

VOL. 77, NO. 2 • SUMMER 2018


JOURNAL

LDA

JOURNAL OF THE LOUISIANA DENTAL ASSOCIATION



INSIDE: Info on the new LDA Health Plan - arriving soon.



LDA Foundation
Fishing Rodeo
Sand Dollar Marina, Grand Isle, LA
July 12-14, 2018

LDA
Foundation

PARTNERSHIP. INTEGRITY. INNOVATION.

WORKING HARD TO DELIVER THE VERY BEST IN PATIENT EXPERIENCE AND PRACTICE LIFESTYLE.



REVOLUTIONIZE HOW YOUR TEAM AND PATIENTS EXPERIENCE DENTISTRY.



At Patterson Dental, we are proud to connect you with innovative tools and resources so that you can focus on providing expert dental care.



PATTERSON
DENTAL

New Orleans Branch | 107 Mallard St., Suite D | St. Rose, LA 70087
Shreveport Branch | 345 Bert Kouns Ind. Loop | Shreveport, LA 71106

JOURNAL

Volume 77, Number 2, Summer 2018

EDITOR

Dr. David N. Austin

230 Carroll Street, Suite 2
Shreveport, LA 71105
(318) 861-4549
E-mail: daustin1@comcast.net

MANAGING EDITOR

Annette B. Drodody

LDA Headquarters
7833 Office Park Blvd.
Baton Rouge, LA 70809
(800) 388-6642 Toll-free
(225) 926-1986 Local Line
(225) 926-1886 Fax
E-mail: annette@ladental.org
Web site: www.ladental.org

BUSINESS MANAGER

Dr. William M. Hall, Jr.

3100 Woodlawn Avenue
Shreveport, LA 71104
(318) 865-1469
E-mail: dr802@bellsouth.net

EDITORIAL BOARD

Dr. Gary Caskey

Dr. Gary L. Roberts

Dr. Brian D. Basinger

LDA OFFICERS

Dr. Daniel A. Weaver

President
715 W. College St.
Lake Charles, LA 70605
(337) 478-3123

Dr. David Hildebrandt

Past President
1430 Old Spanish Trl., Ste. 10
Slidell, LA 70458
(985) 643-0304

Dr. Kristi Soileau

President-Elect
3634 Coliseum St.
New Orleans, LA 70115
(504) 899-2255

Dr. Steve Morgan

Secretary-Treasurer
219 Grinage St.
Houma, LA 70360
(985) 868-5699

Dr. L. King Scott

Speaker of the House of Delegates
120 Professional Dr.
West Monroe, LA 71291
(318) 325-4600

LDA STAFF

Ward Blackwell

Executive Director

Annette B. Drodody

Assistant Executive Director

Sharon Elliott

Director of Membership
Development

Tisha White

Director of Accounting

Jeanne Parr

Director of Conference Services

Candice Castro

Executive Assistant

A Member Publication of the American Association of Dental Editors

JOURNAL of the Louisiana Dental Association (USPS284620) is published quarterly at 230 Carroll St., Suite 2, Shreveport, LA 71105, in March, June, September and December, and is the official publication of the Louisiana Dental Association. Opinions and statements expressed, however, are those of the writer and not necessarily those of the Association. Original articles published herein become the property of this publication. Subscription price is \$18 per year for members, \$30 per year for non-members and \$65 per year for foreign subscribers. Periodicals postage paid at Baton Rouge, Louisiana, and additional mailing offices.

The publication of an advertisement in the LDA Journal is not to be construed as an endorsement or approval by the Louisiana Dental Association or any of its component associations of the product or service being offered.

Postmaster: Send address changes to Louisiana Dental Association, 7833 Office Park Blvd., Baton Rouge, LA 70809.

Established in 1878, the Louisiana Dental Association (LDA) is the largest professional health organization for dentists in Louisiana. It is a statewide grassroots organization whose purpose is to promote, advocate, and protect the dental professional. The LDA has over 1,900 members.

Copyright 2018, LDA.

CONTENTS

Editorial	2
President	4
Council on Government Affairs and Dentists' Day at the Legislature	6
Wealth Management	10
News	11
LDA's Fall C.E. Events	12
Feature: 3D Printing at LSUSD	14
Feature: Community Dental Health Coordinator	16
Benefits Byline: LDAHPT	20
Opioid Course Update	21
Executive Director	22
LDA Cruise and Upcoming Calendar	23
NODC/LDA Annual Session	24
Louisiana Dental Services (LDS)	26
Endorsed Company Spotlight: Best Card	27
Dental Lifeline Network	28
Foundation Fishing Rodeo	29
Senior Reception	29
Louisiana State Board of Dentistry	30
LSU School of Dentistry	32
Classifieds	34
Awards	34
LSU C.E. Calendar	37
LDA C.E. and Events Calendar	38
Last Page	40



On the cover: Register now for the 2018 LDA Foundation Fishing Rodeo, July 12-14, 2018, at Sand Dollar Marina, Grand Isle, La. NEW THIS YEAR - a three-day Fishing Rodeo with Thursday as an additional day of fishing! There will be lots of prizes for top winners, as well as plenty door prizes and prizes for the Best Family Friendly Boudreaux Joke and Best Hard Luck Story of the weekend. So, register now at www.ladental.org/fishingrodeo or call (225) 926-1986, and don't forget to bring your best joke! (Note: For more info on the LDA Health Plan, visit the FAQs on pages 20-21.)

LDA members can view the *Journal*
online at www.ladental.org.



LDA editor

Dr. David N. Austin
Editor, LDA Journal

Southwest District Sells Most “Split the Pot” Raffle Tickets

The drawing for the LDA’s Split the Pot Raffle was Friday, May 25. We are excited to announce the following winners:

- \$500 – Dr. Jude Fairchild
- \$250 – Bonnie McCartney
- \$100 – Dr. Paul Perry

Thank you to all members and their friends, family and staff who participated in the raffle to support the LDA’s governmental affairs efforts. It is especially fun for us to announce that the Southwest District of the LDA sold the most tickets of any of the nine components. They are followed by Central in second place and Northeast in third place.

On behalf of our LADPAC Chair Dr. Jeff Hooton, I would like to challenge the components next year to sell more tickets. Imagine what LDA could do to support the governmental affairs efforts if all nine components did as much as these top three did! It really is impressive.

And, since we are talking about governmental affairs, the LDA had a pretty darn good 2018 Regular Legislative Session. If we can continue to work with the LSU School of Dentistry to avoid cuts and hold on to our tax exemption for dental devices during this third Special Session, it’ll be an incredibly successful year for the LDA’s advocacy efforts.

Our Council on Government Affairs has an extensive article starting on page 6, however I would like to touch on a few bills that I am especially proud of:

HB 134 – This is the LDA’s bill to require insurance companies to make it easy to discern on patient ID cards which plans are self-insured and which are fully insured. This is important since some state laws (e.g., dental freedom of choice law) don’t apply to self-funded plans. **The bill passed both chambers with no opposition, was signed by the governor and is effective 1/1/19.**

HB 734 – This bill mandated substantial new requirements for Medicaid managed care organizations (MCOs) to report data to LDH and for LDH to share



Drs. Danny Weaver and Bryan Manning congratulate Southwest District members (showing support on being #1) and selling the most “Split the Pot” raffle tickets of any of the nine components.

that data with the Health and Welfare committees of the legislature. LDA was successful in getting the bill amended so it also applies to any dental MCOs (i.e., MCNA) for the initial data reporting. **The bill has been signed by the governor and is effective 8/1/18.**

HB 780 – This is the LDA’s bill to create an independent review process for dental Medicaid claims that have been denied. **The bill has been signed by the governor and is effective 8/1/18.**

And last, my personal favorite that I want you to read twice: HB 429 – This is the LDA’s bill that would prohibit a dental insurance company from denying a claim for a procedure for which the company had issued a prior authorization. A dental insurance company would also be prohibited from recouping a paid claim if the company had confirmed coverage/eligibility for the patient and later found the patient was not covered/eligible but SHOULD have known. **The bill has been signed by the governor and is effective 1/1/19.**

Your Practice Transition Success Begins With ADS Lovelace and Associates

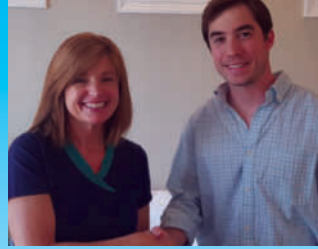
PRACTICES FOR SALE

Denham Springs • Lafayette • Lake Charles
Thibodaux • Kinder

ASSOCIATE POSITIONS AVAILABLE

Baton Rouge • Plaquemine • Lake Charles
Lutcher • Amite • Maringouin
Oakdale • Monroe • Alexandria

Congratulations!



To Dr. Deborah Lesem for transitioning her New Orleans practice to Dr. Kevin Astugue.



To Dr. David Roberts for transitioning his Baton Rouge practice to Dr. John Theriot.

ADS LOVELACE AND ASSOCIATES, INC.
(225) 927-8015
LovelaceAndAssociates.com

Endorsed by
ILDA



All ADS companies are independently owned & operated.



Southwest Dental Conference September 6-8, 2018

"Inspiring Success Through Knowledge"



Kay Bailey Hutchison Convention Center | Dallas, Texas

Sponsored by: Dallas County Dental Society

www.swdentalconf.org

LDA is a Regional Affiliate of the SWDC





LDA president

*Dr. Daniel Weaver
President, Louisiana Dental Association*

Contact Dentist Program Works...and Works Well Don't miss the joke in the middle!

If you haven't done so already, make sure you've read over the Council on Government Affairs report that can be found on pages 6-9 of this issue of the *LDA Journal*. Why is that important? It's important because part of what the LDA does for you, our members, and for the profession is to Promote, Advocate, and Protect.

You may ask, how do we do these things? Because the regular legislation session just ended and this issue contains that report, I will start with advocacy. Advocacy is any action that speaks in favor of, recommends, argues for a cause, supports or defends, or pleads on behalf of others. Lobbying is only one kind of advocacy. Not all advocacy is lobbying but all lobbying is advocacy.

In its charge of advocacy, the LDA Council on Government Affairs and staff monitor governmental meetings and decisions that impact dentistry. All efforts are made to ensure any new rules or legislation do not negatively impact our profession. The council builds a power base of legislators and government officials who understand dentists and dentistry. Then we simply educate these individuals on how these new rules or legislation would affect dentistry and the people of Louisiana.

One other item the LDA works towards is rallying the troops. Who are the troops? You and I are the troops. We are the dentists. Who better to educate government officials on dentistry other than a dentist? Right now, the LDA uses a contact dentist system where we have one dentist that has some connection to each legislator. They may be friends, neighbors, golf partners, relatives, or even shop at the same grocery store. In a few cases, we have multiple contact dentists.

Before joining the LDA Board of Directors, I represented the Southwest District on the Council on Governmental Affairs. The contact dentist system works and works well! So, my goal as president of the LDA is to expand the contact dentist program. I would love for each legislator to have 4 or 5 contact dentists. The more the better!

So, my wife wants to go into a store in uptown New Orleans and there's no place to park. After several minutes, I find an illegal spot next to Audubon Park. I'm parked behind a Louisiana Parks and Recreation truck and two of their employees are working not far away. I watch for a while. One is digging holes and the other is coming right behind him



Dr. Danny Weaver, Ward Blackwell, Chris Vidrine, and Dr. J.T. Roshto at the 2018 Dentists' Day at the Legislature.

filling in the holes. Doesn't make any sense to me, but I keep watching and they keep doing the same thing! One digs a hole, the other immediately fills it back in. I can't stand not knowing so I roll the window down and get their attention. I ask, "Why are you guys just digging holes and filling them back in?" He looked at me like I'm an idiot and says, "The guy who plants the trees was sick today!"

So, the moral to this story is if the people with important roles don't show up for work, it is very likely that the mission will not get accomplished. I ask that if you have a connection with a legislator or would like to get to know your legislator better, contact Annette Drodgy at the LDA office, (225) 926-1986 or annette@ladental.org. You might be the important person we need to accomplish our legislative mission, and we would love to have you as part of the contact dentist program.

Also, if you have an email on file with the LDA, you received call-to-action alerts during the legislative session. If YOUR legislator is on a committee where we have a bill, you can send them an email. Then, when a bill goes to the full House or Senate, everyone can send an email. This is an easy and quick way to have your message heard, even if you don't even know your legislator's name!

And, if you haven't been able to use the system but want to, give Annette a call and she'd be happy to walk you through it.



Dedicated Practice
Protection for
Dedicated Dentists.

DDSGuard™ Insurance Protection from Fortress

Dental surgery and other advanced procedures call for practice protection dedicated to dentistry. The DDSGuard policy from Fortress Insurance is designed to protect highly skilled dentists like Dr. Klava, who care for patients with complex dental needs. Fortress is owned by dentists, and has a depth of clinical expertise unmatched in the industry. Protect your future with DDSGuard.

Jerod Klava, DDS
*Southdale Periodontics
Edina, Minnesota*

Practice Profile:
Periodontal Surgery
Dental Implant Surgery
Bone Grafting
Gum Tissue Grafting
Sinus Grafting
Extractions



For more information contact Fortress Agent **Stormy Blair** 888-503-5547
Brown & Brown Association Services Professionals bblouisiana.com

*The language contained in each policy of insurance establishes the specific terms and conditions of insurance, and will supersede any statements contained herein.
© 2018 Fortress Insurance Company. All rights reserved. DDSGuard™ is a registered trademark of Fortress Insurance Company.



LDA legislative session

Dr. Gizelle Richard, Chair, Council on Government Affairs
Ward Blackwell, M.J., Executive Director, LDA

2018 Regular Session of the Legislature

Note: Photos on these pages are from Dentists' Day at the Legislature, April 4, 2018. Thank you to all who attended! All actions listed are current as of June 15, 2018.



Above: Dr. David Hildebrandt and Sen. Sharon Hewitt.
Right: Dr. Lance Savoie and Rep. Blake Miguez.

The 2018 regular session of the Louisiana Legislature adjourned sine die on Friday, May 18, a full two and a half weeks before the legally required deadline. However, the early adjournment was an integral part of a strategy conceived by legislative leaders to allow for yet another special session – the sixth in three years – to be conducted during the time the legislature would normally be in a regular session. This would ensure the 2nd special session of 2018 would not cost taxpayers any additional money. Legislators were accused by some observers of wasting public funds when the first special session earlier this year adjourned with nothing of consequence accomplished.

The same divisions between several different factions in the House that prohibited the mustering of a 2/3

majority for any sort of revenue-raising measure during that first special session showed no clear signs of coming together during the regular session. That made for another volatile special session during which LDA had to be hyper-vigilant to ensure there would be adequate funding for dental Medicaid and the dental school, as well as no successful effort to undo the pending reinstatement of the sales tax exemption for dental devices.

Meanwhile, here is a report on the fate of the key bills LDA tracked in the regular session:

HB 1 (Henry) – The final estimate of revenues for the coming year, after taking into account the recent changes in federal tax law, still left the State short by about \$648 million of funding what pretty



much everyone agreed was the desired budget. Being forced to work with that revenue forecast, the House passed a version of HB 1 that dealt with the shortfall by slashing funding for the Department of Health (LDH) exclusively. When adding in the loss of federal matching dollars for Medicaid, those cuts totaled nearly \$1.5 billion. Conversely, the version of HB 1 that passed the Senate fully funded LDH, but included steep cuts to almost every other area of the budget that wasn't constitutionally protected. Ultimately, the House went along with most of the Senate's version, but NO ONE actually wanted such a budget. **The governor made it a moot point by vetoing the bill**, paving the way for yet another budget bill to be filed in the special session that began June 18.

HB 134 (Anders) – This is the LDA's bill to require insurance companies to make it easy to discern on patient ID cards which plans are self-insured and which are fully insured. This is important since some state laws (e.g., dental freedom of choice law) don't apply to self-



Dentists' Day at the Legislature attendees heading to the Capitol to meet with their legislators.

funded plans. **The bill passed both chambers with no opposition, was signed by the governor and is effective 1/1/19.**

HB 429 (Cromer) – This is the LDA's bill that would prohibit a dental insurance company from denying a claim for a procedure for which the company had issued a prior authorization. A dental insurance company would also be prohibited from recouping a paid claim if the company had confirmed coverage/eligibility for the patient and later found the patient was not covered/eligible but **SHOULD** have known. The bill encountered some opposition from dental insurance companies, especially Delta Dental. But ultimately, a few amendments were negotiated that left Delta alone in its opposition, and they ultimately decided to back down. **The bill has been signed by the governor and is effective 1/1/19.**

HB 472 (Thibaut) – This bill, introduced at the behest of the Department of Insurance (LDI), would have created a reinsurance fund with the hope that it might help lower rates in the individual health insurance market. The fund would have taken advantage of a provision in the Affordable Care Act that would allow the State to receive federal assistance, provided the State could put up matching funds. The problem was, the bill provided that the state money for the new fund would have come from a new tax on ALL health insurance plans, even though only those insurers that offer individual coverage (i.e., Blue Cross and Vantage) would benefit from the fund. Worst of all, the original language in the bill would have double taxed multiple-employer self-insured plans such as the one the LDA is



Rep. Patrick Jefferson, Dr. Kortlan Nelson, Rep. Bubba Chaney, Dr. Kimberly Caldwell, and Sen. Mike Walsworth.

just now starting. The bill was amended in the Senate to tax only those plans that would benefit from the fund, at which point the LDA dropped its opposition to the bill. **However, the bill eventually died in the Senate.** It should be noted, though, that companion legislation to this bill **WAS** passed. That companion legislation will allow LDI to still create a reinsurance fund for individual health insurance, provided LDI can identify another source for the matching funds.

HB 734 (McFarland) – This bill mandated substantial new requirements for Medicaid managed care organizations (MCOs) to report data to LDH and for LDH to share that data with the Health and Welfare committees of the legislature. LDA was successful in getting the bill amended



Shaw, Alayne, and Dr. Glen Corcoran.



Rep. Bernard LeBas and Dr. Kirk Soileau.



Dr. Bill Hadlock, Rep. Gregory Miller, Dr. Charlie Foy, and Liz Foy.

so it also applies to any dental MCOs (i.e., MCNA) for the initial data reporting. We should have little trouble convincing the committees to require LDH to continue collecting dental MCO data thereafter. **The bill has been signed by the governor and is effective 8/1/18.**



Above: Dr. Bill Hadlock, Dr. Don Donaldson, Dr. Andrew Murphy, and Dr. Gary Caskey. **Below circle:** Dr. Scott Hannaman and Dr. Edward Hebert.

HB 780 (Magee) – This is the LDA’s bill to create an independent review process for dental Medicaid claims that have been denied. The process delineated by the bill is very similar to the one described in a bill passed last year that created an independent review process for non-dental Medicaid claims that are denied. Both processes would be “loser pays,” but the considerable expense of the non-dental review was deemed by the LDA to be a barrier to dentists utilizing that independent review process. Accordingly, the major difference between this dental review bill and last year’s bill is that independent reviews of dental Medicaid claims will be performed by dentists selected from a panel comprised of LSUSD faculty members. This should allow for a significantly lower cost per review. **The bill has been signed by the governor and is effective 8/1/18.**

SB 260 (Milkovich) – This bill would require that a licensee facing disciplinary action by the occupational or professional licensing board that had issued his/her license could opt to have the matter adjudicated by an administrative law judge rather than a panel comprised of members of the licensing board. (The licensee could also choose to have the panel adjudicate, as is current practice.) LDA had actually lobbied for such a provision in a bill filed last year by Senator Mills that failed to pass (due to other provisions in the bill). SB 260 was

amended by a House committee to apply only to the boards of dentistry, medicine and auctioneers, but had no trouble passing after that. **The bill has been signed by the governor and is effective 8/1/18.**

Other bills of interest to LDA members:

HB 189 (Wright) – This bill requires that most agencies in the executive branch conduct public hearings at least once every six years at which they entertain comments on ANY rule of that agency. The agencies shall also issue response to said comments and provide all that information to the appropriate legislative oversight committee. **Signed by the governor and effective 1/1/19.**

HB 194 (Howard) – This bill limits the period in which a health insurance company can recoup payments to providers to no more than 18 months after a claim was initially paid. **Signed by the governor and effective 8/1/18.**

HB 372 (Connick) – This bill creates within the governor's office the Occupational Licensing Review Commission. All occupational licensing boards controlled by "active market participants," including the State Board of Dentistry (LSBD), will be required to obtain approval from the commission prior to promulgating any new regulations. This bill specifically addresses the issues raised in the FTC vs. North Carolina Board of Dentistry case by ensuring direct oversight of such board's regulatory authority. **The bill has been signed by the governor and was effective 5/30/18.**

SB 40 (Mills) – This bill added a public member to almost all occupational licensing boards, including the LSBD. It also sunsetted the Water Fluoridation Advisory Board. **The bill has been signed by the governor and is effective 8/1/18.**

SB 90 (Mills) – This bill requires LDH to create a "voluntary nonopioid directive" form that patients may fill out and give to their health care provider(s). The providers are then obliged to honor the patient's preference to not be issued prescriptions for any opioid



Dr. Lance Savoie and Dr. Jeff Hooton with speaker (center) Barry Erwin, President & CEO of Council for a Better Louisiana.

medications. The bill also absolves providers from any professional liability for any claims arising out of complying with the directive. **The bill has been signed by the governor and is effective 8/1/18.**

Is the third time a charm? Watch for updates on the LDA website.

The second special session of 2018 – the sixth special session since the current legislature and administration took office – convened on May 22 embroiled in the same issues and factionalism that marked the year's previous sessions. There remained a roughly \$648 million gap between a budget projected to avoid severe cuts to vital programs and projected revenue, owing to temporary sales tax measures expiring July 1. As before, the sticking point was cobbling together a 2/3 majority in the House that would support any extension of those expiring sales tax measures.

While a few House Republicans remained steadfastly opposed to voting for ANY tax, many were willing to go along with retaining at least SOME of the penny sales tax in order to avoid steep cuts to higher education, TOPS and other vital programs. But they were far from united on the exact amount and many other details.

The legislature DID pass a budget in this special session, which the governor signed into law. The budget fully funds the Department of Health (after "finding" some savings in unfilled positions and overly cautious projections). But, about 10% of the higher education budget and 30% of TOPS funding was left "below the line" and contingent upon additional revenue being generated. With the clock ticking down on literally the final few minutes of the session, the House fell just seven votes shy of renewing one-half of the expiring one cent tax, setting the stage for yet another special session that was getting underway just as this issue of the Journal went to press. Be sure to check the LDA website for reports on the third special session.



Dr. Jeffrey Leeson, Dr. Don Bennett, Dr. David Hildebrandt, Dr. Gizelle Richard, Dr. Vince DiLeo, and Dr. Don Donaldson.



LDA

wealth management

Chad Olivier, CFP®
Wealth Consultant/LPL Branch Manager, The Olivier Group, L.L.C.

The Big Picture

Many people get bogged down in day-to-day activities and forget to look at the big picture. Making decisions based on the big picture will help guide the daily bustle. Let's take a look at four major areas and how to focus on the big picture in each.

1. Family

What happens if you become disabled and are unable to work? Who will step in and provide enough income for your family? Most individuals understand the importance of home, auto, and health insurance, but do not perceive disability insurance on the same level. Disability protection will provide you and your family with income in case you become unable to work due to a disability. Look at a long-term disability policy that insures 60% of your income. What if dad passes away? How would the family's financial situation be affected? Life is your most valuable asset; own enough life insurance to cover debt and secure the family in coming years.

What if both parents pass away? Who will take care of the kids and be responsible for insurance and investment proceeds? Have a will designating a guardian, as well as, a trust for the children. The trust should specify how to manage the money, including checks and balances that will protect the assets. For example, if your sister was in charge of handling your children's money, you want to ensure your brother-in-law cannot suddenly decide to invest the assets on E-trade in risky investments.

2. Budget

Have a strategy, stick to it, and work it over time. The flamboyant spender appears wealthy, but only gives the impression of wealth. Pay off debt, be diligent with payment plans, and don't spend more than you make. This is an easy way to fall into a trap. Save 3 to 6 months of expenses in money markets or short-term, easy accessible investments as a cash reserve goal. This account will not get the highest interest rate, but the cash remains available for your emergency fund or "feel good" account.

3. Mortgage

Create a plan to pay off your mortgage. With low interest rates, many people are looking to refinance their 30-year mortgage to a new 30-year mortgage with a much lower rate. Though appealing, doing this leads you down the wrong path.

Look at the big picture first: you want to pay the mortgage off. Refinancing to a 15-year mortgage is a better option. I recently had a client in his 50s with a 30 year mortgage at a rate of 6%. He currently has 22 more years on this mortgage and was getting quotes for a 30 year mortgage at 4%. His monthly expenses will drop, but at the cost of adding 8 more years to his mortgage payments. I showed him the difference with a 15 year mortgage at a rate of 3.5%. With the 15-year mortgage, his current monthly payments remain the same, but he will see a savings of over \$200,000 in interest payments.

4. Retirement


You have a true "Income Need Number." This number is the amount of income you are going to need annually in retirement. Having an income need number in mind let's you work backwards to determine how much your total investment portfolio should be in order to retire and stay retired. How to calculate that number? Take a look at the major components of your current budget, such as housing, vehicles, entertainment, and travel, and begin projecting a monthly retirement income. Then calculate how much income per year is needed, in today's dollars, to pay for these living expenses. Don't forget to add inflation in the mix. This final number is your Income Need Number. After you determine the income number, find the sources in retirement that will provide you the income, such as social security, pension plans, and income from your investments.

Always keep the big picture in mind and make sure everything mentioned above has been handled in your financial planning efforts.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. Neither LPL Financial nor any of its representatives provide tax or legal advice. We suggest you discuss your specific situation with a qualified financial, tax, and/or legal advisor.

Chad Olivier is author of What Medical School Did Not Teach You about Financial Planning and owner of the firm The Olivier Group, LLC in Baton Rouge, La., which specializes in retirement planning and wealth management for physicians, dentists and other affluent individuals and families. If you have any questions about this article or future topic suggestions, please call (888) 465-2112 or visit us on the web at www.oliviergroup.com.

Securities and Financial Planning are offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.

CFP®, Certified Financial Planner™ and  are certification marks owned by Certified Financial Planner Board of Standards Inc.

Dr. Mary Churchman Recognized as a 2018 Top Doctor in Lake Charles



LDA member Dr. Mary Churchman has been named a 2018 Top Doctor in Lake Charles, Louisiana. Top Doctor Awards are dedicated to selecting and honoring those healthcare practitioners who have demonstrated clinical excellence while delivering the highest standards of patient care. Dr. Churchman is committed to continual learning and development, and is currently engaged with advanced dental training. Top Doctor Awards specialize in recognizing and commemorating the achievements

of today's most influential and respected doctors in medicine. The selection process considers education, research contributions, patient reviews, and other quality measures to identify top doctors.

LSUSD Student Lauren Langlois Receives ADA Foundation Scholarship



The ADA Foundation named the seven dental students who will receive its 2018 Dental Student Scholarships. Each scholarship is valued at \$20,000. The selection process was difficult because the number of applications the ADA Foundation received was astonishing,

and the overall quality was amazing. Congratulations Lauren Langlois, LSUSD student, for being chosen for this outstanding award!

Dr. L. Stephen Ortego Selected Vice Regent for the ICD Twelfth District



Dr. L. Stephen Ortego has been selected by the International College of Dentists as the new Vice Regent for the Twelfth District. He will become Regent in 2020. He has served ICD Louisiana for three years as the Deputy Regent, overseeing a record number of new Fellows for our state.

Helping Your Practice Grow One Idea At A Time.

Louisiana's Top Business Credit Union



CAMPUS FEDERAL®

campusfederal.org | 888.769.8841

August 10, 2018

Fall C.E.

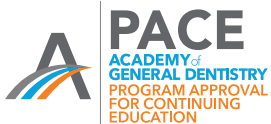
Presented by LDA & Central Dental Association

Pineville, LA

Dr. Susan Julius, MD, FABAM, AAMRO
“Opioids: Best Practice,
Diversion Prevention, &
Addiction Treatment”
(3 hr. state mandated opioid course)

Thanks to our sponsors!
Tax Saving Professionals
Townsend Addiction Treatment Centers

www.ladental.org/fallce



Approved PACE Program Provider
FAGD/MAGD Credit
Approval does not imply acceptance
by a state or provincial board of
dentistry or AGD endorsement
7/1/2017 to 6/30/2020
Provider ID# 219248

Last Chance Seminar

December 7, 2018

Baton Rouge Marriott

Dr. Dov Glazer
*3 Hr. State Mandated
Opioid Course*
&
Dr. Jeff Brucia
*“Restorative Materials &
Techniques Simplified”*

[www.ladental.org/
lastchance](http://www.ladental.org/lastchance)

Premier Event Partners:
Bayou State Crown & Bridge Lab,
Brown & Brown Association Services Professionals,
Delta Dental, Patterson Dental, Tax Saving Professionals
Sustaining Event Partners:
AG Dental CPAs & Advisors, MCNA Dental
Platinum Sponsor:
Campus Federal Credit Union
Supporters:
LDA Foundation, LDS

ag **Dental**
CPAs & Advisors
beyond accounting.

Contact us for a consultation to learn more about what AG Dental CPAs & Advisors can do for you and your practice.

(225) 767-1020

www.AGDentalCPAs.com
(A Division of Apple Guerin Company)

You Benefit From Our Expertise at Every Stage of Your Dental Career.

At AG Dental CPAs and Advisors, we are a firm of experienced Certified Public Accountants and Business Advisors with a passion for service. Our team specializes in providing personal attention, accurate data, and proven strategies for success. Our intense focus on the unique needs of dentists and dental practices makes AG Dental CPAs and Advisors a financial partner you can trust.

- Practice Management
- Startup Services/Consulting
- Bookkeeping
- Tax Preparation
- Tax Minimization Techniques
- Retirement Planning



6421 Perkins Rd • Bldg A, Suite 1B • Baton Rouge, LA 70808

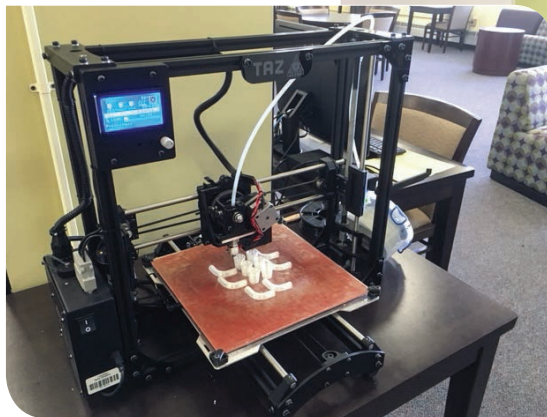
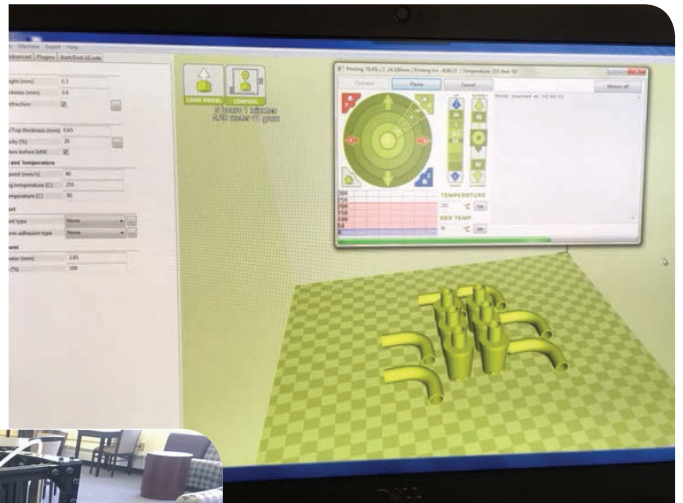
Wesley Lucas
 Librarian, LSU School of Dentistry

LSUSD Library Using 3D Printers Has Exceeded Expectations

Among the usual sounds of whispering patrons, squeaking book carts, and beeping copy machines, there is a new buzz inside the Library at LSU School of Dentistry (LSUSD). It is the low hum of a fused filament fabricator, more commonly referred to as a 3D printer. 3D printing is fast becoming a viable tool in medical education in general and dental education in particular. Likewise, health science libraries have expanded their role in medical education by embracing this new technology.

The libraries at Louisiana State University Health Sciences Center in New Orleans got in on the ground floor by acquiring our first 3D printer in 2015. We applied for a technology grant from the National Library of Medicine to fund the purchase of two Makerbot Minis with digital scanners. The Makerbot had a successful first year, producing several models of teeth and maxillofacial elements. The scanner had mixed results, the best of which was recreating a detailed plastic version of a 1,000-year-old mandible on display in the Dental Library. While the Makerbot was a bit limited in its capabilities, it still sparked the interest of students and faculty. In 2016 we acquired a LulzBot Taz 5 through funding from the LSUSD Student Technology Fee Oversight Committee. The Taz 5 offered the ability to print larger and more complex items with a varied group of materials, all plastic-based, including PLA, ABS, and nylon.

Several dental students have shown great initiative in getting the most out of our 3D printer. From learning the nuances of operating the hardware, to using design software to create their own raw digital files. One of the more interesting projects was carried out by Brandon Allison ('19), who designed and printed his own dental isolation mouthpieces for patients in the clinic, using FDA-approved nylon filament. Thomas Beckstrom ('20) was inspired to acquire his own printer for working on projects off campus, and to collaborate with faculty for an ongoing study of 3D printing in dentistry. Travis Coleman ('19) designed and printed his own cast



Left: LulzBot Taz 5 3D printer
 Above: LulzBot software

mold using an easily removable flexible material. Coleman explained why having access to a 3D printer was a valuable aspect of his education at LSUSD:

“The ability for a new dentist to create, manipulate, and print a 3D model has shifted from an extracurricular activity to a requirement in just the past

few years. Two years ago, I had never used a 3D printer in my life. Thankfully, the library got one and opened it to students free of charge. I cannot express how imperative it is that dental students be exposed to these as much as possible.”

Indeed, the initial idea of acquiring a 3D printer was to provide an opportunity for students and faculty to try a new technology in a communal space, but the end goal was less clear. Since then, it has exceeded expectations by leading to several useful applications in the dental clinic and classroom. Now we are seeing that 3D printers are a part of the future of medicine and dentistry, and health science libraries can play a role as collaborative environments for discovering and learning this emerging technology.



Competitive rates on life insurance, thanks to you. All of you.



Now all Louisiana Dental Association qualifying members are eligible to apply for life insurance at a competitive group rate.

Did you know that 65% of Americans say they won't buy because they believe it's too expensive.¹ Well, thanks to our strong membership, we were able to use our purchasing power to get all of our qualifying members a competitive group rate on life insurance.

With our One-Step Express application members can apply for coverage by answering just five medical questions.² Members may qualify for up to \$250,000 of coverage (under age 50) or up to \$150,000 (age 50-59).

Quarterly Life Premiums							
	\$250,000 of coverage					\$150,000 of coverage	
Age	25-29	30-34	35-39	40-44	45-49	50-54	55-59
Male	\$24.06	\$30.94	\$47.44	\$79.75	\$122.38	\$113.03	\$165.83
Female	\$22.00	\$24.75	\$37.81	\$763.25	\$98.31	\$98.18	\$149.74

Rates shown are the quarterly term life premiums for male/female non-smokers. Other payment modes are available. Please contact Insurance Specialists, Inc. at 1-888-474-1959 for a full list of ages, rates and benefit amounts. Rates increase at 5 year age intervals. Coverage can be continued up to age 75.

Make the most of your membership. Apply online now!

https://startprotectingyourfuture.com/ML_61365-site/simplified_issue.aspx?logo=lda

For additional information on all insurance programs endorsed by LDA, contact Stormy Blair at Brown & Brown Association Services Professionals by calling 1-888-503-5547.



¹ Facts from LIMRA: Life Insurance Awareness Month, September 2015

² If answers to medical questions are answered unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.

This plan is not available in AK, HI, IA, ID, ME, MT, NM, MV, OR, TX, UT, VT, WY

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy / policy exhibits. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and Louisiana Dental Association.

Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or your MetLife Group Representative for costs and complete details. Group insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166. Policy Form 151697-1-G



LDA feature

*Tim Fagan, D.D.S., M.S.
District 12 Representative and Chair, American Dental Association
Council on Advocacy for Access and Prevention*

Community Dental Health Coordinator: A Valuable Asset to Your Dental Team

Several alternative dental work force models have been proposed over the last few years as possible ways to help solve access to dental care problems. These dental positions include hygienists and/or dental assistants with expanded functions, dental therapists, and community dental health coordinators (CDHCs). Of these work force models, dental therapists and CDHCs have received most of the attention recently. The purpose of this article is to provide current information on both models to the members of the Louisiana Dental Association.

Currently, only the states of Alaska and Minnesota have practicing dental therapists delivering dental care to patients. In contrast, there are CDHCs working or in the educational process in over 30 states. Many of these CDHCs are also professionally trained dental assistants or hygienists.

Vermont and Maine have passed legislation authorizing dental therapists to perform dental procedures after significant additional training with varying degrees of independent practice without supervision of a dentist. These two states also mandate that the dental therapists treat a large population of underserved patients.

Native American tribes in Washington and Oregon have employed dental therapists to help deal with access to care issues on their tribal lands. On May 16 of this year, Arizona became the seventh state to allow dental therapists to practice. Governor Doug Ducey signed HB 2235 which requires that a dental therapist be a licensed dental hygienist who graduates from an accredited dental therapy program and has completed 1,000 hours of dental therapy clinical practice under the direct supervision of a dentist. After facing years of pressure from groups that support dental therapists (especially well-funded organizations like the Pew Foundation and the Kellogg Foundation), both the Kansas and Massachusetts dental associations recently agreed to support legislation enabling dental therapists to practice within their states, with the Kansas bill failing to pass. In fact, dental therapy legislation was introduced in over 20 state legislatures this year alone.

Although dental therapy is gaining traction in some states, there are published articles that dispute the effectiveness of therapists in solving access problems. Data from one study showed that the use of midlevel providers is helping neither to stem the tide of the caries

**THANK YOU
TO OUR 2018
PARTNERS!**

Premier Partners



Sustaining Partners



epidemic nor to reduce the population's need for these services.¹ Concerning the impact of dental therapists on the Medicaid population in Minnesota since the legislation of therapists seven years ago, Arizona Dental Association President Robert Roda stated in a recent editorial: "Since that vote seven years ago, the percentage of Minnesota's Medicaid children receiving any dental service has stubbornly remained around 41 percent. Adding almost 80 dental therapists didn't budge the rate at all. Nor did it reduce dental costs."²

Many dentists are opposed to dental care being delivered by anyone outside of that care being directly supervised by a licensed dentist. Others have stated that everyone deserves care by a dentist and those patients who for whatever reason cannot access dental care should not be relegated to receiving dental care from someone with less training and expertise than a licensed dentist. Still others state that dental therapists are not adequately trained to provide dental treatment to an adult population.³

A CDHC, in comparison, may be the ideal dental team member to help patients locate and secure the dental care they need from a dentist. According to the American Dental Association, CDHCs are community health workers with dental knowledge and skills who focus on dental case management, assisting patients as they navigate through complexities of coverage in the health care system, oral health education and promotion, disease prevention, motivational interviewing, and overcoming language and cultural barriers. Their expertise links patients to available, but underutilized, dental care whether it be in a private dental practice or a community health care center. According to Bray and Herman, the ultimate goal of a CDHC is to connect patients to a dental home.⁴

The CDHC can perform clinical preventive services and community-based outreach duties. In addition to oral health promotion and disease prevention, they can interact directly with populations who are at risk for dental disease but are unsure of how to access a dental program. They operate within a State Dental Practice Act.

For many families, knowing which dental services are needed, how to schedule appointments and having the necessary transportation to get there is critical. The CDHC, by acting as a "dental social worker", can help with those issues. In addition, the CDHC can manage behaviors that frequently accompany dental treatment, such as fear and anxiety. By carefully explaining how dental disease starts and the various dental ways to prevent and treat it, parents gain understanding of their important role in safeguarding their child's oral health.

As allowed by their state's dental act, a CDHC may perform certain services under the supervision of a dentist, such as sealants and topical fluoride applications. They might provide individual preventive services based

upon approved plans such as oral hygiene instructions, tobacco cessation, and dietary counseling. CDHCs encourage regular oral health services for special populations such as pregnant women, teething infants, diabetics and the elderly. Optimal oral health throughout the life span helps build healthy populations and results in cost savings within the overall health home as patients have fewer adverse outcomes.

CDHCs are typically recruited from the same types of communities in which they will serve, often the actual communities in which they grew up. This all but eliminates cultural, language and other barriers that might otherwise reduce their effectiveness. Their connections to their community help establish trust and make them role models.

By focusing on oral health education and disease prevention, the CDHC can empower people in underserved communities to manage their own oral health. When disease requires treatment, the CDHC can link patients with dentists who can provide that treatment and can help obtain other services—such as child care, insurance enrollment, or transportation—that patients may need in order to receive care. CDHCs can decrease the number of broken dental appointments by educating patients on the importance of oral health care and being able to secure dental access in a timely manner (thus increasing continuity of care).

AFTCO
TRANSITION CONSULTANTS
Since 1968

FREE
MARKET VALUE ANALYSIS
(\$5,000 value)

CAN BE USED FOR

- ✓ Practice Sales
- ✓ Partnerships
- ✓ Second Opinions
- ✓ Insurance Coverage
- ✓ Personal Net Worth
- ✓ Retirement Planning

www.AFTCO.net | 800.232.3826
Practice Sales & Purchases Over \$3.2 Billion

Community presentations by CDHCs may increase the number of new patients to a dentist by raising awareness of the dentist's practice and availability of care. CDHCs can become a practice's "face" in the community via interactions with prospective patients, medical providers, state agencies, school groups, the business community, legislators and the media. For example, a CDHC can meet area pediatricians and their office staff to discuss the current ADA recommendation regarding the "Age 1" dental visit. Dental offices can then become the dental home for the referrals that will follow from the pediatrician's office.³ As they partake in such activities, CDHCs can enhance the reputation and familiarity of a dental practice within the community.

Currently there are four CDT codes that may someday allow a dental office to be reimbursed by dental insurance for activities performed by a CDHC. These codes are: D9991 dental case management – addressing appointment compliance barriers; D9992 dental case management – care coordination; D9993 dental case management – motivational interviewing; and D9994 dental case management – patient education to improve oral health literacy (this code includes translation services). These codes, currently reimbursed in the medical world, can be tracked to serve as a resource for a dental office to utilize in a state Medicaid pilot project to show how their value can be applied for oral health services.

In summary, by helping patients in need identify and eliminate obstacles to dental care, CDHCs help put patients into the treatment chairs of dentists. The CDHC is a valuable member of the dental team and can greatly facilitate the process of helping patients get the very best dental care provided by a dentist.

Acknowledgement

The author thanks Jane Grover, D.D.S., M.P.H., Director, ADA Council on Advocacy for Access and Prevention, for her feedback and review of this manuscript.


References

1. Wright JT: Do midlevel providers improve the population's oral health? JADA. 2013; 144: 92-94.
2. Roda RS: State's failed dental therapy experiment. ADA News. 4-16-18: 4-5.
3. Nash DA, et al: The dental therapist movement in the United States: A critique of current trends. J Public Health Dent. 9-12-2017.
4. Bray B, Herman R: CDHC: The new team member that will grow all practices. SDDS Bulletin. 2018; 35: 6-8.

Stay Connected with the LDA

The LDA has a website, that's a given, but are you staying connected via Facebook, Twitter, or the mobile app? For the mobile app, if you are on an Android device, visit your Google Play Store and if you are using an iPhone or iPad, you would go to the App Store. Search "Louisiana Dental Association" and you should be able to download our app onto your device. The "Louisiana Dental Association" app is also available in the Windows Store, the BlackBerry store and the Amazon/Kindle store. For Facebook, search Louisiana Dental Association (@LDA1878) and on Twitter, search LA Dental Assoc. (@LADentalAssoc).





Stay
on schedule
and **free-up**
staff **time.**

ProSites Premier
A Complete Website Solution

- » Branded, semi-custom website with HTTPS security
 - » Patient portal for paperless registration
 - » HIPAA-compliant online forms
- » Call tracking and recording for proven ROI

Start your
FREE trial
today!

Call **(844) 332-4305**

— or visit —

www.ProSites.com/LDA

 **PROSITES**
Website Design and Marketing

Endorsed by:


LOUISIANA DENTAL ASSOCIATION



LDA

benefits byline



Stormy Blair
Vice President, Brown and Brown Association Services Professionals

LDA Health Plan Trust FAQ's

What is the LDA Health Plan Trust (LDAHPT)?

The LDAHPT is a private, not-for-profit, self-funded, health benefit plan developed by the Louisiana Dental Association (LDA) exclusively to help member dentists and their staffs battle the increasing cost of providing health care benefits for themselves and their families. The LDAHPT utilizes the buying power of its association members as a combined group to provide healthcare benefits at competitive rates for qualifying members through a Multiple Employer Welfare Arrangement (MEWA).

What are the advantages of the LDAHPT?

The LDAHPT is designed to offer significant savings to most member dentists. It is unique and only available to LDA members and their staffs. Because the LDAHPT is a self-insured plan, it has many benefits, including the ability to design plan and deductible options, bring group rates to even solo practitioners, choose networks and features, and keep costs low by avoiding the state insurance premium tax and many of the ACA's mandated taxes.

So, why is it taking so long for LDAHPT to begin offering coverage?

LDA is literally doing something that has never been done before. While there are clear requirements for starting this type of health benefit plan, there isn't exactly a roadmap for how you get there. Having to blaze that trail, with quite a few instances of doubling back, has drawn out the process and made predicting an end date highly problematic. Even so, LDAHPT has been issued a Certificate of Authority by the Louisiana Department of Insurance, arguably the most vital component in being able to actually write policies for our health benefit plan.

But the fact that this will be a new plan also makes it harder to project claims experience, which tends to make underwriting more conservative. This has been exacerbated by the corporate buyout of a major industry partner that had history with prior LDA health benefit plans, an event NO ONE could have predicted. So, a

While the LDA would love nothing more than to announce exactly when coverage will be available under our new health benefit plan for members, the best we can do at this moment is advise that it will be soon. Soon enough, in fact, that Brown & Brown Association Services Professionals are accepting applications now. Brown & Brown representatives are available via phone at 1-888-503-5547 and email at applynow@bb-asp.com to answer any questions you have about the health benefit plans and assist with completing the necessary forms. Watch for emails, Facebook posts, and a postcard in the mail with more info.

significant part of what LDAHPT continues to work on is going the extra mile to assist actuaries in making projections that involve a higher degree of confidence in order to ensure that the underwriting on which those projections is based results in the highly affordable health benefit plan for LDA members we intend to offer.

Who is the LDA partnering with on the LDAHPT?

In addition to industry leaders such as the certified actuary and accredited reinsurer, the LDAHPT partners with:

- Healthcare Highways (HCH) - Third Party Administrator
- Brown & Brown Association Services Professionals – Marketing Agency
- Verity – Network of Providers (with PHCS as a “wrap” network)

- Health Cooperative Strategies, LLC (HCS) – Plan Supervisor

What are the liabilities of a self-insured plan?

Because the LDAHPT is a self-insured plan, the benefits are not guaranteed by a licensed insurer and are not covered by the Louisiana Life and Health Guaranty Association. To mitigate this risk, the LDAHPT purchased a stop-loss insurance policy to protect the LDAHPT assets against losses above a certain threshold. But, in the event that the multiple employer self-insured health plan (or the stop-loss insurer) is unable to pay the plan's obligations, the LDA would have to cover the unpaid obligations. And, in the highly unlikely event the aforementioned entities collectively could not cover the plan's liability, the employers participating in the plan would be required to contribute the funds necessary to meet any unpaid obligations.

Why offer an employer plan?

Group health plans – like the LDAHPT – qualify as a business expense for the employer. And, employees may pay with pre-tax dollars through a payroll deduction. Best of all, since group plans typically have lower premium rates than individual plans there are likely to be substantial premium savings for many members.

Who is eligible for the LDAHPT?

LDA member dentists that are business owners and their full-time staff members are eligible to apply for benefits.

Does everyone in the office have to participate in the group plan?

All eligible, full-time employees must be offered the opportunity to participate, but they may decline benefits. No employer contribution is required.

What type of health plans are available?

The LDAHPT offers 6 benefit plans with options for traditional co-pay plans or High Deductible Health Plans (HDHP) that qualify for the tax advantages of a Health Savings Account.

Is medical underwriting required?

Medical underwriting will be conducted to determine actual rates.

When can LDA members enroll?

Group enrollment is available throughout the year with effective dates generally being the first of the month following the date of application. Employees that do not choose to participate must wait until open enrollment to apply for benefits to be effective January 1. Alternatively, if you have a qualifying event, such as loss of your current insurance coverage, you may enroll within 60 days of the

date of the event. [Note: the initial date on which LDAHPT will begin making coverage effective, while anticipated to be soon, cannot be established definitively just yet.]

What is a qualifying event?

A qualifying event is a life-change that makes you eligible within 60 days of the event to change your health insurance coverage outside the annual enrollment period. Life changes might include a marriage, birth, adoption, death, divorce, loss of coverage due to reduction in work hours, loss of job, relocation, or loss of student insurance or Medicaid.

Will there be a credit for the deductible that has been met?

The LDAHPT plans have calendar year deductibles. Therefore, if enrolling with an effective date other than January 1, the amount of deductible that has been met for the current year will not be credited to the new plan.

Are the LDAHPT health benefit plan rates guaranteed?

No, the rates are not guaranteed. The LDAHPT Board of Trustees (who are all LDA member dentists covered by the plan) works closely with the actuaries to monitor the plan. Though highly unlikely, the LDAHPT may adjust rates as needed during the calendar year.

Which doctors and hospitals are in the LDAHPT network of providers?

The network providers are Verity and PHCS/MultiPlan. Please check their provider directories to obtain lists of current doctors and preferred hospitals.

- Verity HealthNet: <http://verityhealth.com/searchquery.asp>
- PHCS/MultiPlan: <https://www.multiplan.com/search/search-2.cfm?originator=84483>

How is the group policy billed?

The first month's premium will be paid via check. Subsequent payments must be paid via electronic fund transfer (bank draft) is required.

Do these plans comply with the Affordable Care Act (ACA)?

Yes. The LDAHPT covers the same set of Essential Health Benefits as mandated in the ACA with the exception of pediatric dentistry.

Who is the contact for additional information?

Brown & Brown Association Services Professionals representatives are available via phone at 888-503-5547 and email at applynow@bb-asp.com to answer any questions you have about the health benefit plans and assist with completing the necessary forms.



LDA

executive director

Ward Blackwell, M.J.
Executive Director, LDA

Two of Our Most Commonly Received Inquiries

Many of the answers to questions that we receive from members can be found on the LDA website at www.ladental.org. Did you know that under the Members Only section of the website, there is a link to Regulations, Laws and Guidelines? In this section, you can find various resources from the Good Samaritan law to general supervision rules and an infection control checklist. In this issue, I will go over two of the most commonly received inquiries. Additional information on both of these topics can also be found on the Regulations, Laws and Guidelines link.

MEDICAL RECORDS

How much am I allowed legally to charge patients for medical records?

Louisiana Revised Statute 40:1299.96 requires health care providers to furnish to a patient or his legal representative, upon request, copies of any information related to the patient, which the health care provider has transmitted to any company, agency or person. The law states that the patient's medical records are the property and business records of the health care provider. If the original treatment records are generated, maintained, or stored in paper form, the law authorizes the following schedule of charges for copies requested: 1 - 25 pages: not to exceed \$1 per page; 26 - 350 pages: not to exceed \$.50 per page; and \$.25 per page thereafter; handling charge: not to exceed \$25 for hospitals, nursing homes and other health care providers and actual costs incurred for postage.

If treatment records are generated, maintained, or stored in digital format, copies may be requested to be provided in digital format and charged at the rate provided by this item; however, the charges for providing digital copies shall not exceed \$100, including all postage and handling charges actually incurred. Also: x-rays, microfilm and electronic and imaging media, upon payment of reasonable reproduction costs and a

handling charge of \$20 for hospitals; \$10 for other health care providers. If the patient X-rays and other imaging media are generated, maintained, or stored in digital format, copies may be requested to be provided in digital format and charged at the rate provided by this item; however, the charges for providing digital imaging media copies shall not exceed \$200, including all postage and handling charges actually incurred.

How long do I keep medical records on file?

Medical records should be retained for a minimum of six years from the date of last treatment. Graphic matter, images, x-ray films, and such data should be retained for three years from the date of last treatment, unless the patient requests a longer period in writing.

NON-COVERED SERVICES

In the 2010 Legislative Session, the LDA sponsored a non-covered services bill. La. R.S. 22:1157 ensures no dental plan in Louisiana can require a dentist to sign a contract that obligates him/her to provide a service to a covered person at a particular fee unless it is a covered service for which the plan pays benefits.

An important point to bear in mind is that the definition of a "covered service" in the law includes "any service on which reimbursement is limited by a deductible, copayment, coinsurance, waiting period, annual maximum, or frequency limitation." So, there are situations in which the fact the plan issues no payment to the dentist for a procedure does not cause the procedure to be considered a non-covered service under the law.

www.ladental.org

Let's Go Cruising!

Tax-deductible, family-friendly C.E. trip!

www.ladental.org/cruise



Carnival Glory Cruise Ship

~cruising out of New Orleans~

March 2-7, 2019

~over Mardi Gras holiday~

L D A E V E N T S C

2018

- LDA FOUNDATION FISHING RODEO: July 12-14, Sand Dollar Marina, Grand Isle, LA
www.ladental.org/fishingrodeo
- FALL C.E. (earn 3 hours of credit): August 10, 9 a.m. - noon, Pineville, LA
****3 hour state mandated opioid course****
www.ladental.org/fallce
- LAST CHANCE SEMINAR (earn 7 hours of credit): December 7, 8 a.m. - 4:30 p.m., Marriott, Baton Rouge, LA
****INCLUDES 3 hour state mandated opioid course & restorative dentistry course****
www.ladental.org/lastchance

2019

- WINTER C.E. (earn 8 HOURS OF CREDIT): March 2-7, Cruise out of NOLA to Cozumel & Progresso
www.ladental.org/cruise
- SUMMER CONFERENCE (16 HOURS OF CREDIT): June 19-22, Sandestin Golf & Beach Resort, FL
www.ladental.org/summerconference

2020

- WINTER C.E. (earn 10.5 HOURS OF CREDIT): February 23-25, Disney's Yacht & Beach Club Resort, Buena Vista, FL
www.ladental.org/character

More events & information can be found at www.ladental.org/events

A
L
E
N
D
A
R

2018

New Orleans Dental Conference and LDA Annual Session







LDA Louisiana dental services, inc.

Dr. Michael J. Maginnis
President, Louisiana Dental Services, Inc.

LDA/LDS Endorses CyraCom for Interpretation and HealthFirst for Amalgam Waste Recovery - In Order to Make Sure Our Members Comply with Federal Regulations

Did you hear the one about Boudreaux and Thibodeaux?! No?? Well, Cher, let me tell ya, dair's gonna be a whole lotta dem stories to go along with the eatin', drinkin' and fishin' at the LDA Foundation Fishing Rodeo on July 12 -14, 2018, at Sand Dollar Marina, in Grand Isle. LDS is proud to be a sponsor and help Dr. Nelson Daly put on three days of fishing that is a fun-filled family event with prizes for top Fishing Rodeo winners, as well as door prizes, good food and lots of laughs.

And even though we anticipate a great time at the Fishing Rodeo, LDS has also been busy looking at companies who can provide value and savings to LDA members. We are pleased to announce our new endorsement of CyraCom to provide phone and video interpretation. **Services are fully compliant with Section 1557 of the Affordable Care Act.**



CyraCom provides dental offices with:

- Access to certified interpreters in hundreds of languages (including ASL and more than 25 other languages over video) through phones, laptops, or the CyraCom Interpretation App.
- Compliance with Section 1557 language service requirements.
- Easy online sign-up with no startup costs or minimum fees.

LDA/ADA members receive nearly 70% off of interpretation services compared with those who sign up

outside the LDA/LDS program. Sign up at no cost today, then pay per-minute when you use the service. If you have questions you can contact CyraCom via phone at (844) 737-0781 or email at getstarted@cyracom.com. Learn More: <http://www.cyracom.com/ada>.



Additionally, another company that was found to be able to provide value and savings to LDA members is HealthFirst. HealthFirst offers LDA members a cost-effective amalgam waste recovery solution that meets the ADA's recommended best practices for the responsible handling of amalgam waste, preventing dental mercury from entering our water supply. Over 17 states and 27 counties have already passed amalgam separation mandates for dental practices. **In addition, the Environmental Protection Agency (EPA) has passed the Dental Amalgam Rule, which requires dental offices to install and maintain amalgam separators by July 2020.**

Compliance is easy with the HealthFirst Amalgam Recovery Program. Along with a vetted solution, LDA/ADA members will receive up to 33% off retail pricing. For more info, call (888) 963-6787 or visit www.HealthFirst.com/ADA/amalgam/.

Watch for more updates coming soon from companies approved at the June LDA Board of Directors meeting, including SoFi for student loan refinancing, Identity Guard credit monitoring service, and Dentistry On Hold.





LDA endorsed company spotlight

Jennifer Nieto
President, RJ Card Processing dba Best Card (an LDA/LDS endorsed company)

Credit-Card Processing: Fact vs. Fiction

Best Card works with thousands of dental offices around the country and helps dentists in all phases of their careers to ensure they are getting the best possible savings on their credit card processing. However, many dentists -- new and old -- may not be aware of the potentially expensive pitfalls that come with choosing a credit card processor. The choices that you make can cost your practice tens of thousands, even hundreds of thousands of dollars over the years. Here's what you should know.

FICTION: "It's easier and cheaper to have your credit card processing through your bank."

FACT: In the thousands of cost analyses that we have prepared, banks tend to have some of the most expensive costs on ACTUAL monthly statements. Many small banks use third-party merchant processing companies for their credit card processing and even large banks use the same credit card processing clearinghouses that we do. This means that they do not have any direct advantages in the ability to process cards or deposit payments to your account over other companies.

Recommendation: Check out all of your options! You will benefit by getting several rate quotes. Furthermore, research any company by doing an online search for reviews or ask for dental offices they work with as a reference.

FICTION: "I know when I signed my contract 3 years ago, I was getting great rates. There's no need to review."

FACT: All processors pay the same rates to the card issuer (Visa, etc.), so there are hard costs that are the same for all processors. It's what the processor charges on top of those hard costs that can vary wildly. There's no limit to the tricks we have seen processors use to hide high rates and fees. A processor can advertise a very low rate on cards, but only include 1 Visa, MasterCard and Discover card from the 1,400+ cards accepted nationwide at that "low rate" while everything else "downgrades" to a higher cost. Furthermore, all processors have the ability to raise your rates at any time as long as they give you advance notice, which can be hidden in the fine print of your monthly statement. Many processors use this to raise rates regularly. Those great rates three years ago can be incredibly expensive rates now.

Recommendation: DO THE MATH! Check your effective rate every month by dividing the total \$ paid to the credit card processor by your total \$ processed. If this is more than 2.1%-2.2% (our average) you may be paying too much.

FICTION: "I don't think I signed a contract with my processor and they told me I had no termination fees."

FACT: All credit card processors have a signed contract to process credit cards. If they claim otherwise, it should be a red

flag. Many of these contracts have Early Termination Fees (ETF) that sales people will actively avoid mentioning, but which will be applied should you close your account. Often, the ETF will not even be on the contract you sign but is referenced in the "Extended Merchant Agreement" which is only available online. Contract periods are usually three years and many will automatically renew with the ETF carrying through; this means that you will have a small window every few years to cancel a contract without paying what can be outrageous costs. Many ETFs will be a flat fee between \$495-\$1,000, but some include "liquidated damages" clauses which can make this exponentially more expensive. Best Card worked with an office last year that was going to be charged \$24,000 to cancel. Note: if a company has an expensive ETF they can raise your rates to whatever they choose because they have made it too expensive to leave AND expensive to stay; either way they get paid.

Recommendation: Always ask a credit card processor to state their ETF unambiguously in writing BEFORE signing anything. Best Card's ETF is \$25 in the first 3 years and \$0 after that.

FICTION: "Leasing credit card equipment will save you money in the long run because it makes sure that you always have an up-to-date and functional machine."

FACT: Equipment leases are one of the largest profit centers for many credit card processing companies (this is why they push them so aggressively) but almost never result in savings for dentists. Leases are usually 48-60 months long and non-cancellable. At the end of the lease, there will be a buyout cost that is still normally more than the value of the terminal. Additionally, most leases have restocking fees if you need new equipment which are usually the approximate value of buying the terminal outright. An average terminal lease will cost an office \$40 per month for 60 months or \$2,400 total for the same equipment that Best Card sells for \$169 one-time cost (after association-member \$100 discount). However, we have seen offices that were paying 3x more than this per month.

Recommendation: If a credit card processor is pushing for a terminal lease, they do not have your best interests at heart. Not only will you pay many times the value of the equipment over its life span, but we tend to also see these leases from those processors with the most expensive rates and fees charged.


More than 25 dental associations or their affiliates endorse Best Card, because, not only do we save dental practices an average of \$2,466 per year (23% average savings), but we offer a level of personalized customer service and integrity that is often lacking in our industry.

You can *change* a life in
Baton Rouge and Shreveport



Dental Lifeline
Network • Louisiana

More than Dentistry. Life.

A black and white close-up photograph of an elderly woman with short, wavy hair, smiling warmly. She is wearing a light-colored top and a patterned cardigan. The background is softly blurred.

"My broken, decaying
teeth are fixed and
I can eat again."

60 people in Baton Rouge and Shreveport are in need
of dental treatment through the Donated Dental Services
(DDS) program. Will You See One?

DentalLifeline.org/WillYouSeeOne/
225.926.8062



Senior Reception

Hosted by the LDA and the LDA Council on Membership and Dental Practice To Honor LSUSD 2018 Graduates
Friday, March 9, 2018 at Fulton Alley in New Orleans



LDA Foundation
Fishing Rodeo



July 12-14, 2018 Sand Dollar Marina, Grand Isle, LA

Let's continue to break records! The last few years we have broken both the record for attendance AND the record for most money raised for the LDA Foundation. Let's continue this year and make it THE YEAR TO BEAT for all years to come.

Trust us, you won't want to miss this FUN event!

Registration includes:

- Three-day entry into fishing competition
- 2018 rodeo t-shirt
- Friday & Saturday night dinner
- Saturday night awards & auction
- Entry to win door prizes

Grab your friends, pack your rods and reels, and get down to the LDA Foundation Fishing Rodeo, where you will be having fun for a great cause. Visit our website for more information on how to register, as well as lists of sponsors and auction items!

www.ladental.org/fishingrodeo



LDA Louisiana state board of dentistry

Dr. Marija LaSalle
President, Louisiana State Board of Dentistry

LSBD's Obligation is to Protect the Public Through Dental Practice Act

Recently, the Board was accused of wrongdoing in testimony at legislative committee hearings. The inspector general's office has completed an extensive investigation of the Board regarding these allegations and cleared the Board of all wrongdoing. In a letter to the Board dated, May 2, 2018, the inspector general's office confirmed this and specifically stated, "We concluded that the evidence obtained did not support a criminal charge against any current or former LSBD employee, board member or contractor." You may find additional information regarding this situation on our website at <http://www.lsbd.org/news.htm>.

In "History of Medicine in Louisiana," Rudolph Matas stated, "In 1880, 14 years ahead of the medical profession, the dentists succeeded in establishing a dental examining board."

The Louisiana State Board of Dentistry is charged with the obligation to protect the public through the regulation of the dental and dental hygiene professions. According to state law, the Board regulates these professions through the Dental Practice Act, which is made up of statutes (Title 37:751, et seq.), board rules (Louisiana Administrative Code Title 46:XXXIII), and the guidelines from the Centers for Disease Control.

In carrying out our responsibility, we are defined as a disciplinary board. Most cases that come before the Board do not go further than the three member disciplinary oversight committee; others go on to an informal hearing, and the next step, of course, is a formal hearing.

As the Board has no jurisdiction over rude behavior or fee disputes, any complaints received regarding these are filed with no action taken. These complaints must still go through a disciplinary oversight committee; however, in accordance with LSA R.S. 37:760(7), a letter is now sent to the licensee indicating no action will be taken. This letter also states "I remind you of your oath and that it is a privilege to practice dentistry in Louisiana; therefore, you should treat every person with respect, concern, and compassion. Further, most complaints can be prevented by maintaining and fostering a positive relationship with patients." Although complaints involving fee disputes and rude behavior will not result in any disciplinary action, it is best to always treat your patients with respect to avoid any conflict in the first place.

It may interest you to see information regarding complaints the Board receives. This information is below and it current through mid-May.

District	Jan	Feb	Mar	Apr	May	Total
1. Acadiana			2	1	1	4
2. Bayou		2	2			4
3. Central		1	1	2		4
4. Northwest					1	1
5. New Orleans	1	5	7	3	2	18
6. Northlake	3		1			4
7. Northwest		1	1	2		4
8. Greater Baton Rouge		1	3	3		7
9. Southwest			3			3
Hygienists	1		1			2
Total	5	10	21	11	4	51

Note: the complaints above include dentists and hygienists regarding requests for reconsideration; inappropriate touching; habitual indulgence; substandard care; invasion of privacy; illegal practice of dentistry; advertising complaints; failure to have proper permits; rude treatment; drug log issues; fee disputes; lack of informed consent; fraud; and unsanitary conditions.

The three year cycle of office inspections is 99% complete according to our office inspector Brian Samuel. Samuel and our office management committee are starting to focus on the next cycle, which will begin in September.



Practice Care is Our Priority

At Henry Schein Dental, our mission is to improve the lives of those we touch by focusing on practice care, so dental professionals can focus on patient care.

Practice care is a combination of efficient solutions and integrated technologies designed to help you operate a productive practice, attain your business goals, and assist in the delivery of quality patient care.

HENRY SCHEIN®
DENTAL

Rely on Us™

21399 Marion Lane, Ste. D, Mandeville, LA 70471
985-871-0001
www.henryscheindental.com

CREATING FINANCIAL LEGACIES FOR MEDICAL PROFESSIONALS SINCE 1996

Author of What Medical School Did Not Teach You About Financial Planning



CHAD OLIVIER, CFP®


CERTIFIED FINANCIAL PLANNER™
Private Wealth Advisor



EXCLUSIVE BOOK OFFER FOR LDA MEMBERS

www.oliviergroup.com/p/LDA

Securities offered through LPL Financial. Member FINRA/SIPC

CFP®, Certified Financial Planner™ and  are certification marks owned by Certified Financial Planner Board of Standards Inc.



LDA

lsu school of dentistry

*Dr. Henry A. Gremillion
Dean, LSU School of Dentistry*

Celebrating LSU Prosthodontics

Heraclitus of Ephesus (535 – 475 BC), a Greek philosopher known for his doctrine of change, wrote the familiar phrase “change is the only constant.” Thousands of years later, it’s clear that the concept is timeless. Change has certainly been a constant on so many levels during my tenure as dean and one prime example is the retirement or transition of faculty members who have been with the school for years, sometimes decades.

One recent change was the appointment of Dr. Karen Bruggers as chair of the department of prosthodontics. Recently Dr. Bruggers confided that she is keenly aware of the “giants” who came before her. Individuals such as Drs. Ed Jeansonne, Allen Copping and Jack Rayson, who all eventually served as deans of the LSU School of Dentistry. In addition, exemplary practitioners like Drs. John McLean, Howard Bruggers, Jim Harrison, John (Sam) Shannon, Harold Larson, Gary McDonald, Gerard Chiche, Art Mendez, J. Hochstedler, Israel Finger, Ariel Raigrodski, Avishai Sadan, and Markus Blatz made indelible marks on the profession, strengthening both the school and the field of restorative dentistry.

When the school was founded in 1968, “removable prosthodontics” and “crown and bridge” were the two departments dedicated to the practice of prosthodontics. The Department of Crown and Bridge evolved into the Department of Fixed Prosthodontics. Now there is only one department—prosthodontics—which includes both fixed and removable. The department is responsible for teaching undergraduate students and postgraduate students in several areas: fixed prosthodontics, removable prosthodontics, dental laboratory technology, occlusion, temporomandibular disorder (TMD), dental implants, dental ceramics, and maxillofacial prosthodontics.

Dr. Bruggers is quick to impart her gratitude for the current committed, innovative faculty who are educating students with the latest technology. Traditional fixed and removable prosthodontics are combined with digital dentistry in the education of dental and dental laboratory



Dr. Karen Bruggers is a dual graduate of the LSU School of Dentistry. She received her associate’s degree in dental laboratory technology in 1980 and a D.D.S. degree in 1986. Subsequently, she completed her post-doctoral residency at the University of North Carolina and received a M.S. in prosthodontics from UNC Dental School in 1988. She joined the school as chair of the department of prosthodontics after being in private practice for over three decades in North Carolina. She also taught full time in the UNC School of Dentistry Department of Prosthodontics for three years.

technology students, as well as residents. Prosthodontic faculty members enjoy a strong collaborative relationship with comprehensive dentistry, incorporating scanning, designing, 3-D printing, and milling. They work closely with other departments to train students in critical thinking, helping them to understand the interactions of interdisciplinary treatment planning and execution in an increasingly complex discipline. To start the process early, first-year dental students will be introduced to scanning in their preclinical courses in the coming academic year.

Departmental research is expanding and several research projects are planned for the next few years, in areas from materials science to implant dentistry. The new Advanced Clinical Care and Research Building will also afford faculty members the opportunity to expand their research efforts and grow their faculty practice, which will help with retention and future recruitment. Several faculty members are also pursuing board

certification from the American Board of Prosthodontics. Dr. Laurie Moeller currently serves as director of the graduate program and Dr. Luis Infante serves as assistant director. Together, with the support of others, they are preparing residents to be accomplished clinicians, researchers and educators in prosthodontics.

Dr. Bruggers also extends her gratitude to the department's part-time and gratis faculty members. Their contribution is invaluable in the preclinical laboratories, clinics, and in the classroom. Their unique perspectives from beyond the walls of the school are well received and appreciated by the students and faculty.

Dr. Bruggers is one of many committed leaders and faculty members at our school. As I have shared in the past, the LSU School of Dentistry is not a building, it is a community of caring individuals who give back to further the profession of dentistry. As we reflect on the past 50 years, it's good to reflect on the people who help to bridge our past with the future.



**LSU School of Dentistry
Celebrating Our Golden Anniversary!
Friday, August 24
Alumni Day & Reunions**

LSU School of Dentistry, New Orleans
Parag R. Kachalia, D.D.S. (Keynote Speaker)
Associate Professor, University of Pacific
Vice Chair of Simulation, Technology & Research
"Technologies & Materials that will Improve your
General Practice without Breaking the Bank:
Overview of New Technologies with a Clear ROI"
Six hours of Clinical C.E.
8 a.m. to 5 p.m. (Celebration to Follow)

Reunion celebrations have historically been held in conjunction with the NODC/LDA Annual Session. This year, we will host a special complimentary celebration for those in reunion years at the LSU School of Dentistry on Alumni Day (5:00 to 7:30 p.m.) in the new Advanced Clinical Care and Research Building. All attendees of Alumni Day are invited, however, those who-graduated in years that end in a "3" or "8" will be recognized and honored. Questions? Contact Katie Kelley, MBA at (504) 941-8120 or kkell2@lsuhsc.edu.

INTRAORAL X-RAY SENSOR REPAIR/SALES: Repairs with rapid turnaround. Save thousands over replacement costs. We specialize in Kodak/Carestream, Dexis Platinum, and Gendex sensors. We also buy/sell dental sensors. Call us at (919) 229-0483, www.repairsensor.com.

Fleur de Lis Mobile Dental is seeking a full- or part-time dentist to join us in providing comprehensive dental care to nursing home residents throughout Louisiana. Our mobile dental offices are furnished with state-of-the-art equipment to provide a dental home to a truly under-served population. Our highly trained staff make working on the unit fun. Excellent compensation with the potential for advancement. Come join our locally owned, growing company. Dentists from any part of the state welcome to apply. Please contact Dr. Sally Daly at sdalybr@gmail.com or Shannon at shannon@fdlmd.com or call (225) 767-5343.

Fotona Lightwalker AT Laser: Purchased in Sept. 2015. Great working condition, like new, \$39,900. Call (985) 643-6620, ask to speak to Jessica.

Hammond Dentist Office, Hammond, LA: Our Hammond Family Dentistry Office is the ideal place for a new dentist to start a career or professional dentist to establish a practice. We are a busy dental office that has been in business for 20 years and offering general dentistry, restorative services, and laser whitening. We offer a competitive salary and incentive plans. Must have a current LA license. Please contact Charles Loescher, (504) 908-1722 or send resume to stacey@automaticcardatm.com.

Opportunity with one of the top privately owned dental groups in the country. Located in Lake Charles, LA, has ownership potential. Four full time dentists taking home income in the top 1% in the country. Our two practices see 250 to 300 new patients per month with 45 to 50% being referred. Currently seeking to open a third practice. Very strong staff driven practice frees our dentists up to do what they do best, restore their patient's mouth to a healthy condition. This practice is a third generation practice that is heavily branded. Our practice is known for having pioneered Sedation dentistry in our area. If you have any questions or are interested in knowing more, please email at dentalnirvana@gmail.com.

AWARDS

Distinguished Service Award

The Distinguished Service Award is the highest honor bestowed by the LDA and is presented annually to individual members who have exemplified the highest standards of professional conduct in dentistry and have made extraordinary contributions in organized dentistry and their community.

New Dentist Award

The New Dentist Award is presented annually to one LDA member who has been in practice for less than 10 years, and who has distinguished himself/herself by giving his/her time and talents for the betterment of mankind. Such contributions include civic involvement, public service and unselfish devotion to the dental profession.

Humanitarian Award

The LDA Humanitarian Award recognizes dentists who have distinguished themselves through outstanding dental service activities in the USA or abroad.

The LDA presents three different awards for outstanding service and volunteerism during our annual House of Delegates. The applications are available at any time on the LDA website at www.ladental.org and click on "About Us" and then, "Awards." Forms should be postmarked or emailed in to the LDA by Nov. 1, 2018. Requirements for the awards and past recipients can also be found on this link. Consider nominating your friends and peers for their outstanding service to the dental profession!

DENTIST WANTED! (New Iberia) **New graduates WELCOME!** Dr. John Mahoney is seeking a full time associate, with potential to buy in, to join his team. 4 day work week (M-T). Please email chris@johnmahoneydds.com.

Are you ready to sell your practice? General dentist/ solo practitioner looking to purchase a practice in central or northern Louisiana. Please send correspondence to lookingfordentalpractice@yahoo.com.

Now Hiring General Dentists and Orthodontists, Oral Surgeons, Periodontists, and Endodontists with opportunities of Partnerships in state-of-the-art practices in New Orleans (LARGEST IN THE CITY), Baton Rouge, and Lafayette areas. Our offices are digital/paperless and is equipped with the most innovative technology that include scanner, 3d printer and CBCT. You will have a strong patient flow giving you ample opportunity as the sole provider to treat and educate a diverse patient pool. You'll have the autonomy of a traditional private practice without the administrative and financial burdens of practice management. We have a great compensation package with **POTENTIAL TO EARN GREAT INCOME!** If interested, please email your resume to thuydds@hotmail.com or call at 870-362-1118. Please contact me at 870-362-1118 or email if you have any questions or concerns. Thanks for your time and patience.

We are looking for a skilled, passionate general dentist for an established practice in one of the most desired areas in **Baton**

Rouge. Our office is state-of-the-art, digital/paperless and is equipped with the most innovative technology that include a CEREC and a CBCT Scanner. We are a PPO and fee-for-service practice (no Medicaid, DMO or HMO plans) and have a strong patient flow giving you ample opportunity as the sole provider to treat and educate a diverse patient pool. You'll have the autonomy of a traditional private practice without the administrative and financial burdens of practice management. We have a great compensation package with **POTENTIAL TO EARN GREAT INCOME!**

Benefits:

- 4-day work week (no weekends or late days)
- Group health insurance
- Malpractice insurance 100% covered
- 401k retirement plan
- Dental care for family
- \$2,000 Annual C.E. allowance

Please contact: avaldez@acclaimpm.com

If you are a goal oriented dentist that wants to have **ownership in a state-of-the-art practice** with patients that are grateful, and a career that is fulfilling and financially more than you ever imagined, contact our practice at shvdentaljob@gmail.com or (318) 869-2593. We look forward to hearing from you!

Grand Family Dentistry is seeking a Full-Time Hygienist to join our team. This is an outstanding opportunity to join one of the most successful private practices in Baton Rouge,

Continued next page



PARAGON is proud to be a part of another successful dental transition in your area.

Caroline K. Haynie, D.D.S.

has acquired the practice of

Stacey S. Jones, D.D.S.

Bossier City, Louisiana

Your local PARAGON dental transition consultant

Bob Huston

To start your relationship with PARAGON

Call: 866.898.1867 Email: info@paragon.us.com paragon.us.com

PARAGON
DENTAL PRACTICE TRANSITIONS



Approved PACE Program Provider
FAGD/MAGD Credit
Approval does not imply acceptance
by a state or provincial board of
dentistry or AGD endorsement
4/1/2015 to 3/31/2020
Provider ID# 302387

Louisiana. State-of-the-art facility, impressive team with efficient systems that literally run the practice so you can focus on the practice of dentistry! Again, the position is in the family-oriented community of Shenandoah in Baton Rouge, LA, with work hours being Monday-Thursday, from 8 a.m. to 5 p.m. We provide a competitive compensation package starting at \$38 to \$40 per hour, including comprehensive health benefits (Health, Vision, Dental), Life Insurance, Continuing Education Allowance Program, 401(k) Program, and leadership opportunities. Please contact Dr. Grand at (985) 705-3786 or e-mail granddds@grandfamilydentalcare.com.

Louisiana Dental Center, a thriving and fast-growing group dental practice with a steady patient base, seeks full-time General Dentists in the Greater Baton Rouge area, as well as for its locations in Bogalusa and Hammond. Also seeking General Dentists to work Saturdays at Greater New Orleans area locations. If interested, please contact Terry Ernst at 985/893-2240 or email CV to ternst@ladentalcenter.com.

DDS Dentures and Implant Solutions of Slidell is seeking experienced Denture Lab Technicians looking for a new opportunity. We offer competitive pay and benefits along with a fun team atmosphere. You need to be willing to learn, like working with your hands, be able to pick up new skills quickly with an attention to detail, and possess a positive attitude. Benefits include 401K, health insurance, life insurance, and sick and vacation time. Base salary with bonus potential. Our office will be equipped with a brand new on-site lab and state-of-the-art technology. **Note:** All applicants required to perform a bench test if you have dental lab experience. All candidates are required to pass background checks. **Job Type: Full-Time.** Contact: manager@slidell.dentalservice.net or (985) 500-3155.

Orthodontist Needed: Family dentistry practice in New Orleans in need of a **part-time orthodontist. One day per week**, and that day is flexible. Guaranteed daily rate, malpractice provided. Call or email Zac at (770) 710-3042 or zrhinesmith@benevis.com.

Available now: A great opportunity for the doctor who is ready to transition and take ownership of a successful practice. **Long established and profitable solo practice for sale, ideally located in Lake Charles, LA , 5 minutes away from St. Patrick Hospital.** Real Estate optional. Gross collections over \$550,000, 4 days, 4 operatories; 2,100 s/f. Well managed with well trained, experienced and pleasant staff, and great hygiene program. Strong media presence in the community. Please contact Dr. Earl Douglas, ADS South at (770) 664-1982 or earl@adssouth.com. Confidentiality is assured.

Shreveport, LA Managing Clinical Director: At Aspen Dental, we have a great career opportunity for a Managing Clinical Director in Shreveport, LA. With this great opportunity as Managing Clinical Director is also the prospect to pursue Office Ownership. Every aspect of our organization focuses on the Dentists we employ so that way they can focus

on what's important, our patients. Each location provides our Dentists with a full support staff from Hygienists, Dental Assistants, Office Managers, office staff and Lab Techs. Some of the great perks of working for Aspen Dental are: office ownership, aggressive compensation packages, premium benefits package, relocation assistance, C.E. Programs, a Student Loan Reimbursement Program and sign-on Bonuses for select locations. Contact Shane Gallegos at (315) 378-9807 or by email at Shane.Gallegos@aspdental.com.

DENTIST WANTED! (Denham Springs - \$150k+ a year) Make Clinical Excellence a Reality at Juban Crossing Modern Dentistry! New graduates WELCOME! Dr. Walters is seeking a full time associate to join the team. Beautiful State-of-the-Art facility, fully digitized equipped with Cerec CAD/CAM, Intraoral Cameras, Digital Charts / x-rays. Excellent income potential and benefits! *SIGN-ON BONUS, *Modern dentistry, *\$500 daily/guarantee, * 5 day work week (M-F), and Excellent Benefits: 401K, Malpractice, Medical, Vision, Dental, CE's. Ready to join our team? Please email mazzarinoe@pacden.com.

Grand Family Dentistry is seeking a Full-Time General Dentist to join our team. This is an outstanding opportunity to join one of the most successful private practices in **Mandeville, Louisiana.** State-of-the-art facility, impressive team with efficient systems that literally run the practice so you can focus on the practice of dentistry! Again, the position is in the family-oriented community of **Mandeville, LA**, with work hours being Tuesday-Friday, from 8 a.m. to 5 p.m. At Grand Family Dentistry, we pride ourselves in providing the very best oral healthcare services in a friendly, community-focused practice setting. We strive to be leading edge dental providers of comprehensive dentistry while providing the absolute best care and service to our patients. The services we provide range from routine cleanings to implants, periodontal care and endodontic services. Our doctors practice in a collegial atmosphere with a professional operations team, allowing the doctor to focus on quality patient care. We provide a competitive compensation package, including comprehensive health benefits (Health, Vision, Dental), Life Insurance, Continuing Education Allowance Program, Professional Liability Insurance, 401(k) Program, and leadership opportunities. Please contact Dr. Grand at (985) 705-3786 or e-mail granddds@grandfamilydentalcare.com.





Classified Advertising Online

Go to www.ladental.org and click on the Classified Advertising link.

For all classified advertising, payment is required in advance and ads will be placed on the LDA website on the next possible business day after payment is received. Make checks payable to the Journal of the Louisiana Dental Association. Placement of a classified ad up to 30 words is \$30 for LDA members and \$55 for non-LDA members. For each additional word, LDA members pay \$0.15 and non-LDA members pay \$0.30. Ads will remain on the LDA website for three months and will appear in one issue of the LDA Journal. A photo with ad is an additional \$50. For more information or to place a classified ad, contact LDA Journal Managing Editor Annette Drodgy at (225) 926-1986 or info@ladental.org.

For registration and latest course updates: www.LSUHealthNewOrleansCDE.org or call 504-941-8193

Questions? Email info@LSUCDE.org. Every effort has been made to present this course listing as accurately as possible from information available on May 16, 2018. Notice of changes will be announced on the website. Check for the most up-to-date list of courses here: www.LSUHealthNewOrleansCDE.org.

Course Date(s) & City	Course Name, Speaker(s) & Location	For	Fees	Hours* C or NC, L and/or P, SA
July 13-14 New Orleans 	Single-Tooth Implant Surgery & Restoration. Learn how to add implants to your practice through 2 days of lectures & workshops. Presented by John Barksdale, DDS & Sean Owens, DDS – at LSU School of Dentistry	Dentist	\$995 ■	16 C, (8L/8P)
July 20-21 New Orleans	Moderate Oral Sedation & IV Sedation Review Course (Adult Patients Only). Presented by Benjamin R. Record, DDS and Alfredo R. Arribas, DDS, MS – at LSU School of Dentistry. Note: A Moderate Oral Sedation & IV Sedation Review Course (for Pediatric Patients) will be announced soon!	Dentist Dental Team Member	\$959 \$249	12 C, L
Aug. 10-12 New Orleans	Expanded Duty Dental Assistant (EDDA) – New Orleans. Presented by N. Weiss, RDH, CDA, EFDA, D. Williams, CDA, EDDA, and Brianne Mannino, EDDA – at LSU School of Dentistry	Assistant	\$650	24 C, (12L/12P)
Aug. 11 New Orleans	Digital & Conventional Radiology for the Dental Assistant (RAD). Presented by A. Klasser, EDDA and D. Brooks Hernandez, LRT – at LSU School of Dentistry	Assistant	\$300	7 C, (3.5L/3.5P)
Aug. 17-18 New Orleans 	How to Fabricate a New Generation of Hybrid Dentures for Edentulous Patients (1½ days). Presented by Marco Brindis, DDS with Julio Zavala, MCDT - at LSU School of Dentistry ❖Dentists: if you are bringing your assistant, please call (504) 941-8193 to register; do not register online.	Dentist Dental Assistant	\$1,995 ❖ FREE ♦	10 C, (6L/4P)
Aug. 24 New Orleans	Alumni Day 2018 at LSU School of Dentistry. Keynote Speaker: Parag R. Kachalia, DDS	Dentist Hygienist Dental Assistant	\$269 ■ \$169 ■ \$109 ■	6 C, L
Sept. 14 New Orleans 	The 12th Annual Clifton O. Dummett, Jr. Memorial Lecture on Dentistry for the Pediatric Patient (Friday Only). Presented by Lance Kisby, DMD, FASDC, FAAPD, MAGD – at LSU School of Dentistry. (Also available by Live Video Conference)	Dentist Hygienist, Assistant or Lab Tech	\$399 ■ \$145 ■	7 C, L
Sept. 14-15 New Orleans	The 12th Annual Clifton O. Dummett, Jr. Memorial Lecture & Workshop on Dentistry for the Pediatric Patient (Friday Lecture & Saturday Workshop). Presented by Lance Kisby, DMD, FASDC, FAAPD, MAGD – at LSU School of Dentistry	Dentist Hygienist, Assistant or Lab Tech	\$835 ■ \$285 ■	13 C, (7L/6P)
Sept. 14-16 Lafayette	Expanded Duty Dental Assistant (EDDA) – Lafayette. Presented by Karen Coco, EDDA, Loretta Hoyer, EDDA, and Telisa Rogers, EDDA	Assistant	\$650 ★	24 C, (12L/12P)
Sept. 21, 2018 to May 19, 2019 Baton Rouge	2018-2019 LSU Dental Implant Continuum. Presented by John M. Barksdale, DDS and Rick Ferguson, DMD – at LSU Medical Education & Innovation Center (LSU MEIC)	Dentist	\$13,900	A max of 180 C, (L/P)
Oct. 12 New Orleans	Fabricate Clear Orthodontic Aligners in Your Office for a Fraction of What You are Paying Now. Presented by Rick Ferguson, DMD and Reinol Gonzalez, DMD – at LSU School of Dentistry	Dentist	\$1,500	8 C
Oct. 13 New Orleans	Make Your Own Implant Surgical Guides and Models for \$20 with Free Software. Presented by Rick Ferguson, DMD – at LSU School of Dentistry	Dentist Dental Staff Member	\$995 \$495	8 C (1.5L/6.5P)
Oct. 12-14 Baton Rouge	Expanded Duty Dental Assistant (EDDA) – Baton Rouge. Presented by Anne Klasser, EDDA, Leslie C. Hernandez, EDDA and Brook Mason, EDDA – at National EMS Academy in BR	Assistant	\$650 ★	24 C, (12L/12P)
Nov. 9-11 New Orleans	Expanded Duty Dental Assistant (EDDA) – New Orleans. Presented by N. Weiss, RDH, CDA, EFDA, D. Williams, CDA, EDDA, and Brianne Mannino, EDDA – at LSU School of Dentistry	Assistant	\$650 ★	24 C, (12L/12P)
Nov. 16-17 New Orleans 	How to Fabricate a New Generation of Hybrid Dentures for Edentulous Patients (1½ days). Presented by Marco Brindis, DDS with Julio Zavala, MCDT - at LSU School of Dentistry ❖Dentists: if you are bringing your assistant, please call (504) 941-8193 to register; do not register online.	Dentist Dental Assistant	\$1,995 ❖ FREE ♦	10 C, (6L/4P)
Nov. 17 New Orleans	Digital & Conventional Radiology for the Dental Assistant (RAD). Presented by A. Klasser, EDDA and D. Brooks Hernandez, LRT – at LSU School of Dentistry	Assistant	\$300 ★	7 C, (3.5L/3.5P)
December 7 New Orleans	Last Chance in New Orleans: What's New in Esthetic Dentistry? Presented by Marc Geissberger, DDS – at LSU School of Dentistry	Dentist Hygienist Assistant	\$325 ■ \$205 ■ \$115 ■	7 C, L
December 7 	– or take by Interactive, Live Video Conference if you live 150 miles or more outside of New Orleans – Streaming LIVE from New Orleans at LSU School of Dentistry to your dental office or home desktop or laptop. This video conference course is limited attendance. REGISTER EARLY! Please call (504) 941-8193 to register.			

*Hours C = Clinical NC=Non-Clinical L=Lecture P=Participation SA=Self-Administered

 A "Hands-On" course.

★ You may be eligible for tuition reimbursement through LA's Small Business Employee Training Program – call CE at (504) 941-8193 to see if your practice qualifies.

■ This is the regular tuition. Register 4 weeks before and SAVE – see website for Early Bird savings and deadlines.

♦ One restorative dental assistant may attend the Friday lectures and observe the Saturday "hands-on" workshop. Restorative Dentists: If you are bringing your assistant, please call (504) 941-8193 to register; do not register online.

LDA

C.E. and LDA Events Calendar

For information on any of the following continuing education courses, please contact the course provider. To list your course in the next calendar, contact the LDA office at (800) 388-6642 or (225) 926-1986. Also check our website for the most up-to-date listings, www.ladental.org.

DATE: July 13-14, 2018
EVENT: LDA Foundation Fishing Rodeo
LOCATION: Sand Dollar Marina, Grand Isle, La.
DESIGNED FOR: All
REGISTRATION: www.ladental.org/fishingrodeo or call (800) 388-6642 or (225) 926-1986

DATE: August 10, 2018
EVENT: Fall C.E. - Opioid Course
PROVIDER: Louisiana Dental Association, approved PACE program provider
LOCATION: Country Inn and Suites, 2727 Monroe Highway 165, Pineville, La.
REGISTRATION: www.ladental.org/fallce or call (800) 388-6642 or (225) 926-1986

DATE: September 7, 2018
TIME: 8 a.m. to 4 p.m.
LOCATION: L'Auberge Casino Resort, Lake Charles, LA
TOPIC: "Let's Grow Tooth...Excellent Clinical Dentistry Using Bioactive/Regenerative Materials"
COURSE TYPE/CREDIT: Lecture, 7 clinical C.E. hours
SPEAKER: Dr. Jack Griffin
FEES & REGISTRATION: Southwest District Member: \$155; ADA Member: \$205, Non-ADA Member: \$355, Hygienist: \$99, Auxiliary: \$75, AGD-PACE recognized provider.
CONTACT: Southwest District of Louisiana Dental Association, P.O. Box 5818, Lake Charles, LA 70606, Dr. Jude Fairchild, (337) 478-2805.

DATE: September 8, 2018
EVENT: The 2018 Implant Seminar
PROVIDER: Louisiana Society of Oral & Maxillofacial Surgeons
LOCATION: L'auberge Casino Hotel in Baton Rouge
CONTACT: paulettebinion@gmail.com

DATE: September 18, 2018
SPEAKER: Dr. Morgan Lang
LOCATION: Rotolo's Pizzeria, 1409 E. 70th Street, Shreveport, LA 71105
PROVIDER: Shreveport-Bossier Dental Hygienists' Association
REGISTRATION: <http://www.sbdha.net/index.html>

DATE: September 20, 2018
TIME: 6 p.m. social; 7-9 p.m. C.E.
LOCATION: Café East, 4628 Rye St., Metairie, LA
TOPIC: Oral Pathology for the Dental Hygienist in a Clinical Setting; 2CE
SPEAKER: Molly Rosebush, D.D.S., M.S.
SPONSOR: NODHA/LSUSD
FEES & REGISTRATION: RSVP Mandatory one week prior. To reserve your place see http://www.nodha.org/?page_id=356
CONTACT: For questions, email RDH@NODHA.org

DATE: September 27, 2018
TIME: 6:30 p.m. (dinner not provided)
LOCATION: Avenue Family Dentistry: 3600 St. Charles Ave. Ste 202, New Orleans, LA
TOPIC: CPR; 3 hours clinical C.E.
SPEAKER: Iggy Rosales
SPONSOR: NODHA - free parking in garage below building
FEES & REGISTRATION: \$65; CPR Certification= LSBSD requirement -3 Clinical hours
CONTACT: RSVP Mandatory one week prior. To reserve your place see http://www.nodha.org/?page_id=356
 For questions, email RDH@NODHA.org

DATE: October 11, 2018
TIME: 6 p.m. social; 7-9 p.m. C.E.
LOCATION: New Orleans Hamburger & Seafood, 4141 St. Charles Ave., New Orleans, LA
TOPIC: A Review on Pharmacology and the Opioid Crisis for the Dental Hygienist in a Clinical Setting; 2 hours C.E.

SPEAKER: Raven S. Jackson
SPONSOR: NODHA
FEES & REGISTRATION: RSVP Mandatory one week prior. To reserve your place see http://www.nodha.org/?page_id=356
CONTACT: For questions, email RDH@NODHA.org

DATE: October 16, 2018
SPEAKER: Dr. Blaine Calahan
LOCATION: Rotolo's Pizzeria, 1409 E. 70th Street, Shreveport, LA 71105
PROVIDER: Shreveport-Bossier Dental Hygienists' Association
REGISTRATION: <http://www.sbdha.net/index.html>

DATE: November 15, 2018
TIME: 6 p.m. social; 7-9 p.m. C.E.
LOCATION: Cafe East, 4628 Rye St., Metairie, LA

TOPIC: Treating patients with TMD
SPEAKER: Dr. Daniel Harris
SPONSOR: Waterpik
FEES & REGISTRATION: RSVP Mandatory one week prior. To reserve your place see http://www.nodha.org/?page_id=356
CONTACT: For questions, email RDH@NODHA.org

DATE: November 27, 2018
SPEAKER: Dr. Ghali Ghali (*4th Tuesday of the month)
LOCATION: Rotolo's Pizzeria, 1409 E. 70th Street, Shreveport, LA 71105
PROVIDER: Shreveport-Bossier Dental Hygienists' Association
REGISTRATION: <http://www.sbdha.net/index.html>

DATE: December 6, 2018
TIME: 6 p.m. social; 7-9 p.m. C.E.
LOCATION: N'Tini's, 2891 Hwy 190 Suite D, Mandeville, LA
TOPIC: Nutrition for the Dental Hygienist in a Clinical Setting - 2 CE
SPEAKER: Heather Allen, R.D.H., M.S.H.C.M.
SPONSOR: Young Dental
FEES & REGISTRATION: Register at NODHA.ORG 1 wk prior to each CE-saves \$5 per C.E. \$25 for members/ \$40 for potential members \$30 for members/\$45 for potential members is late payment \$35 for member/\$50 for potential member for "day of" booking/ payment. Please arrive no later than 6:45 p.m. **Information Provided Subject to Change**
CONTACT: www.NODHA.org

DATE: December 7, 2018
EVENT: Last Chance Seminar 2018
PROVIDER: Louisiana Dental Association, approved PACE program provider
LOCATION: Marriott, Baton Rouge, La.
REGISTRATION: www.ladental.org/lastchance or call (800) 388-6642 or (225) 926-1986

DATE: January 11, 2019
EVENT: L. H. Bowden Leadership Development Conference
PROVIDER: Louisiana Dental Association, approved PACE program provider
LOCATION: Baton Rouge, La.
INFO: www.ladental.org/bowden

DATE: March 2-7, 2019 (Saturday - Thursday)
EVENT: Winter C.E. Mardi Gras 2019 - Cruise
PROVIDER: Louisiana Dental Association, approved PACE program provider
LOCATION: 5-day Cruise Abroad the Carnival Glory
REGISTRATION: www.ladental.org/cruise or call (800) 388-6642 or (225) 926-1986

Did you know?

The ADA has an \$18 million, multi-year social media campaign aimed at getting more patients for YOU, our members.

ADA Find-a-Dentist™, the ADA's online search tool that allows potential patients to easily find an ADA dentist in their area, launched one year ago in April. And based on the numbers, the response has exceeded the Association's goals and expectations.

According to the ADA News, from April 2017 through April 2018, the Find-a-Dentist online search tool received more than 2.2 million site visits. These resulted in over 530,000 searches and more than 1 million profile views.

One more reason to enjoy your ADA membership - steering patients directly to you!

David N. Austin

Stan, Please Phone Home

Last year I decided to purchase a robotic vacuum cleaner to take care of the dark hardwood floors downstairs at my home that constantly need dusting. Little did I know that this overgrown hockey puck would become more of a problem in my life than a solution for nasty floors.

Stan had all the latest features. You could program him to come alive at any set time and monitor him via the internet using his mapping feature.

I even had an app on my phone that would give me any information or adjustments to his schedule as necessary. After about an hour of cleaning he would conveniently dock himself to his charging station until the next evening.

I already had thermostats in my home that were automatically adjusted via WiFi, as well as my front door lock that could be controlled by my smart phone from anywhere in the world. I figured that this should be a piece of cake...I mean, what could go wrong?

Actually, all was well for the first 2 weeks. My floors never looked so good. I would get up in the morning and there would be Stan, all docked up and as snug as a bug that was sucked up in his dust bin that I emptied out every couple of days.

But then I began to have trouble finding Stan in the mornings. He usually would be under the living room sofa, literally exhausted, afraid to come out and face the world. I called the manufacturer emergency hot line and they admitted it was probably a software problem and that he needed reprogramming, under warranty of course. I wasn't looking forward to sending him off for this procedure, I mean we had become friends and it was just awkward.

I casually mentioned this problem to the 11-year-old computer nerd next door who was installing a security system in his home when he told me that he could reprogram that dude in no time. He said it would be like the Stan of old except on steroids. Sounded good to me.

Holy cow! Stan was a completely different cleaning machine. Stan not only vacuumed the floors but also straightened the rugs and somehow would even get sideways



on the baseboards and clean those too. After a few days I noticed he could open the front door and clean the front porch area as well.

One morning I got up to find the front door open and Stan was gone. I followed the vacuum trail down the driveway and across the street to my neighbors' backyard pool. There had obviously been a pool party during the night and there was Stan floating upside down on a blow-up raft in the

middle of the pool. I managed to get him and carry him back home but he reeked of liquor and I noticed his dust bin was full of cigarette butts. I placed him on his docking station, hoping he would sleep it off.

From that time on, when Stan would come alive to clean he would go directly across the street to those neighbors and hang out at the pool sweeping up spilled liquor and cigarette butts. I think he actually fell in love and was fooling around with their stereo amplifier who was quite loud and obnoxious. I was convinced that Stan had become some kind of party animal cleaning machine.

I tried consulting with the kid next door to see if he could reprogram Stan again, but he was gone to some computer nerd camp for the rest of the summer. I had decided reluctantly to send him back to the manufacturer for rehab intervention.

Stan got wind of what I was going to do and left the next evening. I have not seen him since, but according to the mapping feature on my smartphone, Stan is working at a bar somewhere on the west coast hanging out with questionable folks and sucking up cheap hooch spilled on the floor.

I decided to go through counseling and am doing much better, however I'm still hopeful that he will eventually come to his senses and come home. I sure do miss him.



DDSGuard™
Insurance
Dedicated
to Dentistry.

Endorsed by the LDA

Fortress is owned by dentists and has a depth of clinical expertise unmatched in the industry. Protect your future with DDSGuard.



Contact Fortress Agent Stormy Blair 888-503-5547
Brown & Brown www.bbllouisiana.com



Our dental practice and the LDA are saving thousands in processing fees. Best Card's staff are incredibly personable and I hope my fellow LDA dentists take advantage of their money savings and customer service! - Dr. Mike Maginnis

Online system with AUTO-POST to popular dental software!

EMV Terminals for as little as \$169 to own!

23% or \$2,466 Average Annual Savings



FAX a recent processing statement to 866.717.7247

or email to CompareRates@BestCardTeam.com receive a \$5 Amazon.com gift card

call or visit 877.739.3952

BestCardTeam.com
For more information



Best Card LLC is a registered ISO of Wells Fargo Bank, N.A., Concord, CA



LDA Members, we offer

Big discounts to groups like yours.

- Members receive significant discounts on the products and services you use everyday
- Flexibility to shop online at business.officedepot.com and at any retail store location with your Store Purchasing Card.
- Aggressive pricing on black & white copies, color copies and finishing services



For more information:

Contact: Marco A. Morales
Phone: (985) 510-0468
Email: marco.morales@officedepot.com

office supplies | paper | ink & toner | breakroom | cleaning | technology | furniture | school supplies | print & copy

Office Depot is a trademark of The Office Club, Inc. © 2018 Office Depot, Inc. All rights reserved.

tsi

PROFIT RECOVERY *collection services*

Reducing cost of collection to as low as 10%!

As a percentage of collection, our cost of collection averages

LESS THAN 10% for most practices & businesses!

Pay less, only a fixed fee averaging \$12* per account, no percentage!

2 to 4 times HIGHER RECOVERY RATE than the industry standard!

Average R.O.I. of 11 to 1 vs percentage collection of only 3 to 1!

We interface with 95% of the practice billing software in the market!

To learn more, FAX YOUR INFORMATION, TOLL FREE TO
TSI DISTRICT OFFICE:
1-855-450-1193

Practice Name	Contact	Phone Number
---------------	---------	--------------

OR CALL TOM MCCORD AT 918-853-4663

*Company average; for qualified practices

As you look to the future of your practice,

you can rest assured that the LDA-endorsed insurance company is there to protect you, your family, and your practice.

Brown & Brown offers competitive prices on top quality benefits, and their insurance portfolio includes:



PROFESSIONAL LIABILITY

BUSINESS OFFICE PACKAGE

WORKERS' COMPENSATION

EMPLOYMENT PRACTICES LIABILITY

PERSONAL EXCESS "UMBRELLA"

CYBER LIABILITY

MAJOR MEDICAL

LONG-TERM DISABILITY

LONG-TERM CARE

BUSINESS OVERHEAD EXPENSE

FLOOD

PERSONAL HOME, LIFE, & AUTO

TO LEARN MORE:

BROWN & BROWN OF LOUISIANA
ASSOCIATION SERVICES PROFESSIONALS

1-888-503-5547

WWW.BBLOUISIANA.COM



ENDORSED BROKER OF

