

NODA News

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NODA News

MISSION STATEMENT

To maintain a cohesive organization that serves its membership by promoting the art, science and professionalism of dentistry, and by communicating the value of optimal oral health to the community.

VOL. 51 JANUARY '13 NO. 01

President's Message

by Darrell P. Bourg, Jr., D.D.S. – NODA President



I am extremely honored for the opportunity to serve as newly elected president of NODA. 2013

promises to be an exciting year for all involved with NODA, as we welcome the 154th ADA Annual Session to New Orleans, October 31st - November 3rd. We will be depending on all of our members, both locally and statewide to help show the hospitality we are world renowned for, by volunteering at the conference.

In anticipation of the ADA Annual Session we will not have the New Orleans Dental Conference/Louisiana Dental Association's Annual Session in 2013. However, Dr. Donald Bennett and the committee are already hard at work preparing to make the 2014 NODC/LDA Annual Session the best ever.

This year's LDA House of Delegates will take place in Shreveport on Saturday, March 9th. NODA members have been fortunate to have this event here in New Orleans the past few years in conjunction with the NODC.

Dr. Claudia Cavallino is in the process of assembling 23 NODA members to represent the interests of our memberships on the

house floor. This is a great way to get involved with our association. Contact Dr. Cavallino, or Andrew Hale at the NODA office, to be a part of this assembly. NODA will be providing transportation and lodging for all of its delegates.

Due to the great success of the 2012 NODC/LDA Annual Session led by Dr. Cavallino, and responsible budgeting by the Board of Governors, led by Immediate Past President Dr. George Arch, Jr. and past-Treasurer Dr. Raymond Unland, Jr., NODA is on solid financial standing. The Board of Governors has worked hard to keep our membership dues down while increasing membership benefits. I pledge to maintain high fiducial responsibility in working with the board of governors to further secure the stability of our association's future.

Along with continued free meals at our monthly membership meetings, the board has voted to collect our local membership dues at 50% of the assessed fee. That means your 2013 NODA dues dropped from \$200 to \$100. NODA also successfully led opposition to increase your LDA dues in 2013 at the 2012 House of Delegates.

An added benefit NODA members can take advantage of this year is a daylong high quality CE experience to be held in April.

In closing, I would like to invite all members to celebrate with me at the President's Banquet to be held Saturday, March 23rd at the Royal Palms in Harvey.

May 2013 be a fruitful year for all!

JANUARY MEMBERSHIP MEETING

January 16, 2013 • 7:00pm

August Moon Restaurant
875 Manhattan Blvd.
Harvey, LA 70058

Corky Wilhite, D.D.S.

*"Practical Techniques for Opening
Vertical Dimension and Restoring
Anterior Guidance Using Composite"*

Sponsored by:
Blue Box Dental Laboratories, Inc.

SAVE THE DATE!

JANUARY 16, 2013

General Membership Meeting
August Moon

FEBRUARY 20, 2013

General Membership Meeting
Five Happiness

MARCH 23, 2013

President's Installation Banquet
Royal Palm

MARCH 20, 2013

General Membership Meeting

MAY 15, 2013

General Membership Meeting

NODA Bylaws Proposals

by Dr. Raymond Unland, Jr., D.D.S. – NODA 1st Vice President



At the December 5, 2012 NODA Board of Governors meeting, I presented this proposal for

The purpose of this committee is to recommend compensation for the NODA staff. This resolution passed the NODA Board of Governors and is now presented to the membership for approval.

change to the NODA Bylaws, to be included under standing committees:

“Resolved, that NODA set up a standing committee the name of which will be the Compensation Committee. Members of this committee will consist of the President, President-Elect, First Vice President, and Treasurer, and any other person assigned to the committee by the President.”

WE WANT YOUR NEWS!!

Anyone knowing of any dentist who has made a significant contribution, gained an elective or appointive office, written an article, delivered a paper, or rendered unusual public service, please let us know!

info@nodental.org

New Member Update

by Gustavo M. Coutin, D.D.S. - NODA Membership & Orientation Committee Chair



The following applicant was approved as members of

the New Orleans Dental Association at the December General Membership Meeting held at Chateau Golf & Country Club. Congratulations to you!

• Dr. Brigitte N. Jones



“I only have one regret about selling my practice. I should have called Dr. Earl Douglas sooner.”

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Upcoming Scientific Programs

by Claudia A. Cavallino, D.D.S. - NODA Scientific Program Committee Chair

DATE LOCATION TIME	SPEAKERS TOPICS OBJECTIVES	SPONSORS
<p>January 16, 2013</p> <p>August Moon Restaurant 875 Manhattan Boulevard Harvey, LA 70058 504/302-7977 www.moonnola.com</p> <p>Check in: 6:30pm Start time: 7:00pm</p>	<p>Speaker – Corky Willhite, D.D.S.</p> <p>Topic – “Practical Techniques for Opening Vertical Dimension and Restoring Anterior Guidance Using Composite”</p> <p>So much of our success in restorative dentistry depends on occlusion. Yet this topic is one of the most confusing in day-to-day practice. Learn a practical system for restoring worn teeth, rebuilding anterior guidance, and increasing vertical dimension. Especially for complex situations—although equally valuable in simpler cases—this significantly increases the chance of achieving long-lasting results.</p> <p>Course objectives:</p> <ol style="list-style-type: none"> 1) A method of opening Vertical Dimension that is practical and effective. 2) What materials work best in non-compliant patients. 3) Practical occlusal principles for maximizing longevity. 4) How to build anterior guidance for severe wear cases. 	<p>Blue Box Dental Laboratories, Inc. 107 North Brooks Street Pelahatchie, Mississippi 39145 Andy Woods President 601/854-5554 877/825-1690 andy@blueboxdental.com www.blueboxdental.com</p>
<p>February 20, 2013</p> <p>Five Happiness Restaurant 3605 S. Carrollton Ave. New Orleans, LA 70118 504/482-3935 www.fivehappiness.com</p> <p>Check in: 6:30pm Start time: 7:00pm</p>	<p>Speaker – William A. Rogers, MED</p> <p>Topic – “Preparation Equals Success in Implant Prosthodontics”</p> <p>Course objectives:</p> <ol style="list-style-type: none"> 1) Treatment Planning – Deciding on what treatment plan will best suit patient. 2) Treatment Options – Which appliance is best suited for patient. 3) Implant Selection – What implant is best suited for the treatment plan. 4) Case Planning – Steps in preparing for appliance fabrication Fixed and Removable. 5) Examples of Different Appliances – Different treatment options. 	<p>TBD</p>

Children's Dental Health Month 2013

by Nicole Boxberger, D.D.S. and Kellie Axelrad, D.D.S.

NODA Children's Dental Health Month Committee Co-Chairs



Dr. Nicole Boxberger



Dr. Kellie Axelrad

Happy Holidays, NODA members! We wanted to give you a quick update for Children's Dental Health Month, 2013.

We are very excited to announce that we have confirmed that 75 fifth graders from St. John the Baptist parish will be participating in our combined GKAS day event with the Saints organization and NFL Play 60. We have invited 75 second to fifth graders from Phoenix school in Plaquemines parish, and we are awaiting confirmation from their principal.

The actual date of the event will depend on the Saint's making the playoffs this year. Since the Saints' record has been less than favorable this year, we are expecting to host GKAS day on Friday, January 18, 2013. If the Saints are able to pull off a place in the playoffs as a "wild card," we will send out an email to alert you of a change in date.

Dr. Pamela Shaw has selected Monday, February 18, 2013 as the day for our Children's Hospital event. We will be handing out goodie bags and posters to the inpatients, as well as performing

screening exams and ensuring each patient has a dental home.

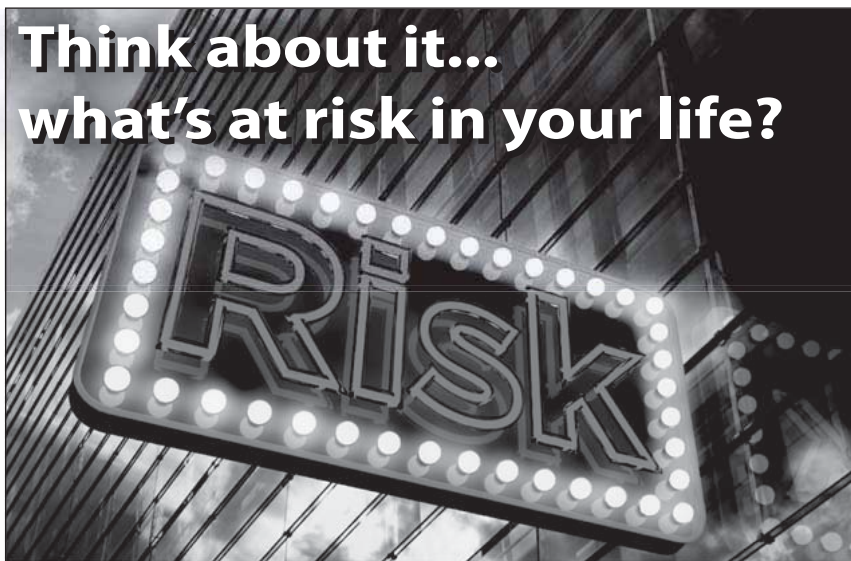
In place of the Hornets event that was held last year, we are planning to have a table in Lakeside Mall on Saturday, February 16, 2013 in order to raise awareness for Children's Dental Health Month and the importance of the establishment of a dental home by age one. We will also be passing

out goodie bags to the children visiting the mall that day.

Please feel free to contact us for any additional information via email at n_boxberger@hotmail.com or kelaxelrad@aol.com. **We welcome volunteers for all three events!**

Thank you!

Think about it... what's at risk in your life?



PROTECT YOUR PRACTICE WITH PROFESSIONAL LIABILITY INSURANCE

Your LDA-sponsored professional liability insurance program underwritten by Fortress Insurance Company, an "A"-rated, dentist-owned company, offers exceptional benefits, service, and premium savings of up to 30% over comparable coverage.

PROTECT YOUR ASSETS WITH A PERSONAL UMBRELLA POLICY

Dentists insured under the LDA-sponsored program can now protect their personal assets through a NEW group personal excess or "umbrella" policy. Highlights include:

**COMPETITIVE RATES ON LIMITS UP TO \$25,000,000 (\$2,000,000 for only \$325 per year!)
SIMPLE, ONE-PAGE ENROLLMENT FORM**

To receive a free no-obligation quote on the LDA-sponsored Professional Liability Insurance Program or the New Personal Umbrella policy, CONTACT:



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ROBERT ELLIS & ASSOCIATES

Stormy Blair

or

Donna Hebert

stormy@ellis4u.com

dhebert@ellis4u.com

Toll Free: 1-888-503-5547

Instant Information Through Facebook, Emails and Web

by Annette Drodgy, LDA Assistant Executive Director



In Facebook and get emails from the LDA, you received wonderful news on Nov. 30. If you had to wait to read the LDA Journal, it was printed and mailed sometime at the end of December (plus there's the potential of it taking 10 working days to be delivered as it is bulk mail).

these nine years, much has changed in the way that we communicate with our members. When I started, the LDA Journal and the Louisiana Dental News newsletter were the primary sources of information from the LDA. They are both quarterly, therefore members receive one approximately every six to eight weeks.

Much has changed in technology regarding how quickly we expect to have access to information. In today's world and in a membership organization, social media and email access is a necessity. Members who stay abreast of dental news and governmental relations issues expect instant notifications. Our world is increasingly digital and Facebook allows us to share news or happenings quickly and easily with our "friends."

People are not only ON Facebook, but they check in to Facebook OFTEN and regularly. And, not to mention the fact that in this economy, this is a cost effective method of getting an update to our members.

If you are a Medicaid provider, I'm sure you wanted to know updates as soon they were available in the original carve-in to managed care. If you are on

What a difference in keeping you updated and informed on items of great impact to your profession and your practice!

Facebook has also been a great tool connecting members to specific items on our website. You may not have time to check the "Latest News" on the website every day but when there's big news or an interesting update (for instance, Office Depot's new method of providing savings to our members

at the store or LDS Glove Program's second price cut of the year), we post these items as a teaser on Facebook and direct you to the link on the website for additional information and details.

If you are on Facebook or considering joining, become our "friend" by visiting the "Louisiana Dental Membership" page.

As you can imagine, our membership varies greatly in age and in technological knowledge and experience. However, the LDA strives to meet the communication needs of ALL members. So, when we have news, we now send an email and update Facebook and the website AND will post the news in the next publication! Needless to say, we are staying busy keeping YOU informed!

NODA News is published every month with the exception of June and August. Deadline for ads and editorial material is the 10th of the month preceding publication. Ads and news should be sent to: info@nodental.org

NODA News is a publication of the New Orleans Dental Assn.,
2121 N. Causeway Blvd., Suite 153,
Metairie, LA 70001.
Phone (504) 834-6449.

2013 NODA Officers & Directors



Drs. Kristopher Rappold (At Large), David Hildebrandt (Director to LDA), Byron Ganuchau (Treasurer), Darrell Bourg, Jr. (President), Claudia Cavallino (President Elect), George Arch, Jr. (Immediate Past President), Vincent DiLeo, Jr. (2nd Vice President), Raymond Unland, Jr. (1st Vice President) and Gustavo Coutin (At Large). Not pictured: Christopher Brown (Secretary), Kevin Collins (Director to LDA) and Erin Fontenot (At Large).

your profession
 your futureTM
 your association

This is Your Official Invitation to the
President's Installation Banquet

Dr. Darrell P. Bourg, Jr.
*94th President of the
New Orleans Dental Association*

Requests the Honor of Your Presence at the
President's Installation Banquet

Saturday, March 23, 2013
Royal Palm
1901 Manhattan Boulevard – Harvey, LA 70058

Check in and social: 6:00 p.m. – 7:00 p.m.
Dinner: 7:00 p.m. – 10:00 p.m.

Cost: \$45.00 per person
Black Tie Optional

DINNER MENU

Chicken & Andouille Sausage Gumbo

Spinach Salad

Choice of Entrée (Select One)

Grilled Gulf Fish with Shrimp and Crab Topping
or
10-ounce Rib Eye

Entrées are served with two Chef's Choice Accompaniments

Iced Tea, Wine, Coffee

Praline Cheesecake with Caramel Sauce

Excise Tax Alert

There are still many unanswered questions about how the medical device excise tax, which is part of the Affordable Care Act, will be applied. But based on current information obtained by the ADA there are a number of things that can be said that will help dentists and their patients navigate the quagmire:

- First, dentists will not be responsible for collecting, reporting, or paying the new 2.3 percent tax.
- Second, the tax on “devices” specific to dentistry will in many cases be applied to the materials from which dental devices are manufactured rather than to the customized items supplied by a dental laboratory, whether or not a device is ultimately adjusted and adapted by the dentist for a patient. “Device” is used as a term-of-art since many “devices” would be more commonly described as “products,” “materials,” or “substances.”
- Third, the tax will result in some increased costs for dentists and dental patients.
- Fourth, dentists should be alert in reviewing manufacturer and vendor price lists and invoices to make sure that the 2.3% tax is not

being applied as a general cost increase with respect to all items, but is only being applied in cases where the law so requires.

The points listed above are derived from the new IRS regulations that “affect manufacturers, importers and producers of taxable medical devices,” as well as from informal conversations about them that the ADA has had with the IRS.

Final regulations published in the Dec. 7 Federal Register apply to sales of taxable medical devices after Dec. 31, 2012. There are some 180,000 taxable devices by IRS estimates, including dental devices approved by the Food and Drug Administration for human use. Of course, the tax will apply to all non-excluded “medical devices” a dental practices uses, but to put things in perspective, the total number of devices that are specific to dentistry based on IRS definitions, is approximately 130.

The regulations do not create a special rule or carve-out for dental devices. Dental devices subject to the tax are those listed by the FDA in the Code of Federal Regulations at 21 CFR 872—DENTAL DEVICES. This is the FDA list that places dental devices into Class I, Class II, or Class III. The ADA compiled list includes each of the items designated a “Dental Device” by the FDA and the FDA subcategory into which the device falls. Subcategories include, for example, “Surgical Devices,” and “Therapeutic Devices.” All devices

listed are subject to the excise tax unless they fall under an exclusion.

The major exclusion from the device tax is provided by the “retail exemption,” which is a simple test to apply in many cases, but which may be a little more difficult to apply in others. For example, any device/product that appears in the FDA list with the letters “OTC” in front of its name is clearly excluded from imposition of the tax. This “safe harbor” for items explicitly designated as being “over-the-counter” products or devices is easy to understand and apply.

It can also be safely assumed that certain other listed devices, such as power toothbrushes, manual toothbrushes, dental floss, and teething rings are not subject to the tax. In yet other instances, the IRS itself may not be quite sure whether a product is entitled to the retail exemption. Dentists and patients may be the best source of information about such products that might include, for example, intraoral dental wax or mechanical denture cleaners or sleep apnea devices.

When it comes to determining in a closer case whether the retail exemption should apply the IRS has said that it will take a “facts and circumstances” approach. It has designated a number of factors that will go into its evaluative process, but there is no history as yet as to how these factors will be weighted or applied. How long it may take the IRS to do this generally or in a particular situation is anybody’s guess, but given the

Excise Tax Alert - Con't

number of medical devices the IRS estimates there are and considering the many other things that are on the IRS's plate it's probably safe to say that it won't be anytime soon.

Unless contrary guidance is issued in the future, it appears that so long as such "devices" can be purchased at retail the tax will not apply even if they are also sometimes supplied, or even are primarily supplied, by dental laboratories or dental practices.

In reviewing the list of FDA dental devices and applying the retail exclusion, it may seem quite arbitrary as to which devices will and will not be subject to the tax. In fact, certain distinctions may appear downright illogical. This results from the fact that the FDA list was compiled for reasons wholly unrelated to any sort of taxation, but it is now being used by a taxing body for tax determination purposes.

With respect to the "materials" versus "completed device" distinction mentioned earlier, it is perhaps easiest to understand by referring to the items listed under the "Prosthetic Devices" subcategory of the FDA list. Materials used to make prosthetic devices, such as noble metals, or materials used in restorations, such as dental amalgam, appear on the list. But prosthetic devices themselves, such as dentures, are not listed, and the restorations made from restorative materials are not listed either. Closely related to this subject is that, according to what the ADA has heard from the IRS to this point, dentists will not be considered

"manufacturers" of dental devices merely because they perform restorations or assemble and adjust prosthetic devices. These means dentists will not be responsible for applying, collecting, or reporting the device excise tax in connection with the work they do, or otherwise.

The Association has urged Congress to repeal this Affordable Care Act tax. Support for delayed implementation appears to be growing in the "lame duck" session of the 112th Congress, and the IRS and Treasury Department "continue to study" such issues as the tax treatment of medical software licenses and the taxability of donated medical devices and medical convenience kits. In fact, the IRS has continued to call for public comments on some of these matters. There is uncertainty, as well, on how the tax may be applied to dental prosthetics and appliances manufactured overseas.

But unless something changes, the first device excise tax deposit from manufacturers and importers, covering the first 15 days of January, is due Jan. 29 under the current rules. However, the IRS offered temporary relief to device manufacturers from timely deposits for the first three calendar quarters of 2013 "in consideration of the short time frame between the effective date of the tax and the due date of the first deposit, and in the interest of sound tax administration."

Some dentists have received letters from dental laboratories attempting to explain the tax and how it will be applied. At this point, there may be some differences of

opinion between various stakeholders as to how the tax will work. Bear in mind that dental labs and dental supply companies will likely pass the cost of the tax along to their dentist customers. The ADA plans to reach out to manufacturers and vendors in order to express dentistry's view of the limits on the device tax and to come to a unified position as to how the tax should be applied and collected. The Association will continue to track the new medical device excise tax and will provide information through Association media including the ADA News.

The Editor wishes to thank Dr. Raymond Unland, Jr. for his concern that this update be brought before the membership.

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of this monthly
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“Looking Back, Moving Forward”

with Dr. James A. Heurtin

NODA News will be featuring retirees in this series



Molly, Kahler, William (standing), Dr. James Heurtin and Killian.

I think it is a great idea recognizing the fact that there is “life after dentistry.” I elected to restructure my life by retiring from dentistry approximately two years ago and it has truly been a great experience. As a 1966 graduate of Loyola University School of Dentistry and at the age of 23, I decided to write down certain goals that I would like to attain during my lifetime, one of which was to be able to retire at 62. As the years passed and my retirement date drew closer, I realized that there was no way to actually predict when one should or should not retire. I also learned that dentistry was quite a “personal and individual profession” with each of us selecting a very different path and methodology to achieve our goals. As I approached my early sixties I began to research retirement and practice transition strategies only to become very frustrated and

disenchanted by the quality of the material and presentation available. I will always remember while attending a seminar the question was asked to the speaker - “How do you qualify a potential buyer of a dental practice?” The clinicians answer was, “Can he or she write the check?” The problem being that he was really serious. I knew then that I was way behind on my research and that I would have to plan and implement my own personal strategy which consisted of first answering a series of simple, but extremely important questions

- 1.) Am I really ready to retire?
- 2.) What about my patients and staff?
- 3.) Can I afford to retire?
- 4.) What will I do next week?

1. Was I ready to retire? The individuality in dentistry of which I mentioned earlier became very apparent when attempting to answer this question. We have all witnessed the various stages of life and how genetics, the environment and one’s personal discipline play such an integral part in the way we age. The most obvious example is the 75 year old dentist who exercises daily, who you see at every seminar, whose staff and peers hold in high esteem and who is still very capable of performing excellent dentistry. Should he retire? Absolutely not. Then there is the other side of the equation. The younger dentist lacking enthusiasm, going to the office because he “has to”, no keeping up with changing times and becoming a self – proclaimed sub-average practitioner. Far be for me to judge each and every dentist’s personal and physicality. There is however a reason the Federal Aviation Authority mandates that a pilot retire at 65. Is it more difficult to fly 747 or do quality dentistry? This presents a rather interesting analogy and raises many areas of discussion.

2. What about my patients and staff? This can become a very emotional decision. Some of the options that presented were just closing the doors and letting things be as they may or transitioning the practice into the hands of another practitioner. In my case I opted for the latter. The most critical part was to join my patients, my staff

“Looking Back, Moving Forward” - Con’t

with Dr. James A. Heurtin

NODA News will be featuring retirees in this series

and potential buyer into a closely knit and symbiotic relationship. It is my opinion that no one knows our patients and staff as we do and therefore only we can put these parts of the puzzle together. I was fortunate in as much as a very good younger practitioner approached me and after spending some time working together we were able to not only value the practice also work out the details and contracts using only our accountants and attorneys. In no way am I condemning all practice transition specialist but if one is willing to do their research and utilize the right professionals a great amount of time and money can be saved.

3. Could I afford to retire?

Most financial institutions would lead you to believe that all you have to do is answer a few questions on their website and out pops the numbers. The problem with this is that many of the questions they ask are extremely subjective. For instance, how much am I going to spend in retirement? How long am I going to live? What rate of return will my investments generate? What will the inflation rate be going forward? Being Very confused, I decided to come up with more practical answers that would better fit my individual needs. Five years before retirement and for the first time in my life I set up a budget. Thus became a tremendous help in projecting my future needs. As to the question of longevity I relied heavily upon genetics and took the difference in

my parents ages at the time they passed away and added ten years to that. Only time will tell if I was right. Figuring out the rate of inflation and return on my investments was so easy. I gave them both a value of 0%. Based on the numbers I came up with I felt that finances would not be an impediment to my retirement.

4. What was I going to do next week?

This was the easiest of all of the questions to answer. I have always had much interest and felt that time away from the office could be spent in a very productive and self gratifying way. I would however caution those individuals whose total life has been centered around dentistry to step back and really do a self – examination. I have witnessed some pretty unhappy and disenchanted retiree’s. Finally, in answering this question, of the utmost importance is to consult with your wife, husband or significant other. Retirement can definitely be a relationship breaker. After deeply delving into the answers to my questions relative to my professional, financial, spiritual and physical life it became apparent that I could indeed “cross the bar” into retirement. With only myself being able to make the final decision, I elected to retire.

So, what do I do in my retirement and what do I miss most about my office? I spend my time enjoying continuing education, working with various charities,

fishing, cooking, traveling, woodworking, gardening, managing my finances and being with my grand children. But most of all, I look forward to just sitting on my back porch and watching the beautiful sunsets as they surrender to the Gulf of Mexico. As to my office, I very much miss the interactions with my staff and my patients. After 45 years of practice your patients become friends and your staff family. You ultimately, figuratively speaking, “live and die with them.”

Finally, I must refute the long standing adage about “enjoying life’s journey and paying no heed to its destination”. If you have honestly practiced your profession and lived your life with passion there is no reason you should not be able to retire with the same passion.

NODA News is published every month with the exception of June and August. Deadline for ads and editorial material is the 10th of the month preceding publication. Ads and news should be sent to:
info@nodental.org

First Data

Is your practice security compliant with mandated patient payment data policies?

If not, are you aware of the consequences?

Theft of credit card data is a worldwide epidemic. More than 340 million records containing sensitive personal information have been involved in security breaches in the U.S. since 2005. Now criminals are shifting sights to small merchants because many have lax security for cardholder data. More than 80% of attacks target small merchants. A payment data breach or stolen patient credit card information from your practice could damage your reputation, require full reimbursement for any fraudulent transactions, and result in fines.

The object of desire of the criminal element is cardholder data. By obtaining the Primary Account Number (PAN) and sensitive authentication data, a thief can impersonate the cardholder, use the card, and steal the cardholder's identity.

Sensitive cardholder data can be stolen from many places:

- Compromised card reader or credit card terminal
- Patient card data hand written stored in the practice
- Patient card data stored in a computer and practice management software

- Card data transaction communication medium
 - o Internet requires a higher level of security
- Hidden camera recording entry of authentication data
- Cameras in cell phones used to take a picture of the card and the account numbers
- Secret tap into your wireless or wired network
- Skimmers used to copy the magnetic strip on back of your card
- Employees that have access to card holder / patient payment data

If a card accepting business is at fault for a security breach, costs can be severe:

- Fines and penalties
- Legal costs, settlements, and judgments
- Reimbursement for fraudulent transactions
- Higher subsequent costs of compliance
- Forensic audit at your cost
- Lost confidence, which may result in patient migration to another practice
- Termination of ability to accept payment cards

In an effort to reduce fraud the payment card industry has established a program to help stem

the theft of card holder payment data. The Payment Card Industry Security Council was founded by American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. to stem the epidemic of fraud by creating standards and a certification process for merchants / credit card acceptors. The standard that contains the policy and procedures is called PCI DSS Payment Card Industry Data Security Standard.

The PCI DSS is a comprehensive set of international security requirements to help protect cardholder data. The PCI DSS was developed by Visa and the founding payment brands of the PCI Security Standards Council to help facilitate the broad adoption of consistent data security measures on a global basis. The PCI DSS consists of twelve basic requirements. These requirements are the foundation of Visa's data security compliance program known as the Account Information Security (AIS) Program. This program was formerly known as the Cardholder Information Security Program (CISP) in the U.S. All Visa acquirers and card issuers must comply, and must also ensure the compliance of their merchants and service providers who store, process, or transmit Visa account numbers. This program applies to all payment channels including card-present, mail/telephone order, and e-commerce.

Separate from the mandate to comply with PCI DSS is the

First Data - Con't.

validation of compliance. Validation identifies vulnerabilities and helps ensure that appropriate levels of cardholder information security are maintained. Visa has prioritized and defined validation levels based on the volume of transactions and the potential risk and exposure introduced into the Visa system.

Most small business that accept card payments from patients, do not realize that when they agree to accept credit card payments that they are subject to mandated cardholder/patient payment data security responsibilities. Some business owners consider policies and procedures governing the acceptance and security requirements complicated. Since this is a short informative article it is by no means comprehensive. It should inspire you to research policies and become compliant by obtaining your certification.

If you are interested in learning more, Visa has an informative tutorial called Visa's Business Guide to Data Security which contains 7 tabs. Visit the user friendly link below to start an Adobe Video containing information about data security.

http://usa.visa.com/merchants/risk_management/data_security_demo/ml/index.htm

An additional site which is considered the "Source" is the Official PCI Security Standards Council website. This site contains detailed P & P policy and procedures which govern the certification process. The link to

their website is below.

<https://www.pcisecuritystandards.org/>

Once you obtain a basic understanding about the Policy & Procedure there are a few more areas that are important....

- 4 Levels of Classification
 - o Most NODA members fall into Level 4. This dictates specific compliance rules that have to be followed.
- Steps to obtain PCI DSS Compliance
 - o ENROLL with a QUALIFIED SECURITY ASSESSOR (QSA)
 - NODA Members using First Data Merchant Service have our QSA called Rapid Comply automatically available to assist them
 - o Comply with PCI requirements
 - Rapid Comply will assist
 - o Validate with QSA

- o Certify Compliance by passing a Self Assessment Questionnaire (SAQ)
- o If you are using a software program to process your payments or using a credit card terminal communicating via the internet you may have to pass a system scan which must be provided by an Approved Scan Vendor (AVS)
- o Renewal
 - Annual if you are using phone communication to transport transactions
 - Quarterly Scans if you are using internet for transporting transactions

If you are surprised by the Security Standards Council mandates here are some reasons you may have not obtained compliance:

- Your credit card processor was not successful informing you of the mandates
- You are focused on providing quality care for your patients and not some

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of the small things that are so easily overlooked

- Lack of access to a trustworthy professional in the payment card industry that can advise you or your staff of requirements and how to become security compliant

Here is another surprise. Processors have the right to collect a monthly fine for Non PCI DSS compliance. Fines on various processors' monthly statements range from \$9.95 to \$29.95. Make yourself the following promise, "I will review my next monthly statement for any unusual fees". If you need help in interpreting your monthly statement you can contact First Data the NODA endorsed payment processor for assistance.

Once you begin feeling comfortable about your new knowledge, don't become complacent. The industry is constantly trying to improve their ability to control theft. There are new mandates that have been created by PCI DSC. These mandates have been approved, have deadlines, and penalties if you are not in compliance. It would be good business practice to research or consult with your payment processor so that you will have time to make the necessary changes.

Some of the new mandates are:

- EMV Euro Master Card Visa Standard
 - o Europe and other countries have left the magnetic strip on the back of credit

cards many years ago. Canada and the US have adopted the new payment format. In general EMV requires that your practice have equipment that has the capability of accepting swipless cards.

- Chip & PIN
 - o A small Radio Frequency Transmitter will be imbedded in cards that will allow the card holder to use Touchless payments instead of swiping traditional cards
- Cell Phone NFC
 - o Near Field Communication will allow Smart Phones to access an application that will activate a communication media to issue payment. Patients simply open the application in their smart phone enter a pass word and tap the PED Pin Entry Device

Here are some things that NODA endorsed First Data Merchant Services Provides to the membership:

First Data PCI Rapid Comply your solution to obtaining PCI DSS compliance

- Easy-to-use online tool that can help merchants achieve and maintain PCI DSS compliance
- Designed by PCI security experts specifically for small to midsize merchants
- Pre-SAQ Self Assessment Questions to minimize the number of questions merchants must answer
- Comprehensive support (online chat, email, and phone) that ensures merchants' PCI-related questions get answered

First Data's TransArmor will dramatically improve data security and reduce risk TransArmor removes the card number by using encryption and tokenization to deliver a best-in class solution

- Merchants no longer have to transmit unencrypted cardholder data or store the sensitive data
- Sensitive cardholder data is stored in a secure and PCI compliant repository, called a vault, managed by First Data

First Data warrants that if the token is lost or stolen, it cannot be used to initiate a fraudulent transaction from outside the merchant payment processing environment.

First Data Terminals are security compliant

- Our terminals are loaded with PCI DSS certified

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software and receive daily updates

- Our PIN Pads contain the highest level of security TDES Triple Data Encryption Standard
- New First Data terminals and PIN Pads are compliant with future mandated requirements
 - o EMV Euro Master Card Visa Chip and PIN
 - o NFC Near Field Communication (allows credit cards to reside in a smart phone app)

Clearly there are many changes that have taken place and are in the queue for future implementation. Some business owners feel that the credit card industry is far too

complicated and expensive. So make it easy on yourself by following this action plan as a start.

Action Plan

- Review the websites for knowledge on PCI DSS
- Review your current monthly statement to identify any questionable fees
- Contact your processor for help in obtaining PCI DSS compliance and certification
- When your available time or interest level is low contact a trustworthy advisor

John White, a Platinum First Data Representative, has been endorsed by NODA for the past 5 years and represents over 50 NODA

members. John is knowledgeable, trustworthy, and a great source for best practices for your merchant service program. He can assist you in obtaining security compliance and provide a comprehensive low cost processing program.

John White call or text
504/874-4877

john.white@firstdata.com

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NODA News is a publication of the New Orleans Dental Assn., 2121 N. Causeway Blvd., Suite 153, Metairie, LA 70001. Phone (504) 834-6449.



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*Offer expires June 1, 2013.

December General Membership Meeting

Chateau Golf & Country Club

Photos courtesy of F. Thomas Giacona, Jr., D.D.S



President Darrell Bourg, Jr. addresses the crowd.



Speaker, Ankur A. Gupta, D.D.S., presents a lecture on "The 10 Most Profitable Changes I Made To My Private Dental Office."



Dr. Tara Gilpin, Dr. Kelly Milstead, Dr. Kristopher Rappold and Adam Stumpf.



Dr. Michael MacKenzie, Jackie Kadden, R.D.H., and Dr. Damaris Bastian.

**WE WANT
YOUR
NEWS!!**

Anyone knowing of any dentist who has made a significant contribution, gained an elective or appointive office, written an article, delivered a paper, or rendered unusual public service, please let us know!

info@nodental.org

December General Membership Meeting - Con't.

Chateau Golf & Country Club

Photos courtesy of F. Thomas Giacona, Jr., D.D.S



Drs. Claudia Cavallino, Robert Camenzuli, Sammy Tom and Melissa Tom.



The attendees are focused on the lecture given by Dr. Ankur Gupta.



3rd year LSUSD dental student Reid Owens, Dr. Derek Peek and Dr. Richard Owens, Sr.



John White (First Data) and Dr. Vincent DiLeo, Jr.

NODA News accepts advertisements from a variety of sources, but makes no independent investigation or verification of any claim or statement contained in the advertisements. Inclusion of advertisements should not be interpreted as an endorsement by the New Orleans Dental Association or *NODA News*.

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Bulletin Board

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ADS South specializes in valuations and transitions for dentists. Learn how to protect your practice in case of death. Call Dr. Earl Douglas at 770/664-1982 or visit our website www.adssouth.com.

LAKE CHARLES (#6211) - Busy GP needs associate.

Contact Virginia Douglas at 770/664-1982 or virginia@adssouth.com for more information on any of these listings.

ASSOCIATE DENTIST NEEDED

Associate dentist needed for large, high-end Westbank Dental Practice with excellent reputation. Potential for partnership. Brand new state-of-the art facility in beautiful Fountain Park Centre. Huge patient base. Great, highly trained staff. Excellent management team and marketing program. Some Continuing Education benefits. On-site training in endo, ortho and oral surgery. Partners in the practice would appreciate talking to dentists with great attitudes and

similar mindsets. Contact Dwight Landry, D.D.S. at 504/884-7861 or Gina at New Orleans Dental Center, 504/347-6000 to discuss.

CERTIFIED DENTAL TECHNICIAN

Full time position in Metairie or surrounding areas. Twenty years experience as an "In-House" C&B technician at same practice. Own all of my equipment. E-Max, PFM, PFZ, Scanner. Call Robert Swigart at 504/812-3127 or e-mail to swigartr@cox.net.

DENTAL OFFICE SUITE

Located in the heart of Metairie near Clearview Shopping Center. This dental office includes: Patient waiting area, receptionist area with desk, 3 treatment rooms with sinks, 1 private office, 1 lab room, x-ray machine and two dental chairs. \$1,300/month. Call 504/455-2004 or e-mail to sandyofc@bellsouth.net.

GENERAL DENTIST NEW ORLEANS

1-3 day per week general dentistry opportunity treating JenCare patients in our state of the art medical centers. Hours are 7:30-4:30. Ideal candidate will enjoy treating elderly patients; must possess their own malpractice policy, have an active, unrestricted dental license and DEA license. Locations are: Mid City, Kenner and Gretna. Contact Lisa Freda by e-mail: lisa.freda@jencaremed.com or call 202/558-7474.

GENERAL DENTIST AVAILABLE

Experienced General Dentist available on a part-time basis to keep the office operational due to unexpected illness, extended vacation, etc. Preferably Orleans, Jefferson, St. Tammany and Tangipahoa parishes. Will furnish work history, C.E. Call 985/624-9456 or 504/578-0104.

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Bulletin Board - Con't.**LOUISIANA DENTAL CENTER**

Whether you are a recent dental school graduate or a current practitioner interested in pursuing new opportunities, Louisiana Dental Center offers doctors the ability to perform dentistry in an autonomous and collegial atmosphere without the burden of managing a practice. With nine state-of-the-art clinic locations scattered across Southern Louisiana, our practice is in a unique position to offer flexible schedules and working options for the general dentist or specialist. If you're interested in joining our team of professionals, please contact Terry Ernst at 985/893-2240 or apply online at www.ladentalcenter.com.

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ORTHODONTIST

Louisiana Dental Center, a well-established and fast-growing group dental practice, is seeking an orthodontist. Work schedule is flexible and staff positions are open at three of our offices: Metairie, New Orleans, and Boutte. We have a thriving patient base that presents a wonderful opportunity for the right candidate. Please contact Terry Ernst at 985/893-2240 or fax/email your CV to 985/893-2629 or ternst@ladentalcenter.com.

TODAY'S DENTAL

Busy group dental practice is seeking a highly-skilled General Dentist. Selected candidate will be helping to maintain the long-established, impeccable reputation of the dental practice. This is a full time position with future buy-in potential. We offer competitive wages, advertising, a highly-skilled staff of dental auxiliaries, state-of-the-art equipment and the camaraderie of working side-by-side with other general dentists and dental specialists. E-mail CV/Résumé to Aaron at aarone@todaysdental.us or contact via telephone at 985/809-1889.

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DATE	COURSE TITLE		TUITION	CREDIT HOURS
January 25 – 26 Friday – Saturday New Orleans Interprofessional Course IPC	TMD Disorders: Current Concepts w/Drs. Gremillion, Ehrlich, et al This is 1 of 5 courses in the LSU Orofacial Pain Continuum ♦ 1/2 price when attending with Dentist/MD/Therapist	Dentist/MD/ Physical Therapist Team Mbr./ Assistant*	\$750 \$375*	14 L C
February 15 – 19 Friday – Tuesday New Orleans	36th Annual Perio Review Course – Literature Review & Mock Exams with Drs. Yukna, Cordell, Rapley, Shaklee, Serio, Greenwell, Fowler, MacNeill, MacDonald, Drury, Xenoudi, O'Brien and Glick at LSUSD AGD #490	5-day Early Bird (prior to 12/15)	\$2,095 \$1,995	Approximately 34 L/P C
February 15 – 17 Friday – Sunday New Orleans	Perio Literature Review w/Drs. Yukna, Cordell, Rapley, Shaklee, Serio, Greenwell, Fowler, MacNeill, Xenoudi, O'Brien and Glick at LSUSD AGD #490	3-day Early Bird (prior to 12/15)	\$1,595 \$1,495	Approximately 21 L C
February 15 Friday New Orleans	Oral Medicine w/Dr. Michael Glick and Medical Emergencies in the Dental Office w/Dr. Michael O'Brien at LSUSD AGD #730 & #754	Dentist Hygienist Assist/Other	\$295* \$175* \$95*	07 L C
February 22-24 Friday-Sunday Gonzales	Expanded Duty Dental Assistant a/k/a EDDA Course w/Elizabeth Schmidt, CDPMA, CDA, EDDA and Leslie C. Hernandez, CDA, EDDA	Auxiliary	\$540***	24 L/P C
March 1 – 2 Friday-Saturday New Orleans	How to Administer BOTOX® and Dermal Fillers for Facial Esthetics w/Dr. Christy Allen Bennett, Dr. Stanley Barten Heckrodt and Dr. A. Dale Ehrlich (at LSUSD) AGD #780	Dentist	\$2,995	16 L/P C
March 15-17 Friday – Sunday New Orleans	Expanded Duty Dental Assistant a/k/a EDDA Course w/Nancy Weiss, RDH, EFDA, Henrietta Frederick, CDA, EDDA and B. J. Triay, CDA, EDDA	Auxiliary	\$540***	24 L/P C
March 16 Saturday New Orleans	Digital & Conventional Radiology for Dental Assistants w/Drs. Kavas Thunthy and Dr. J. Sean Hubar (at LSUSD)	Auxiliary	\$200***	07 L/P C

*** Ask us how you may obtain tuition reimbursement through the SBET Program

*Early Bird Special Available

Call Jocelyn Wagner, EDDA & Rad Coordinator, at (504) 941-8198

Register by phone, fax, or online.

Visa, MasterCard, American Express and Discover accepted.

Phone: (504) 941-8193 Elsa or (504) 941-8198 Jocelyn or Fax: (504) 941-8403

Web Site: www.LSUHealthCDE.org

Kristi M. Soliveau, D.D.S., Editor

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