their own IRA like a spouse, but they can directly roll over assets into an inherited IRA.

Please consult your estate planning attorney and CPA regarding naming trusts as your beneficiary.

The importance of beneficiary designations

Estate taxes are an important consideration in estate planning and beneficiary designations. The Tax Cuts and Jobs Act doubled the estate tax exemption to \$11.2 million for singles and \$22.4 million for married couples from 2018 through 2025. Assets above the \$11.2 million threshold are generally taxed at the highest 40% tax rate.

Be sure to double-check all of your financial accounts for beneficiary designations, from bank accounts to brokerage firm accounts. Beneficiary designations generally surpass instructions in your will and can help some of your assets to avoid probate. Update your beneficiary designations now and keep them current before it is too late and your assets end up in a sticky situation.

For example, say an ex-spouse is still designated as the primary beneficiary on the accounts at the time of death from an unexpected car accident. Even though they were divorced, the ex-spouse is still entitled to the accounts due to this outdated beneficiary designation.

Another instance would be a client who is married with children, whose life insurance policy for \$1 million still had an ex-spouse listed as the beneficiary. Beneficiary designations also matter in your life situations regarding children. Perhaps you desire to discriminate between your children based on their individual circumstances. Updating your percentages to each child can avoid bickering over your estate, while still fulfilling your own wishes.

How to update beneficiary forms

Contact your banks and brokerage firms for the best way to update your beneficiaries. Fill out and submit a Transfer on Death or Payable on Death form to designate or change beneficiaries. Don't forget your tax-

If you choose to name your estate as the beneficiary, almost all of your assets will need to go through probate court in order for titles to be passed to other beneficiaries. If no beneficiary that you listed survives you, your probate estate may end up as the beneficiary by default.

favored retirement accounts, employer-sponsored benefit plans, life insurance policies and annuities, and 529 college savings accounts.

Bottom Line: At least once a year, or whenever a major life change occurs for anyone in your family, revisit and update your beneficiary designations.

ESTATE PLANNING: MORE THAN JUST A WILL

What is a good estate plan? It's more than just a will. A good estate plan will bring peace of mind to your loved ones and is a wonderful gift to your surviving family.

Review it on a regular basis, par-

ticularly when you experience changes in your life or situation. This will vary from person to person. Unfortunately, many people do not review their plan often enough due to the cost — yet a mistake could cost big bucks.

Consider the following when drawing up your estate plan:

■ The objectives of the plan — to whom do you want your wealth to go?

■ Will the surviving spouse have sufficient income?

■ Regardless of who dies first, will the plan still work?

■ What happens if both spouses die at the same time?

■ Custody of minor children should be clearly spelled out.

■ The estate plan should have legal documentation with specific legal requirements.

Estate plans are not a "do-it-yourself" project. Seek help from the following professionals to create a proper estate plan. An attorney and CPA are of key importance. You should also include your insurance consultant, investment adviser, and financial planner.

Meet with your team annually, if possible, to review your documents, ensure everything is up to date with recent changes in your life, determine whether any new laws affect your plan, and confirm that your plan is still in line with your goals.

Some other important things to consider during estate planning:

What to do with the dental practice: All practice owners should have a written plan in place as to what should be done in the event of their untimely demise. If a practice owner dies unexpectedly, the value of the dental practice will plummet every day the practice is not operational. Practice owners should have instructions as to who to contact to help keep the practice operational until it can be sold and the proceeds distributed to the family.

(Continued on Page 44)



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Personal Finance (Continued from Page 43)

Suggestions for unmarried couples: People in non-matrimonial relationships need to take extra care to make sure their loved ones are provided for and have adequate input in health care decisions in the event of their incapacity. Most hospitals or EMS professionals are not inclined to share patient information or take direction from non-relatives, regardless of cohabitation status. To that end, consult an attorney and discuss having your domestic partner as a medical and/or durable power of attorney. In addition, you may also need to make provisions for them to stay in a home owned by you in the event of your death.

Talking about estate plans

Sometimes you have to have a hard talk about estate planning with your loved ones — your spouse, your parents, your children, etc. You have to find a way to make sure these documents and decisions are made before the time comes when decisions are left to others. Don't wait for a crisis to have this discussion. Knowing what you and your loved ones want can help safeguard assets and ensure that final wishes are honored. Having these documents in place and including everyone involved — such as siblings and children — can avoid family strife and emotional upheaval in an already difficult time.

Far too many people have no plan for their assets after they pass, leaving that burden to their loved ones already laden with grief. While it's never fun to think about your own mortality, it is a necessary step in ensuring the assets you worked so hard to accumulate over your lifetime are handled in the manner you wish, and that those assets can take care of your loved ones after you are gone.

Make sure that your beneficiary designations are up to date. Write down a list of all of your accounts and check off when they are updated. You can then use that list to begin estate-planning documents if you haven't started already. Get your team of financial professionals together, work with your spouse and loved ones, and consider some tough decisions. You may not see the fruition of your hard work, but I can guarantee your loved ones will appreciate your estate-planning efforts.

About the Authors

Theodore "Ted" Schumann, CPA, CBC, is president of The DBS Companies, of Bay City, offering accounting, investment and financial planning, practice sales, appraisals, and practice management consulting to dentists statewide. He authored the Journal's "New Doc" and "Practice Perspective" column for 10 years and is a frequent contributor to this publication. Contact him at tedtbti@dentalbusinesssuccess.com.

Theodore Schumann II is an investment adviser representative and managing partner of DBS Investment Advisers, LLC.



Schumann

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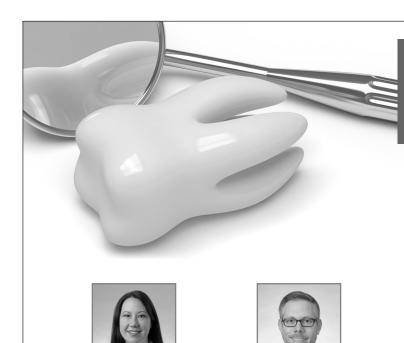
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A Trauma-Informed Approach to Dental Care

By Jennifer Magee, DMD, MPH



The patient who frequently cancels at the last minute. The patient who will only come in for emergencies. The patient with poor home care. The patient who will not keep her mouth open wide enough during treatment.

We all have patients who can be challenging to treat, despite our best efforts. You may even be considering dismissing one of these patients due to lack of compliance and what feels like the lack of a trusting patient-provider relationship. This article will discuss some of the underlying issues that may lead to undesirable behaviors and suggest approaches to improve your chances of success with patients by recognizing that these may be the maladaptive coping behaviors exhibited by survivors of trauma. Additionally, by applying universal trauma precautions, you can create a safe and supportive environment for all patients.

As dentists, we provide intimate and invasive treatment, which may be difficult for some patients to tolerate. Dental anxiety in the general population is common.¹ Patients with histories of traumatic events may find examination and treatment especially challenging, leading to an increase in missed appointments and failure to comply with recommendations.^{2,3} The provider's approach to these patients will influence patients' ability to proceed with the dental care they need. Trauma-informed care is an approach that considers the impact of traumatic events on a person's ability to tolerate future situations, including interactions with the health care system. Like any other skill developed with training and experience, you must actively learn about this approach and take steps to incorporate it into your practice. The goal is to thoughtfully manage these patients' in-office experience and minimize the risk of retraumatizing them with well-intentioned but harmful actions.

Trauma-informed care involves the shift in the way we, as providers, react to a patient's behavior. Instead of focusing on why a patient behaves in a certain way, we recognize that there may be forces, such as reaction to past traumatic experiences, that are driving the undesirable behavior. This allows the provider to treat the entire individual by considering past trauma and how the patient has coped with it. Fundamentally, it is a shift from "what's wrong with you?" to "what happened to you?"⁴ By minimizing judgmental attitudes from the provider, we increase the likelihood of the patient tolerating care, rebuilding trust, and continuing with treatment.

Trauma-informed care can help foster a positive doctor-patient relationship and allow the dental experience to be part of the "healing process."⁵

Trauma-informed care is an approach to prevent re-traumatization of at-risk individuals,6 but patients may often feel uncomfortable disclosing a history of trauma, either because it is too difficult to discuss or they do not think it is relevant. In taking universal trauma precautions, you ensure you are providing compassionate, traumainformed care to all your patients. With this approach, you are not treating the sequelae of the trauma itself, but rather are providing a safe environment to help the trauma survivor receive necessary dental care that he or she otherwise might avoid, leading to pain or infection.

What is trauma?

The Substance Abuse and Mental

Table 1 — Ways to Make Your Office More TraumaInformed

Create a calm, relaxed, and patient-focused environment

Focus on developing a collaborative relationship with the patient and validate concerns

Develop a list of medical and mental health providers for referrals

Encourage continuing education for you and your staff in trauma-informed care

Practice self-care and monitor for signs of burnout

Table 2 — Trauma-Informed Care—Four Key Elements(The 4 Rs)

Realize that trauma is common

Recognize how trauma impacts patients and how to look for the signs

Respond by putting this knowledge into office policies and procedures

Resist re-traumatization

Health Services Administration (SAM-HSA) defines trauma as the result of "an event, series of events, or set of circumstances that is experienced by an individual as physically or emotionally harmful or life threatening, and that has lasting adverse effects on the individual's functioning and mental, physical, social, emotional, or spiritual well-being."7 Examples of trauma include, but are certainly not limited to, physical violence, sexual abuse, neglect, grief, natural disasters, and terrorism.^{8,9} Given the wide range, it is reasonable to assume a high percentage of our patients have experienced trauma in some form.

Recognizing signs of past trauma

Beyond the immediate physical and emotional effects, trauma can leave a lasting impact on how the brain processes threats.¹⁰ If you consider our basic need for safety, a person who has been unable to protect himself or herself may set up a continuous "fight or flight" pathway where situations that are not threatening will appear so. Patients may present with unhealthy behaviors as a result of maladaptive coping due to previous trauma, including drug use, overeating/poor eating habits, or avoidance of preventive care. The patients may have gingival inflammation, dental decay, or fractured teeth, all of which could be due to dental neglect, poor home care, bruxism, or direct trauma to the teeth or face. Survivors of trauma may exhibit difficulty with certain aspects of the appointment, responding with perceived difficult or uncooperative (Continued on Page 48)

Trauma-Informed Dental Care (Continued from Page 47)

behavior. They may also have more missed appointments.

Although this article focuses on dental treatment after trauma, it is worth noting that dentists are mandatory reporters of suspected abuse or neglect for children, persons with disabilities, and the elderly, and you should feel comfortable both recognizing the signs of potential abuse and knowing the protocol for reporting suspected abuse.

Understanding and recognizing triggers

A trigger is something that reminds the patient of previous trauma and may create a strong emotional response. Examples in the dental office include lying down in the dental chair, anticipating pain, and feeling a loss of control. Some patients are able to verbalize the things that will likely cause them trouble during the procedure (see Case Study #1), while others may not be able to provide you with that information initially (see Case Study #2). All members of the dental office staff play an important role in making the patient comfortable¹¹ and should be encouraged to discreetly share information with the dentist.

Even small adaptations can make the appointment more comfortable for a trauma survivor, but they are unique to each situation. For example, patients may feel more comfortable sitting upright, or they may prefer lying back with a blanket or lead apron on. Most patients appreciate a discussion about what to do if they want the provider to stop working if they have any concerns or discomfort. Something as simple as raising their hand and knowing that the dentist and dental assistant will stop immediately when they see it can be very reassuring.

Universal trauma precautions

Universal trauma precautions are an approach you can take with all of your patients, regardless of past histories of trauma or your patients' ability to disclose this to the provider.² It should be viewed as a holistic ap-

Table 3 — Dentists in Michigan Are Mandated Reports for Neglect and Abuse.

Dentists and other health care professionals are required by the state of Michigan to report suspected adult or child abuse. As mandated reporters, you must file a report any time you suspect abuse — you are not required to make a determination on whether or not abuse is actually taking place, and you may remain anonymous. Reports are also not subject to penalty if the abuse is unsubstantiated.

For more information, visit the website link below:

Michigan Department of Health & Human Services

https://www.michigan.gov/mdhhs/0,5885,7-339-73971_7119-,00.html

To report abuse or neglect:

Call 855-444-3911 anytime, day or night. This toll-free number allows you to report abuse or neglect of any child or adult.

proach to a patient's comfort and engagement, and should involve every member of your office, both clinical and non-clinical.¹²

It begins as soon as the patient enters your practice, by having administrative staff recognize their important role in creating a friendly, comfortable, and safe environment.^{2,4} Having your entire staff engaged in trauma-informed training, and its formulation and implementation in your office, will help them recognize the significance of small actions on the patient's perception, and that something as simple as a welcoming smile can have a big impact on the patient's ability to tolerate that day's appointment. Staff education will also help prevent burnout and allow them to explore their own trauma histories and triggers to minimize risk of stress from "secondary trauma."4

In-depth screening for history of trauma would not be appropriate for most dental offices, as we lack the training and resources for the significant emotional response that it may illicit. General questions — such as, "Do you feel safe at home?" "Is there anything we can do to make you feel more comfortable?" and "Is anything about today's appointment worrying you?" — allow the patient the opportunity to discuss concerns he or she may have in a non-intrusive way. It is important for every office to develop a list of local support organizations that you can provide to patients; having this prepared before you need it allows for a seamless and easy interaction with the patient, helping to normalize his or her concerns and issues.

Another aspect is including the patient in the treatment planning process.⁴ Development of the treatment plan can empower the patient by creating a partnership where you share findings, options, and recommendations, while taking into consideration the patients' needs and concerns. Together, the best plan can be developed, and the patient will have a sense of control and ownership, which can aid in compliance and help the patient gain confidence in the health care system.

Self-care

It is important for providers to reflect on their own potential history of trauma to help stay impartial and avoid or minimize the impact of their own triggers. Caring for patients with high emotional needs can be very draining, and it is therefore important that providers take time for themselves - take vacations, do things you enjoy, spend time with people who make you happy. It is important to understand and watch for signs of burnout in yourself and your staff. If you do not care for yourself, you will not be able to provide compassionate care to others.

Case Study #1

A 46-year-old woman presents with the chief complaint of missing teeth that she would like replaced. She is in good overall health and discloses that she is a survivor of domestic violence at the hands of her ex-husband. She is now in a safe place and feels that her life is stable, and she is ready to proceed with treatment. The patient has lost several teeth due to that violence. as well as experienced periods of dental neglect related to her overwhelming situation at home. She reports that she is most concerned about any type of dental impression that may need to be taken, as she was choked during her abuse and the sensation of not being able to breathe is a trigger for her.

The patient does well with examination and radiographs, responds well to the procedure being explained beforehand and takes frequent breaks as needed, and is able to tolerate alginate impressions by utilizing deep breathing and meditative techniques she had practiced with her therapist. She is prepared to move forward with recommended restoration of the missing teeth without reservation now that she has a caring, responsive dental team and the tools to help her cope with the treatment. She is excited to replace the teeth in order to regain function and improve esthetics, which will help her continue to heal and build confidence.

Case Study #2

A 60-year-old man presents to establish dental care. He has hypertension, gastro-esophageal reflux disease, depression, and anxiety. He is on multiple medications to treat these conditions, and he feels they are cur-*(Continued on Page 50)*

Are We on Target? Let Us Know!

At the MDA, how we communicate with you is important to us! That's why we're asking you to tell us what's important to you. We've created a brief online survey to provide your input on this month's issue of the Journal. By sharing your insights, opinions, interests and preferences, we'll be able to better address your needs in the future.

Please type in the link below or scan the code in the bulls-eye to complete the survey. Thank you!

Take the survey: https://www.surveymonkey.com/r/HSMDFMK



Trauma-Informed Dental Care (Continued from Page 49)

rently well-controlled. The patient has a cleaning and one restorative appointment, where he seems tense, and then he stops coming for care.

Returning a year later, the patient explains that the treatment was making him very nervous and he could not proceed. He is now ready to try again. He is very apologetic and selfdeprecating. He says, "I don't know why I'm being such a baby," but wants to be out of pain and have his teeth fixed. He paces the room and only sits when treatment is about to begin.

To give him a greater sense of control, the patient is treated sitting upright and the appointments are kept short. Over time, he begins to feel more comfortable and discloses that he had a traumatic experience during military training, which resulted in his near suffocation. Since that time, he has had significant difficulty whenever he feels he is in a situation where he may have trouble breathing. He is able to work with the provider to identify the portions of the procedures that are most troublesome for him, and the cancellation policy is relaxed so he can cancel the appointment if he feels overwhelmed that day and does not want to proceed.

The patient is now able to tolerate extensive treatment, including root canal therapy and crowns. He responds best to having the procedure and expected duration explained, sitting upright, receiving suctioning constantly, taking frequent breaks, and getting positive reinforcement from the dentist and staff. He is very grateful to the team for their patience and now rarely needs to cancel appointments or avoid dental care.

Conclusion

Many of our patients have a history of trauma, which they may or may not feel comfortable disclosing. There are manifestations of trauma that can be disruptive to continuity of dental care, but by practicing universal trauma precautions, you may be able to improve your patients' ability to tolerate care, keep appointments, and avoid further pain. This is an important area for our profession to be educated about and incorporate into our current practice models to improve care for all patients.

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About the Author

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January 1 February	2020
February 1March	2020
March 1 April	2020
April 1May	2020
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Mid-Michigan — Beautiful lease space with five ops, open four days a week. Eaglesoft software; average gross \$725K. Contact DBS Professional Practice Brokers, 800-327-2377, or nicole@ dentalbusinesssuccess.com. Reference: PPB19S294.

Western Michigan — Leased space with potential to purchase building, nicely remodeled with four ops, Softdent software, average gross \$560K. Contact DBS Professional Practice Brokers, 800-327-2377 or nicole@dentalbusinesssuccess.com. Reference PPB18S293.

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JOURNAL OF THE MICHIGAN DENTAL ASSOCIATION • DECEMBER 2019

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Genesee County – General practice (Continued on Page 62)

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Garden City — General cosmetic dental practice, with or without real estate, for sale or merger. Eaglesoft software. No brokers. For details, please contact mbedez0612@gmail. com.

Saginaw Township — General practice. Complete office renovation. A beautiful turnkey office, must see! Fee-for-service, \$750K collections four days, digital Pan and Eaglesoft software. Great staff, great location! Motivated seller. Contact sde4291@ gmail.com.

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MDA Services (Continued from Page 30)

Once you pick a bank, you'll typically remain with it for a long period of time. As your business grows, you want to be sure that your needs will be met and your loyalty will be rewarded. For instance, some banks offer rewards programs based on the size of your relationship with them.

After asking these questions, get the monthly costs and add them up — see the table on Page 30.

The final number will give you an idea of the total cost of the banking relationship you're considering, so you can make your banking decision with 100% confidence.

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> **Board of Trustees** (Continued from Page 27)

vertising from dentists for dental treatment services if the advertising conforms to all MDA advertising guidelines and dentists are members in good standing of the MDA.

Electronic prescribing: The Board approved policy opposing legislation that required all prescriptions to be transmitted electronically and remained neutral on legislation requiring controlled substance prescriptions be transmitted electronically. However, the MDA encourages members to implement electronic prescribing; this is the current trend and it is expected that the federal government will mandate it in the future.

Student loan repayment: The MDA approved policy supporting legislation to increase funding for the Michigan State Loan Repayment Program.

Assignment of benefits: The MDA adopted the ADA's policy on assignment of benefits. The policy supports the right of each dentist to accept or reject assignment of benefits from dental benefit plans, the right of every patient to assign his/her benefits to the treating dentist, and the dentist's right to request payment from the patient when a third-party payer submits payment directly to the patient, contrary to the patient's authorized preference.

Permanent revocation of license: The MDA supports state of Michigan legislation that permanently revokes the licenses of health providers who are convicted of sexual penetration under the pretext of medical treatment.

Teledentistry: The Board received an update from the Teledentistry Workgroup, which was created to provide recommendations to the MDA on rules and regulations related to teledentistry in the state. Recommendations from the workgroup are expected at the December Board meeting.

Public Education Campaign

In October 2018, the Board agreed that the MDA should focus on educating the public of the importance of oral health care and making it a priority. Therefore, the MDA Public Education Campaign is now focusing on three core demographics: family influencers/moms, millennials, and blue-collar workers.

The MDA's marketing consultants, James & Matthew, stated that the Board's decision to change the focus of the campaign to education and awareness is clearly working. This past year, website sessions are up 21%, new users are up 27%, page views are up 11%, and Find a Dentist page views are up 7%. Year to date, much of the focus has been on the MDA's new "Sugary Truth" video, which raises awareness of the amount of sugar in sugar-sweetened drinks. Related products, such as coloring books and stickers, are also available at the MDA Store for in-office use.

New MDA videos — "Big Stories from Little Mouths" — use children's videotaped descriptions of cavities and other oral health topics along with animation to reinforce positive oral health messages.

In addition to videos online and in traditional media, the MDA hosts a website for the public at smilemichigan.com that provides additional information.

Strategic planning

Executive Director Karen Burgess gave an update to the Board on the progress on the 2016-20 MDA Strategic Plan. The report noted significant progress on all the strategic plan objectives and strategies. The Board will hold a Strategic Planning Retreat in the summer of 2020.

Dental education

The deans of the dental schools, Dr. Mert Aksu of the University of Detroit Mercy and Dr. Laurie McCauley of the University of Michigan, provided the Board with presentations on the state of the dental schools. Following the presentations, the Board engaged the deans in a discussion of potential collaboration between organized dentistry and the dental schools.

Complete unofficial actions from the October 2019 MDA Board meeting are available on the MDA website. Or, contact the MDA's Michelle Cruz at mcruz@ michigandental.org for a copy. The MDA Board will meet again at MDA headquarters Dec. 5 and 6.

MDA Job Board

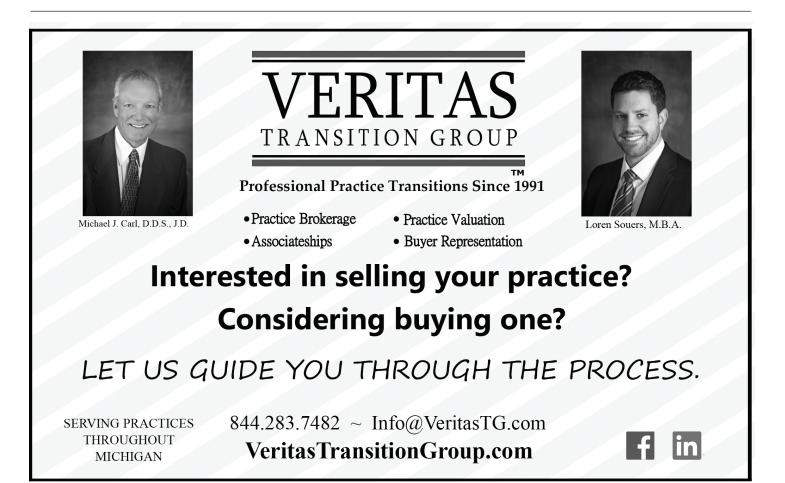
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MDA COURSES

Make the MDA your first choice for continuing dental education! For more information on MDA-sponsored continuing dental education, call 800-589-2632, ext. 402, or visit the MDA website at michigandental.org/CE-Courses.

The MDA is an ADA CERP Recognized Provider. ADA CERP is a service of the ADA to assist dental professionals in identifying quality providers of continuing dental education. The Michigan Board of Dentistry recognizes ADA CERP for CE credits toward dental license renewal.

Friday – Sunday, Jan. 10-12, 2020: Winter Scientific Session. Premier All Ceramic Crowns: New Technology to Elevate Your Clinical Dentistry, with James Braun, DDS; How to Keep New Patients Coming Back and the True Value It Brings Your Practice, with Debbie Seider-Bittke, RDH, BS; and Healthier Patients Mean a Thriving and Profitable Dental Practice, with Debbie Seidel-Bittke, RDH, BS. Where: Crystal Mountain Resort, Thompsonville. Nine CE credits. (See box at right.)

Friday – Sunday, March 13-15, 2020: Spring Scientific Session. Become a Billing CSI Investigator, with Christine Taxin; Medical/Dental Coding, with Christine Taxin; and Tackling Antibiotic Resistance and Stewardship in Dentistry, with Marie Fluent, DDS, and Elaine Bailey, PharmD. Where: Great Wolf Lodge, Traverse City. Nine CE credits.

Wednesday – Saturday, April 29 – May 2, 2020: MDA Annual Session. Speakers include: Frank Speak, DDS, MSD; Robert Maguire, DDS, MASCL; Todd Christy, DDS; Jill Baskin, DDS; Peter Auster, DMD; Jennifer Hirsch Doobrow, DMD; Patrick Houlihan, DDS; Olympia LePoint; Andre Mickel, DDS, MSD; Thomas Lambert, DDS; Kristina Sprague, CDA, RDA; Lori Barnhart, CDA, RDA; Vincent Benivegna, DDS; Tieraona Low Dog, MD; Francisco Ramon-Gomez, DDS, MS, MPH; Joseph Blaes, DDS; Amber Riley, MS, RDH; Tricia Osuna, RDH, BSDH; Ngozi Nwizu, BDS, MMSc, PhD; Lawrence Garetto, PhD; Jason Souyias, DDS; Diwakar Kinra, DDS, MS; Judith Gordon, PhD; Jaana Gold, DDS, MPH, PhD, CPH; and more. Where: Van Andel Arena, Grand Rapids.

(Continued on Page 70)

Journal CE Listings Policy

The Journal lists continuing education courses by accredited Michigan dental schools and dental societies in Michigan in this section at no charge. To place a listing, see the online CE Course Submission Form at michigandental.org/CE-Courses.

CE SPOTLIGHT

Join Your Colleagues for Fun, CE, at Spring Scientific Session

The MDA 2020 Spring Scientific Session will take place Friday, March 13 through Sunday, March 15 at — where else? — Great Wolf Lodge just outside of Traverse City. It's a sure bet for family fun and great continuing dental education!

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trip right inside this gigantic indoor resort. Three CE courses will be offered at this year's Spring

Scientific Session:

Friday, March 13, 7-10 p.m.: "Maximize Practice Revenue with Accounts Receivable Tools and Tricks," with Christine Taxin, an adjunct professor at the New York University Dental School (three credits).

Saturday, March 14, 8-11 a.m.: "Medical/Dental Coding," with Chrstine Taxin (three credits).

Sunday, March 15, 7:30 - 10:30 a.m.: "Tackling Antibiotic Resistance and Stewardship in Dentistry," with Marie Fluent, DDS, and Elaine Bailey, PharmD (three credits). This course counts towards Michigan's pain management requirement.

Get full details and register for CE courses online at michigandental.org/ Ce-Courses. For hotel reservations, call 866-962-9653; use reservation code 2003MDA. Reservations must be made by Feb. 1 to receive the MDA rate.

Financial support provided by MDA Insurance, MDA Services, Crest Oral B Professional Oral Health, Ward Dental Lab, and Surgically Clean Air.



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Together we are providing online continuing education opportunities to educators. The education portal ensures that an up-to-date and accessible resource of continuing education is available to dental professionals.

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Clinical Basics for the Business Professional with Ginger Fernandez, RDH, RDA

Supervisory Skills (HR) with Jodi Schafer, SPHR

Coming in January

Dealing with Difficult People (HR) with Jodi Schafer, SPHR



UNIVERSITY OF MICHIGAN

These partial listings are provided by the University of Michigan School of Dentistry. Please contact the school at 734-763-5070 or online at http://dent.umich.edu/alumni-friends/continuing-dental-education/continuing-dental-education.

Jan. 8, 2020: Annual Kenneth J. Ryan Memorial Seminar. Speaker: Anthony DiAngelis, DDS, MPH. Where: Rackham Graduate School. Six CE credits.

April 17, 2020: Fixed Implant-Support Prostheses: Partially Edentulous Patients. Spaker: Won-suk Oh, DDS, MS. Where: School of Dentistry. Six CE credits.

April 27, 2020: Assisting and Monitoring Nitrous-Oxide for Registered Dental Assistants. Speakers: Janet Kinney, RDH, MS, and Martha McComas, RDH, MS. Where: School of Dentistry. Five CE credits.

April 27, 2020: Nitrous-Oxide/Oxygen Sedation for Registered Dental Hygienists. Speakers: Janet Kinney, RDH, MS, and Martha McComas, RDH, MS. Where: School of Dentistry. Eight CE credits.

Tuesday – Wednesday, April 28–30, 2020: Local Anesthesia for Registered Dental Hygienists. Speakers: Danielle Furgeson, RDH, MS, DHSc; Iwonka Eagle, RDH, MS; and Martha McComas, RDH, MS. Where: School of Dentistry. Twenty-nine CE credits.

Monday – Friday, Aug. 10-14, 2020: Embrace New Technology: Implant Digital Workflow and Periodontal/Implant Microsurgery (Hands-on Workshops). Speakers: Hsun-Liang (Albert) Chan, DDS, MS; Diego Velasquez, DDS, MS; and Gustavo Mendonça, DDS, PhD. Where: Wyndham Garden, Ann Arbor. Twenty to 40 CE credits.

Got an Opinion? Write Us!

What's on your mind? Do you have a view you'd like to express . . . a pet peeve . . . or a word of praise for an individual or organization? Let us know! We want to hear from you. Consider sending a "Letter to the Editor" today and sharing your thoughts with other MDA members. Address letters to "Letters," MDA Journal, 3657 Okemos Rd., Suite 200, Okemos, MI 48864-3927. Or e-mail Dave Foe, Journal managing editor, at dfoe@michigandental.org. **Tuesday – Saturday, August 18 - 22, 2020:** Advanced Periodontal Surgery: A Practical Training Course. Speaker: Hom-Lay Wang, DDS, MSD, PhD. Where: School of Dentistry. Twenty-nine CE credits.

LOCAL SOCIETIES

The MDA encourages local dental societies to publicize courses and speakers online and in the MDA *Journal* continuing education listings. These listings are published when submitted and should not be considered a definitive list or master calendar of all local CE courses offered in the state of Michigan. Local societies planning CE events are urged to check with other components when scheduling courses. To list a course, see the CE Course Submission Form at michigandental.org/CE-Courses.

Friday, Jan. 24, 2020: Overcoming "I'll Think About It." Speaker: Cathy Jameson, PhD. Where: Washtenaw Community College, Ann Arbor. Sponsor: Washtenaw District Dental Society. Contact: Barb Kolling, bcfkolling@ gmail.com. Six CE credits.

Friday – Sunday, March 6-8, 2020: Macomb Dental Society's Annual Ski Seminar. Where: Boyne Mountain Resort, Boyne Falls. Sponsor: Macomb Dental Society. Contact: Dr. Jay Lang at jlang9@comcast.net.

Monday, March 9, 2020: An MDA Update and The New Staging and Grading of Periodontitis. Speakers: Margaret Gingrich, DDS, and Mark Zahn, DDS, MS. Where: Weber's Inn, Ann Arbor. Sponsor: Washtenaw District Dental Society. Contact: Barb Kolling, bcfkolling@gmail.com. One CE credit.

Friday – Saturday, June 19-20, 2020: U.P. Dental Meeting. Where: The Grand Hotel, Mackinac Island. Contact: Dr. Clayton Shunk at cshunk@charter.net. ●



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Cranberries

By David Austin, DDS

hanksgiving starts my favorite part of the year. The tradition that surrounds this, together with Christmas and the New Year, has always been exciting since

my earliest memory.

That memory goes back to the mid- to late-fifties and an old farmhouse in Mangham, Louisiana, where my grandparents lived. As the table was being set, I would stand on my tiptoes counting the pies. Yes, there it would be, on a little saucer looking like a red can laying on its

side — cranberry sauce! Then I knew it was official. Christmas was not too far away.

Not long ago, I had an elderly patient sitting in my chair when he asked, "What's wrong, Doctor? You seem to be moving a little slower than normal today."

"Well, I'm having a hard time getting motivated today. You know what I mean, it being a Monday and all."

"Sonny, when you get to be my age you'll learn to appreciate every Monday that comes along."

He was right, of course. That one incident started the wheels moving. I realized that the cranberry sauce had disappeared from my Mondays a long time ago. Today, Mondays are now just one of seven great days I enjoy every week.

I look around and see some friends and colleagues occasionally become a little cold or bitter toward their profession because it has not allowed them the financial reward or freedom that some expected. Nor has it perhaps been as stressless a business as some have thought it should be. Actually, dentistry is among the most stressful of occupations and, I think, among the most rewarding.

I am rewarded each time a patient leaves and returns smiling. Pass the cranberry sauce, please.

When you feel sorry for yourself, it's hard to notice those less fortunate. As you know, today there are many people who don't have proper clothing, food, or perhaps a decent roof (if any) above them. It may surprise you to know that they live closer to you than you think.

Please pass the cranberry sauce.

This time of year I always pause and reflect on life, and

mine in general. Dentistry has been good to me as I approach my 13th year of private practice.

No, you will not find my name among the *Forbes* list of 100 most wealthy Americans. Nor is my appointment book as full as I would like it to be. Stress, though, I have plenty of and usually on a daily basis. And yes, I have done my share of chasing windmills and failed.

But as I sit here in front of the Christmas tree, arm around my wife and sipping hot

chocolate that my daughter made, I realize something really nice. I am indeed rich and these are the good old days.

My wish for you this holiday season and the coming year is to stop and smell the cranberries. I'll bet you are doing better than you realize.

And, oh yes, here, have some cranberry sauce.

Dr. Austin is the editor of the Journal of the Louisiana Dental Association. This article appeared in that publication's Winter 1990 issue and previously appeared in the MDA Journal's November-December 1991 issue.



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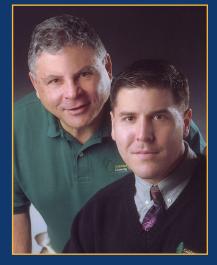
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