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MDA At Your Service: How Can I Learn More about Insurance Plan Contracts?

Kristin Johnson DDS

Liberty Dental, Ann Arbor MI, kjdds1@gmail.com

MDA Membership Department Staff

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By MDA Staff with Kristin Johnson, DDS
Chair, MDA Committee on Membership

How Can I Learn More about Insurance Plan Contracts?

Question: I recently graduated and don't really understand the ins and outs of dental insurance plans. Does the MDA have a resource

that can help me make better-informed decisions as I move forward into practice?

Answer: Yes. The MDA offers a booklet titled "What You Need to Know Before You Sign a Contract with a Dental Benefits Company." It's available on the MDA website, and you can order a free hard copy at the MDA Store at store.michigandental.org. Included is a helpful glossary of dental benefit terms. There's also a crash course on contracting with dental benefit plans, titled "Dental Contracts 101," by MDA Legal Counsel Dan Schulte, JD. Information on the ADA Contract Analysis Service is included (another free member benefit). Finally, there's a section called "Top 10 Most-Asked Dental Benefit Questions." It's well worth reading.

Question: I've been in my local district for years, but I recently changed practices. I'd like to make connections with dentists in the new area where I practice. How do I switch my local dental society? Is there a cost involved?

Answer: Transferring your local membership is as easy as contacting your MDA membership department. Call 800-589-2632 or email membership@michigandental.org to let the MDA know what district you'd like to be in. The MDA will handle the rest and will let you know when the change has been made, as well as connect you to your new local society. There's no cost to transfer your membership. If you transfer before you renew membership in the fall, the MDA will send you an updated statement reflecting your new local membership and any change in local dues required.

Question: I'm looking for guidance on a business associate agreement required for HIPAA compliance. Does the MDA have something or someone who can help?

Answer: The MDA has a sample business associate agreement that illustrates how a dental practice might

enter into a business associate agreement with a business associate who will perform a service for the dental practice that involves access to patient information. For a copy of the sample agreement, please contact the MDA's Keshia Dixon at kdixon@michigandental.org.

Question: I understand the rules for implicit bias training have changed and the CE credits now count toward the required number of credits needed for relicensure. If I took the training before this change was made, will the credits count now that they have changed the requirements?

Answer: Yes, the credits you took will count towards the 60 credits needed in a three-year period for relicensure. Also, implicit bias courses may now be taken via a recorded webinar. For more information about CE requirements, visit michigandental.org/CE-Courses.

Question: I want to get more involved in volunteer work to help needy patients, but I'm not sure which organization to contact. Some don't give many details and I'm never sure if they are legitimate or not.

Answer: The MDA does not vet all the volunteer programs that are out there, and there are many fine programs that help the underserved, both here in the United States and abroad. Two that are affiliated with the MDA are the Michigan Donated Dental Services (DDS) program and the Michigan Mission of Mercy. The Michigan Donated Dental Services (DDS) program serves disadvantaged elderly or disabled individuals who cannot afford needed treatment. Contact April Stopczynski, MDA manager of access and prevention, for more information at 517-346-9417 or email astop@michigandental.org.

The Mission of Mercy clinic is a service of the MDA Foundation and treats patients of all ages from elderly to children. It addresses the most-urgent needs of patients, with the goal of serving the underserved and uninsured in Michigan. The next Mission of Mercy will be at the Dort Financial Center in Flint, June 14-15, 2024. Volunteer registration will take place early next year. See Page 28 for more about the MOM. ●