

# ASK DENTAL

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ASK Dental Journal Checklist

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ARMINCO INC

PRESENTS:



Ep. 22  
EXPERT SPEAKER & HOST  
ARTIN SAFARIAN



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# SEATS ARE LIMITED!

## 1 DAY COMPREHENSIVE BUSINESS CLINIC

Having built around 1,000 practices, Artin Safarian, Owner of Arminco Inc., is sharing and teaching his skills to all those who want to start and/or build a practice. Arminco Business Clinic is here to show you all the steps it takes to accomplish this goal, the people you need on your team, and to facilitate collaboration with top industry leaders. This is a MUST attend hands on clinic, where you will learn how to properly budget for your project with a full understanding of the process in step by step detail. You will have the opportunity to meet and discuss your project with industry leaders that will help guide you through the entire process. You will meet and hear from doctors that have gone through the process themselves and are ready to share their knowledge with you.

"Our ability to achieve a cost effective, on-time, quality project is attributed to our team of in-house experts, the Arminco process and our ability to manage the budget."

This one day business clinic will cover:

- Total project budgeting and business planning
- Financing process
- Location, leasing and negotiations
- Company set up
- Design process, trends and instruction (FREE test fit included!)
- Construction details
- Marketing, HR, Practice Management

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OR

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SCAN ME

# Introducing



## ALEXANDRIAN PARTNERS

### Redefining Healthcare Real Estate

In the dynamic realm of healthcare real estate, Alexandrian Partners stands out as a transformative force, offering far more than traditional brokerage services.

Led by visionary principal broker Antonis Alexandris, this boutique firm specializes in providing comprehensive support throughout every stage of practice development.

What sets Alexandrian Partners apart is our commitment to personalized service.

We understand that each practice is unique, with its own aspirations and challenges. By listening closely to our clients and collaborating closely with them, we ensure that every space we develop not only meets functional requirements but also reflects the distinct

At the core of Alexandrian Partners' approach is an integrated model that goes beyond conventional real estate transactions. Our services encompass demographic driven site selection, expert lease negotiations, innovative practice design, and budget driven project management. This holistic approach streamlines operations for our clients, saving valuable time, minimizing stress, and maximizing savings.





identity and vision of the practice it serves. Our firm's dedication to innovation is evident in our emphasis on cutting-edge design and technology integration. Arminco, Inc., our sister company, utilizes their in-house architects and designers to create spaces that inspire confidence, enhance patient experiences, and foster professional growth.

In a rapidly evolving healthcare landscape, Alexandrian Partners serves as a trusted partner for practitioners seeking to establish or expand

their presence. Our deep industry insights, coupled with a forward-thinking mindset, empower clients to navigate challenges and capitalize on opportunities with confidence.

Alexandrian Partners is dedicated to integrity, transparency, and client-centricity in healthcare real estate. They aim to redefine the industry and shape the future of medical and dental practice development. Contact them to collaborate and enhance your healthcare real estate experience.



**900 S Wolfe St, Baltimore, MD 21231 is listed among our current properties. We oversee leasing for the entire building and can help meet all tenants' requirements. To make the process as seamless as possible.**

# Elevating Medical and Dental Practices: The Power of Strategic Partnerships

In the competitive landscape of healthcare practice development, strategic partnerships can be transformative, offering unique benefits that empower practitioners to achieve excellence. The collaboration between Arminco Inc. and Alexandrian Partners, led by industry experts Artin Safarian and Antonis Alexandris, exemplifies this synergy, focusing on enhancing client outcomes in the medical and dental sectors.

*At the core of this partnership is a commitment to delivering tailored solutions that directly benefit our clients:*

Alexandrian Partners brings specialized knowledge in medical and dental real estate, understanding the nuances of practice layout, workflow optimization, and regulatory requirements. This expertise ensures that our clients secure spaces perfectly suited to their needs, fostering efficiency and patient satisfaction.

By joining forces, Arminco Inc. and Alexandrian Partners offer a seamless, integrated approach to practice development. From property identification to final construction and occupancy, our clients benefit from a cohesive journey that eliminates complexities and accelerates project timelines.







Alexandrian Partners' extensive network provides unparalleled access to prime real estate opportunities tailored to medical and dental practices. Whether seeking a high-traffic urban location or a tranquil suburban setting, our clients gain access to a curated selection of properties strategically aligned with their business goals.

The partnership enables innovative design solutions that optimize functionality and aesthetics. By combining architectural expertise with healthcare-specific insights, we create spaces that promote innovation, enhance patient care, and elevate the practitioner experience.

Arminco Inc. and Alexandrian Partners prioritize client satisfaction at every stage of

the project. Our teams emphasize open communication, transparency, and personalized attention, ensuring that each client's vision is realized with precision and care.

This collaborative approach is more than just a business arrangement — it's a commitment to empowering healthcare providers to succeed. By leveraging our combined strengths, we aim to set new standards of excellence in medical and dental practice development.

As the healthcare landscape evolves, strategic partnerships like ours offer practitioners a clear pathway to success. Whether you're establishing a new practice or expanding an existing one, we invite you to explore the transformative potential of our innovative collaboration.

# Get to Know Antonis and Artin With a Few Q's & A's



## ANTONIS:

**Why did you become a realtor?** I started my career in the restaurant industry and was always interested in real estate. There was a regular that I would often take care of who operated his brokerage focused on healthcare. As I got to know him better, I asked if he had an internship opportunity. He said, "get your license and work for me" and I did just that and never looked back! I feel very appreciative to have found my calling at such a young age. My experience in restaurants of providing good customer service and going above and beyond has translated well into the real estate industry. Within the industry, it is often said that Doctors need a lot of hand-holding when it comes to the nuanced process of

finding, designing, building, and equipping your practice and I can understand why. There is little emphasis, if at all, on how to run a practice when in medical/dental school. So while they are blue-chip tenants in the landlord and lender's eyes they are typically very green when it comes to project management and bringing their dream practice to reality. The restaurant industry taught me all I need to know about empathy and anticipating the client's needs.

**What did the path look like to get to where you are today?** I have worked at three different brokerages before starting my own. Each one taught me so much about the process and the importance of communication between all parties involved. It was that recognition of the importance of communication that inspired me to open a Brokerage with Artin Safarian. It was an easy choice, now that I look back on it. He is an industry leader with a shared focus on providing the client with the best experience. I've been in the industry for over a decade and noticed that not every deal can be executed perfectly. What I liked about Art and Arminco is they always strive for perfection but when errors occur they make sure they are addressed through good communication and reasonable outcomes. Most of the industry is interested in getting their check and washing their hands of responsibility when things go wrong. At Alexandrian Partners and Arminco we are willing to put our reputation on the line for the whole process (real estate, design/architecture, project management, construction, cabinetry, and equipment). Each department shares in each other's successes and failures and we push each other to consistently provide the best service. Under our roof, the client comes before profit.

**Why did you decide to open your own brokerage?** I spent the early portion of my career learning and observing how each brokerage, I had the pleasure of working within, operated. A few years before opening Alexandrian Partners, I started to formulate what I thought was the ideal client experience. I attempted to change the industry and influence how we would operate with the client's best interests in mind. In my attempts to influence the process at these brokerages, I noticed I had to go through a lot of red tape to effectuate change. It felt like I was walking up an escalator going in the opposite direction. I eventually told myself that if I want to create change I have to change my path and that's exactly what I did when Art and I founded Alexandrian Partners.



**What experience do you have in business planning, and how does that set you apart from other realtors?** I have helped open hundreds of practices. Some were start-ups some established practices but all have a similar evaluation process. Two things are important to establish at the beginning of every process; what are the measurable parameters the client is looking for to feel confident about moving forward and how will you fund this project? If you are unable to answer both of these questions then we need to reevaluate your hierarchy of needs and your financial circumstance. Once these critical questions are answered now we can get into how many dollars are spent for your specialty within a drive time radius from the property of interest, plot competition, market share availability based on the number of competitors, availability of properties, comparing deal parameters of multiple sites, evaluating the condition of the premises to determine what each space will cost to renovate, visibility and accessibility for the patient. These are just the high-level parameters that should be considered when deciding where to open your practice. A lot of these considerations are overwhelming for the client but we can provide all of this information in an easily digested manner so the client can make an evidence-based decision on which location is best for their needs.



**ARTIN:**

**Why did you decide to become a business owner?** I realized in college I was going to own my own business. My dad owned his own business and so did many of my role models. The opportunity presented itself after college, and that's how I became a business owner.

**What made you choose to focus on healthcare?** Initially, I was involved in building restaurants through connections in heating and air conditioning. However, I stumbled into the healthcare industry while renovating a building for a pediatric dentist.

After resolving issues with her previous contractor, she hired us, and through word of mouth, we began focusing on dental projects and expanded into other healthcare sectors.

**What did the path look like to get where you are today?** The path involved recognizing a lack of expertise and communication in the dental and healthcare industry, leading us to establish ourselves as dental and healthcare experts. We focused on integrating various aspects of healthcare projects and overcoming challenges and competition to offer comprehensive solutions under one roof.

**What experience do you have in the industry and how does it set you apart from others?** My experience spans various sectors, and I prioritize understanding clients' needs and project management over simply bidding on projects. This approach allows us to identify and address minor issues that others may overlook, setting us apart as meticulous and detail-oriented.

**What about all the different certifications and experiences you've accumulated?** While I pursued pre-law and considered law school, my diverse experiences, including real estate and architectural knowledge, contribute to our comprehensive understanding of healthcare projects. These varied backgrounds enrich our perspective and allow us to offer holistic solutions.



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# A Walk Down the Rabbit Hole

with Dr. Aggarwal

*Orris Dental Lab Inc was founded by Dr. Harshit Aggarwal. Orris is a one-of-a-kind dental lab, with a board-certified Prosthodontist as an owner and a clinician guiding the direction of work. Orris was born out of a need to bridge the gap between practicing clinicians and a dental laboratory. "Starting a dental lab taught me more about dentistry than I thought I knew. It was eye-opening. And today we are a modest 3 milling machine, 5 3D printer operation birthed from my dental practice." ...Dr. A*

*Orris is a plant whose roots have been used as a perfume, in potpourri, and as medicine since the Egyptian times. It was a prized flower cultivated in cooler climates. The roots of the plant get more fragrant after a few years in storage. Orris signifies the relationship of the doctor with the lab. From the place of inception in Annandale, Va, all materials, and manufacturing is local. The dentist-lab relationship is as old as the profession and as it matures it will get stronger. With this in mind let's walk down the rabbit hole with Dr. A.*

**When practicing in the area, Dr. A started working with the local labs. For a few years after working with all the big and small labs. Dr. A wasn't happy with the relationship.**

1) Communication. It was via email, text, or phone calls. And all (clinical and lab) team members were not on the same page. We need a simple-to-use, HIPAA-compliant mobile application for communication, sending pictures that are accessible by the entire team at the same time. Communication can happen at any time of the day and is not restricted to working hours.



- 2) Transparency of materials. Large-name labs were charging a premium to use 3rd party implant parts and non-FDA workflows.
- 3) Tiered quality products. As a medical services provider, why would there be a choice to put an inferior quality material to lower the cost of the product? Labs would carry different manufacturers of zirconia for different price points.
- 4) Consistency of artistry. With time Dr. A would develop a relationship with a technician in a lab and then they would leave and the training and expectation would start all over again. It was frustrating to see the quality decline over time as the labs would service the large accounts or ones who would complain the most.
- 5) Multiple Vendors. With time Dr. A started using 5 different labs. Every lab had a specialty that they could do best. Hence had to deal with multiple vendors and the problem of communication compounded.
- 6) Embracing new materials and technology. Dr. A wanted to go digital and models for all the work and the labs were extremely resistant to change and adapting to the next generation of technology and materials.

**Orris was founded to solve these challenges and offer the clinician a seamless experience.**

- 1) Microsoft Teams to communicate. The entire Lab team and the doctor's office are on the Teams App for seamless communications. If you have a thought that needs to be shared drop it on the app anytime. This way the entire team gets updated on the situation. Dr. A is always a sounding board to run ideas and suggestions.
- 2) Orris only uses FDA-approved manufacturers and parts. And the product is shipped in the original package.
- 3) Argen Zirconia is the only zirconia that is used by Orris to manufacture all Zr restorations. Only the best line of materials is used for all products. There is no tiered quality in the materials that are used for different price points.

- 4) Orris has partnered with the best independent industry-leading technicians for specialty cases. This way the quality of the artistry doesn't change. The clinician can elect an MDT for a high esthetic demanding case while having a regular single posterior crown does not incur the high fee. The zirconia used is still the same, Argen, made in San Diego, CA.



- 5) Due to this partnership the clinician has just one lab to deal with. All shipping and handling is facilitated by us. With growth, the group discounts are passed to the end clinician. Since the master technicians are all independent there is no fear of losing the work and expertise at any point.
- 6) Dr. A has built his clinical workflows to be all digital and modelless. This workflow is translated to all clinicians hence saving time and money. Gold restorations are also milled and digitally designed resulting in better fit and predictability. Any new advancement is first tested by Dr. A in his practice and then applied to all clinicians for their benefit.

**Having a strong Prosthodontic background Orris is a one-of-a-kind lab serving and building a community of like-minded dentists at a price point that is competitive. If you would like to be part of a community please feel free to reach out to Dr. A and join the lab. There are 7 more clinicians that will be added to the client list in 2024.**





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RED CARD EP. 66  
WHEN EXPERTS LACK  
EXPERTISE:  
NAVIGATING REAL  
ESTATE CHALLENGES  
WITH ANTONIS  
ALEXANDRIS

EP. 41:  
BENEFITS OF USING AN  
EXPERT REALTOR

EP. 40:  
GENERAL LEASE TERMS

EP. 38  
FINDING THE RIGHT  
COMMERCIAL SPACE  
PART 1

EP. 39  
FINDING THE RIGHT  
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PART 2

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# Starting a Practice: The Price of Operating Without an Expert Team

**H**ow much does it cost to build a dental office? When introduced to dentists as a general contractor or designer, I get this question all the time in one way, shape or form. Unfortunately, there are many other questions you should be asking that will ultimately lead you to that answer. This question offers only a glimpse into why it is so important and beneficial for my clients and prospective clients to work with the right people and team...the answer to that question ultimately depends on the team you work with, and not only one individual contractor, consultant, designer or broker.

From design conception to equipping the final built out space, I have seen the benefits of offering comprehensive services when it comes to opening up new dental offices.

*"A start-up is very stressful so anything that could reduce my stress was great. The most beneficial aspect of working with Arminco was an opportunity to have everything in house from construction, design, to equipment. It allowed for the majority of the team to be under the same roof, in constant communication and minimized my need to oversee too many players. As a client, I appreciate that their commitment to customer service didn't end once my office was complete. If any issue arises, they literally know everything about my office and are always quick to help".*

— Dr. Jazmin Floyd,  
Owner of Pumpkin Pediatrics, Fairfax, VA

Our team has always put a great emphasis on evaluating potential spaces for dental office build outs, so much so that we see patterns and common pitfalls of space selection that are not only detrimental to the project budget, but also to the long-term success, function, and ability for the office to thrive.

For myself as a (retired) dental hygienist, I would have never thought or considered I'd be in real estate. But what I've come to see through my experiences helping dentists start their practices is that there is too much of the real estate



Sara Reichenbach, RDH BS  
Arminco Inc. Consultant,  
Commercial Real  
Estate Agent

side that is relative to the ultimate design and construction of the space for me to not have excellent commercial real estate comprehension. Having a dental focused, commercial, expert broker to call upon and learn from has been vital to the success of many a clients' projects. And the same can be said for the reverse scenario. I often see realtors who don't know the implications of real estate on commercial/ dental construction completely overlook lease terms and red flags of a particular space, that then end up costing the dentist at one point or another.

Not only does partnering with the right team create an ease to your project, but it also ensures that there is a process occurring and being followed. Even with a team of siloed experts, you run the risk of having multiple processes at play that do not align. A segmented team at its best causes delays and increased overhead, and at its worst an overall more costly or impossible project that takes you away from doing dentistry. So, how to solve this problem? Most dentists turn to a Consultant. There are several out there, from agencies to individuals, but they all have something in common. Each is proclaiming to have the best understanding of what the process should be and makes recommendations as to who to hire to accomplish

your vision. The drawback with this should be obvious for a few reasons.

1. As the majority of new dentists are on specific budgets and taking out large bank loans, the first thing you should be asking is, how much is a consultant going to tack on to the expense of my project?
2. How do you know that the process they are preaching, while it may have worked for others, will be the best process for you?

The answer is, an independent consultation service is always going to add to your cost, one way or another. And as far as the process goes, you'll likely have no way of knowing what the best approach is for you until your project is complete, which doesn't do you much good (until your ready to open another location!).

Regardless of whether a dentist feels they are facing these problems or not, the logical first big step of opening any office is to find a space. This initial step tends to operate in a vacuum, but it is setting the tone and direction for the entire project and beyond. For this reason, partnering with a trusted broker and obtaining my real estate license just made sense to provide the best service possible to dentists. Not only am I able to consult clients on the design, construction and equipment portions of the project, I now also have the resources to set dentists on the right track by finding the right space, location, and negotiating the most favorable lease terms that I can. And because I'm sure you're wondering, not only does this service not cost you anything additional, but it will actually allow you to save money and stay on budget for your project. Keeping the entire scope and various entities involved to open a practice unified from start to finish is the only way to keep to a budget. That still leaves the question of, which process is the right one for you? Well, unfortunately no one can answer that for you. I only hope you can see how having a team is to your benefit, and more importantly, selecting the right team can make or break your project.



## You look after your patients. We look out for your dental practice.

We're specialists, just like you. While you keep your patients healthy, we are here to help keep the financial side of your dental practice healthy. We offer fresh insight, intelligent advice, and innovative practice finance solutions:



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# Hot Topics Seen in the Dental Industry

## **Flexibility and Adaptability:**

Designing flexible medical/dental spaces that can easily adapt to changing healthcare delivery models and technology advancements.

## **Healthcare Consolidation:**

The impact of healthcare system mergers and acquisitions on the demand for medical/dental office space, and the resulting changes in leasing and development patterns.

## **Wellness-Focused Spaces:**

Designing medical/dental offices with a focus on wellness and patient comfort, including features like natural light, green spaces, and ergonomic design elements.

## **Removal of Noncompetes in Employment Contracts:**

Exploring the implications of removing noncompete clauses in employment contracts.

## **Integration of Digital Dentistry:**

Examining the impact of digital technologies, such as CAD/CAM systems, 3D printing, and intraoral scanners, on dental office design and workflow optimization.

## **Access to Care in Underserved Areas:**

Addressing the challenges and opportunities in providing dental services to underserved communities, including strategies for locating and designing dental facilities in rural and urban areas with limited access to care.







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Kelsey Porter  
Director of Operations



Baylee Porter  
Director of Fulfillment

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# Operation Costs Are Skyrocketing... But Why Aren't Your Insurance Fee Schedules?

*Kelsey Porter – Beacon PPO Solutions*

**Inflation.** We all love it! Dental offices are experiencing their own unique struggles with the current economy: rising costs of supplies, staff wages, rent, equipment — the list goes on. As practice operation costs rise, wouldn't it make sense for insurance companies to increase their allowable fee schedules to reflect the money that goes into patient care? It would make sense, seeing as they are increasing insurance premiums for their members, right?

Unfortunately, it seems to be quite the opposite. Over the past three years, some major carriers have DECREASED fee schedules for their in-network providers and reimbursement averages are at an all-time low. Insurance companies are also constantly changing the way their contracts work in order to undercut dentists on claim payments. By contracting as an in-network provider, you agree to a set fee schedule of maximum allowable fees. Most carrier contracts require a 40%-60% write-off.

Your time is very valuable. You spend your entire day working on patients, have the claims submitted, only to receive a payment that is 50% or less of your fee for the service. I speak with frustrated dentists every day who are wondering, "What can be done about this?"

Many providers don't know how their fee schedules are paying or realize that their PPO contracts can be increased through negotiating and strategizing participation. Not addressing the PPO problem in your office is likely costing you thousands or even tens of thousands of dollars in collections annually. Insurance companies are not going to increase your fee schedules on their own (if they do it's usually cents on the dollar).

At Beacon PPO Solutions, we work to solve these problems for hundreds of dentists that are experiencing frustration with their insurance plans. It may seem overwhelming, but there is a light at the end of the tunnel! In this article, I will outline some steps to help you determine your need for negotiating your PPOs and what type of success you might see. It's also important to analyze what your specific vision is for your practice and how you can achieve your goals.

## Identify Your Vision

It's difficult to know where to go if you don't know where you're starting! First, let's determine what type of situation your practice is in:

- **Growth** – You are looking to grow your practice and get more patients in the chair. You may also be hoping to expand your practice to multiple locations or

add an associate.

- **Maintenance** – You have a full schedule of patients and would like to maintain your patient base but aren't ready to grow further.
- **Saturated** – You have an overwhelming number of patients, and the schedule is booked out for months.

PPO Negotiations & Optimization services result in increased revenue for all these situations. However, the approach and specific goals vary for each. Identify which category you fall into, and we will get into the specifics!

## Growth – Negotiate to Increase Revenue & Gain More Patients

Growing your practice is dependent on cashflow, which comes from patient exposure. Although PPO participation does have its downsides, there are also benefits to being in network with insurance plans. One of the main perks is increased patient exposure. In this economy, everyone is paying closer attention to the cost of everything. Insured patients prefer going to in-network practices to take advantage of the steeper discounts offered by their insurance plan.

If you are looking to grow your practice, a PPO Negotiation project would entail:

1. **Negotiate in-network plans** – Increase your fee schedules with plans you are already taking. This will boost revenue without changing the elements of new patient flow in your practice.
2. **Negotiate out of network plans** – Obtain and negotiate fee schedules with relevant PPO insurance plans that you are out of network with. Growth can come from participating with more PPO plans. The best approach is to add profitable plans that have a relevant patient base in your area.
3. **Gather market data** – Find out how many insured members are with each PPO plan that you are in and out of network with. This will show you the opportunity for growth by going in-network with a PPO plan.
4. **Contract Strategically** – After analyzing all options, make decisions to add participation based on the profitability of the plan's allowable fees and the number of potential patients/members in your area.

## Maintenance – Negotiate to Increase Revenue

Many dentists are happy with the current patient flow in their practice; However, most are NOT satisfied with the write offs they accept with their insurance plans. This one is a simple solution but requires some work. Typically, in this situation, a provider is in network with a moderate or thorough amount of PPO plans. If you



have not negotiated before, it's likely that your plans are paying between 40%-60% of your UCR (if your UCR fees are set well for your market).

If you are wanting to maintain the size/exposure of your practice, a PPO Negotiation project would look like this:

1. Negotiate your in-network plans – Negotiate your fee schedules with direct contracts for increases to your bottom line without changing the aspect of new patient flow. Strategic leverage is the key to a successful negotiation.
2. Optimize Leasing Arrangements – Find the best option for in-network participation. Participation can come through a direct contract or a leasing arrangement. You can be in-network with PPO carriers through other companies. This is referred to as leasing. Insurance companies use leasing to process claims in network through other fee schedules that you have. When they do this, they typically process the claim through the lowest option available. Leasing can actually work in your benefit. The goal is to get each network paid through the highest option available.
3. Analyze your PPO structure – Get an overview of how all current plans are paying to determine how much you are making on each type of patient and point out what plans are the “low hanging fruit” (not profitable).

#### **Saturated – Negotiate, Optimize & Evaluate to Increase Revenue & Gain Control**

Saturated practices accept most PPO insurance plans and as a result, are either comfortably busy or overwhelmed. The schedule is packed most days and new patients and follow up appointments are being scheduled out a month or even longer. If this sounds like you, PPO Negotiations are essential at this point. A busy practice with a packed schedule sounds like the ideal situation. However, if you are in network with all PPO plans, it's likely that you are writing off a large portion of your fee. Certain insurance plans might only allow you to collect 50% of your UCR fee or even less. That said, busy does not automatically mean profitable.

A Negotiation project for saturated PPO practices has more depth. Here is the sequence of action items:

1. Negotiate In-network Plans – As mentioned above, negotiating with every one of your plans using strategic leverage will result in increases to your insurance payments and what you're allowed to collect from patients.
2. Optimize Leasing Arrangements – Again, leasing is when carriers use other fee schedules on your claims. If you have saturated PPO participation, this is likely happening and you may not realize it. Some carriers are probably also downgrading your claims to even lower paying fee schedules in your pile of contracts. Identify where this is taking place and ensure leasing is used only through higher fee schedules.
3. Re-configure Participation – Practices with saturated

participation usually need to make contract changes to optimize reimbursements. The solutions are a bit more complicated when you are moving around contracts, BUT this always results in higher-than-average increases to your insurance fee schedules. The goal is to get each carrier in network through their highest available option (whether that is an increased direct contract or through a high paying leasing option).

4. Analyze & Prioritize – After all fee schedules are at their highest, it will be obvious what plans are not profitable. Evaluating how many active patients you have with your lowest plans will help you decide whether you want to keep or drop any contracts. This can clear up time in your schedule so that you can prioritize treating patients on higher paying fee schedules.

Ultimately, you and your practice likely fall into one of these three categories. In summation, you are likely doing MORE work for LESS money. PPO Negotiation services are extremely beneficial for many reasons. The number one takeaway is increased reimbursements, which automatically applies to your bottom line. The knowledge of how your plans pay can also help you select marketing strategies that increase patient visits within your highest paying networks.

#### **Is your practice a good candidate for PPO Negotiations & Optimization?**

Here is a quick quiz for you to know if your practice needs Beacon's PPO negotiation & optimization expertise. You should consider talking to Beacon PPO Solutions IF...

- You are opening a new practice and need to negotiate and know your options before credentialing
- You are in network with the majority of PPO carriers
- You are in network with any third-party administrators or leasing umbrellas (Connection Dental, Dentemax, Careington, etc.)
- You feel as though your fee schedules pay very low
- You have a very busy office with a backed-up schedule
- You are out of network with insurances but want to grow exposure through adding some profitable PPO
- You don't know where to start with evaluating your participation or the profitability of your contracts
- Your office is noticing companies using lower fee schedules for claims (default leasing)
- You want to make more money for the work you are doing.

If any of these sound like you... give us a call or schedule a PPO consultation through our website. The consultation is free! We will also perform an evaluation of your PPO participation/contracts and your negotiable revenue to determine if our service is a good fit for your office. Worst case scenario — you endure some fun small talk and gather important knowledge of the PPO industry, your practice's potential, and some simple solutions to quickly improve your practice's systems or participation.

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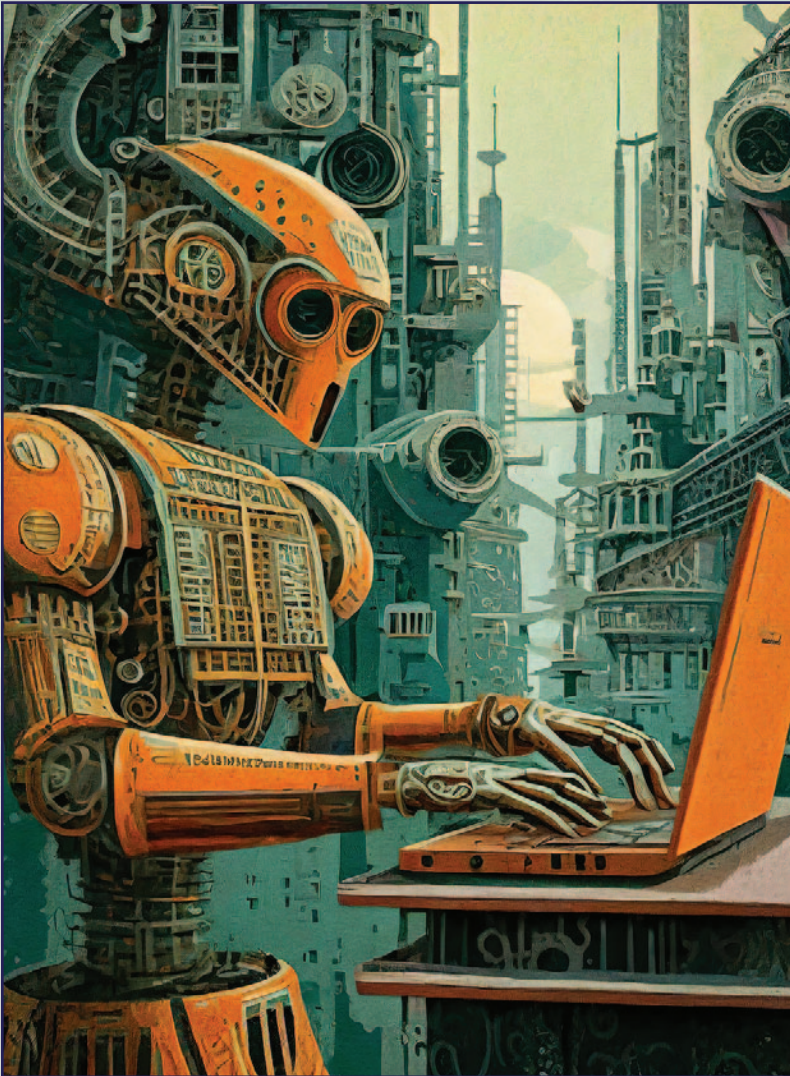
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# Don't Let Hackers Sink Their Teeth Into Your Dental Practice

## *The Vital Role of Cyber Liability Insurance Revealed!*



Dental practices, like other small businesses, are not immune to the risks posed by cyber threats. With the increasing reliance on electronic medical records, online appointment systems, and digital payment processes, the potential impact of a cyber incident could be devastating to a dental practice. Cyber liability insurance has become essential to safeguard against the damages and legal troubles arising from data breaches, hacking, and other cyber-related security issues.

The nature of dental practices often involves storing sensitive patient data, making them attractive targets for cybercriminals. Cyber attacks can disrupt operations and lead to significant financial losses, damage to the practice's reputation, and erosion of patient trust. Moreover, as regulatory bodies tighten compliance requirements regarding patient data, it becomes imperative for dental practices to ensure they are adequately protected. Cyber liability insurance offers protection, addressing gaps that general liability insurance might not cover and helping practices navigate the aftermath of a security breach.

### Key Takeaways

- Dental practices are at risk from cyber incidents and need cyber liability insurance for protection.
- Cyber liability insurance safeguards against financial losses, reputational damage, and legal troubles following a cyber event.
- Regulatory compliance and the management of sensitive patient data necessitate the need for cyber liability insurance.

### Byte-ing Off More Than They Can Chew

#### Cybercrooks Sink Teeth into Dental Practices

The pearly whites of American dental patients are under attack, but not by cavities or plaque. Instead, many cybercrooks are targeting dental practices across the United States, leaving patients and practitioners feeling the pain.



In a recent ransomware attack, 432 dental practices were potentially affected when cybercriminals infiltrated DDS Safe, a service from The Digital Dental Record, in August 2022. But the digital drilling didn't stop there. Just last year, cybercriminals targeted the online payment system of a dental practice, leading to unauthorized transactions and financial losses for the practice and its patients.



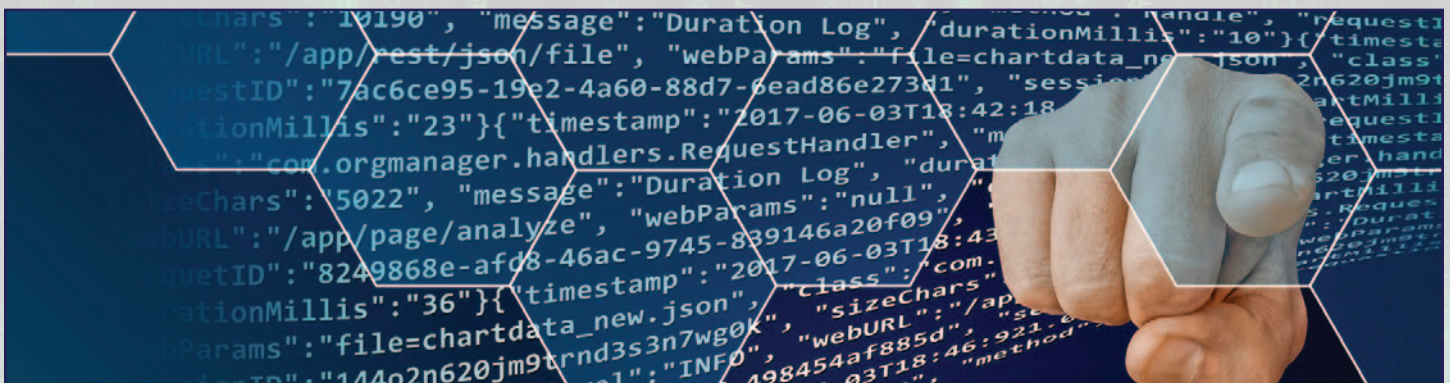
The healthcare industry, including dental practices, has become a prime target for cybercriminals looking to extract sensitive data and make a quick buck. Between 2017 and 2021, the number of data breaches impacting 500 or more records doubled in the healthcare sector. One particularly jaw-dropping incident occurred when one million US dental patients were affected by a data breach following a cyberattack on Dental Care Alliance.

As these attacks continue to take a bite out of the dental industry, it's clear that practices must step up their cybersecurity game to protect their patients' sensitive information and keep their businesses from being drilled into the ground.

### **As Cyber Threats Loom, Dental Practices Face Growing Risks**

In an increasingly digital world, dental practices have become unexpectedly vulnerable to cyber attacks, putting sensitive patient data and the very future of these small businesses at risk. While many practitioners may believe their clinics are too small to be targeted, cybercriminals are proving otherwise, as they increasingly set their sights on healthcare providers of all sizes.

The allure of valuable personal health information (PHI) stored within dental practice databases has made these clinics prime targets for data breaches, ransomware attacks, and phishing scams. Unauthorized access to patient records can lead to the theft of sensitive data. At the same time, cyber extortion through ransomware can lock practitioners out of their systems, demanding payment for releasing their data. Moreover, deceptive emails can trick unsuspecting staff members into revealing confidential information, compromising the practice's security.





The consequences of a successful cyber attack on a dental practice can be devastating. According to recent statistics, nearly 60% of small businesses, including dental clinics, could be forced to shut down within months of falling victim to a cyber attack. The impact extends beyond temporary system disruptions; it strikes at the heart of patients' trust and confidentiality in their healthcare providers.

Dental practices must safeguard patients' data and livelihoods as the threat landscape evolves. Adhering to the HIPAA Security Rule and implementing robust cybersecurity measures are essential to fortifying defenses against potential attacks. However, cyber liability insurance has emerged as a crucial safety net, providing financial protection in the event of a successful breach.

This specialized insurance can cover the costs associated with regulatory fines, legal defenses, settlements, and restoration efforts – expenses that could otherwise cripple a small dental practice. As cyber threats continue to loom, dental practitioners must recognize the growing risks they face and take decisive action to protect their patients, practices, and futures.

### **Navigating the Complex World of Cyber Liability Insurance for Dental Practices**

As dental practices increasingly embrace digital technologies, such as teledentistry, to enhance patient care, they face a growing risk of cyber incidents that can compromise sensitive patient data. While robust cybersecurity measures are essential, the potential for data breaches persists, making cyber liability insurance a critical component of a comprehensive risk management strategy.

Cyber liability insurance is specifically designed to cover the risks associated with data breaches,

cyberattacks, and electronic communications. According to a recent study by the Ponemon Institute, the average cost of a data breach in the healthcare industry reached \$7.13 million in 2020, highlighting the financial impact of such incidents on healthcare providers, including dental practices.

Cyber liability insurance typically includes two main components: first-party and third-party coverage. First-party coverage addresses direct costs incurred by the dental practice, such as

patient notification, credit monitoring services, and public relations efforts to manage reputational damage. Third-party coverage, conversely, pertains to liabilities arising from compromised patient data, which may lead to legal actions.

The Healthcare Insurance Portability and Accountability Act (HIPAA) sets stringent criteria for protecting sensitive patient data, and dental practices must comply with these regulations. Failure to do so can result in significant fines and legal consequences. In 2020, the Office for Civil Rights at the US Department of Health and Human Services imposed \$13.5 million in penalties for HIPAA violations related to data breaches.





To effectively navigate the complex world of cyber liability insurance, dental practices should first assess their specific risks related to cyber threats. This evaluation will help identify policies aligning with the practice's size and scope. When reviewing policy details, paying attention to coverage limits, deductibles, and exclusions is crucial to ensure adequate protection.

Once a cyber liability insurance policy is in place, dental practices must ensure that all staff members understand what is covered and how to respond during a cyber incident. As technology advances and cyber risks evolve, it is essential to keep coverage updated to maintain optimal protection.

Cyber liability insurance is a vital risk management tool for dental practices in the digital age. By carefully assessing risks, selecting appropriate coverage, and staying informed about policy details, dental practices can better protect themselves, their patients, and their reputation in the face of ever-present cyber threats.

| Benefit                       | Description  |
|-------------------------------|--|
| <b>Data Breach Coverage</b>   | <b>Covers costs associated with patient notification, credit monitoring, and regulatory fines.</b>     |
| <b>Business Interruption</b>  | <b>Compensates for lost income during a shutdown caused by a cyber event like ransomware.</b>          |
| <b>Legal Fee Coverage</b>     | <b>Provides coverage for cyberattack legal fees, including attorney costs and settlements.</b>         |
| <b>Reputation Management</b>  | <b>Offers support for public relations efforts to mitigate reputational damage following a breach.</b> |
| <b>Forensic Investigation</b> | <b>It covers the costs of investigating the cause and extent of a data breach.</b>                     |

### Regulatory Requirements and Compliance:

Cyber Liability Insurance plays a vital role in compliance with HIPAA. It translates to the proactive management of cyber risks, ensuring you have the necessary protections during a data breach. The elements required by HIPAA that can be supported by cyber liability insurance include but are not limited to:

- **Risk Assessment:** Regular assessments can identify vulnerabilities in your cybersecurity, which is part of the administrative actions required by HIPAA.
- **Risk Management:** Adopt strategic measures to manage and reduce risks to PHI, ensuring compliance with security management processes.
- **Information Systems Activity Review:** Implement systems that monitor activity in software that contains PHI. Cyber liability insurance may cover monitoring services that can detect and alert breaches.

Moreover, each state may have additional regulations beyond HIPAA that a dental practice must adhere to. State dental practice acts or state board rules can impose further obligations on your practice to





protect patient data. Ensure you are informed about the specific laws in your state, as they can impact the level of insurance coverage necessary.

### How to Choose the Right Cyber Liability Insurance Policy

When selecting a cyber liability insurance policy for your dental practice, evaluate your needs. Identify the types of electronic data you manage, especially patients' personal health information (PHI). Understand your vulnerability to cyber threats and consider the following factors:

**Scope of Coverage:** Ensure the policy covers incidents like data breaches, hacker attacks, and accidental data loss. Look for clauses that protect against the costs associated with legal fees, patient notification, and reputation management.

**Limits and Deductibles:** Choose a policy with limits that align with the potential financial impact of a cyber incident on your business. Opt for an affordable deductible that encourages you to maintain robust security measures.

**Compliance Assistance:** Your policy should offer assistance with federal and state regulations governing PHI, like HIPAA. This can include access to experts who can guide you through the compliance process following a breach.

**Risk Management Services:** Select insurers who provide active risk management services, such as periodic security audits and employee training programs.

**Claim Process:** Understand the insurer's claim filing process. Look for insurers with a reputation for fair and prompt handling of cyber liability claims.

*Article written by: Nova Computer Solutions*



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**Financial Planner**

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NEEDED

DONE

# A Dental Practice Blueprint For Less Stress and Greater Results

## Legal

- ☐ Notify State Dental Board of new practice address / phone number
- ☐ Notify DEA of new practice address and phone number
- ☐ Register for EPA ID Number, interview authorized waste disposal firms
- ☐ Request Tax ID number for the practice, set up corporation or LLC
- ☐ Register xray units with State Department of the Environment

## Accounting

- ☐ Open a business checking account in the practice name
- ☐ Secure a business credit card, preferably rewards based
- ☐ Consult Dental CPA establish a bookkeeping method. Accounting service, pm software, etc..
- ☐ Establish and account with a dental laboratory
- ☐ Establish an account for dental supplies with several mail order firms
- ☐ Establish an account with an office supply company
- ☐ Establish an account with a payroll service
- ☐ Establish an account with uniform /laundry service
- ☐ Establish an account with med gas company
- ☐ Establish an account w/ IT provider to manage your computer network
- ☐ Establish a supplies account with the best local dealer rep and discount online sources
- ☐ Accreditation with various dental insurance companies
- ☐ Look into Dental Savings Plan for patients w/o dental insurance
- ☐ Select & Enroll Independent (IPO's) or Preferred (PPO's) Provider Plans

## Equipment

- ☐ Order Equipment after determining exact needs and specifications. Leave plenty of lead time!
- ☐ Order telephone system
- ☐ Order IT equipment and arrange for reputable installation of the network and service contract
- ☐ Order Practice Management Computer Software
- ☐ Purchase printer/fax machine
- ☐ Hire Answering Service for professional monitoring of calls when front desk is unattended
- ☐ Lease postage meter or set up online postage account
- ☐ Lease Credit Card Terminal
- ☐ Link cell phone to office number for emergency calls when not using answering service
- ☐ Purchase furniture for reception, staff lounge, consult room, business office & private office
- ☐ Purchase appliances (washer/dryer, refrigerator, microwave) for staff lounge
- ☐ Purchase Art Work and Decorative Items



NEEDED

DONE

# A Dental Practice Blueprint For Less Stress and Greater Results

## General Business & Marketing

- ☐ Establish membership in ADA, state, local study clubs and dental societies
- ☐ Reserve phone and telephone book listing
- ☐ Design Website and contract host. Establish LinkedIn, Facebook, and Instagram accounts
- ☐ Research inclusion into local chamber of commerce, civic organizations, merchant groups
- ☐ Find Designer on website Upwork or similar site to design logo and/or advertisements
- ☐ Design & Edit practice information brochure yourself or with a designer – Upwork is a good source
- ☐ Obtain price quotes for all of your printing
- ☐ Design letterhead, appointment cards, business cards with logo that you've completed
- ☐ Research Patient Financing programs – CareCredit, LightStream, OneMain Financial, etc.
- ☐ Obtain ADA procedure codes and establish fee schedules
- ☐ Write Patient Financial & Discount policy ( i.e. cash, insurance, senior citizen, professional)
- ☐ Commit to Marketing Menu to Develop a Monthly Calendar Plan
- ☐ Obtain treatment permission forms for all procedures done in the office
- ☐ Obtain release of information / financial responsibility forms
- ☐ Order Patient Education Brochures, look into Patient Ed video clips for in office consult
- ☐ Obtain/Develop Welcome to Our Practice and series of Practice Letters
- ☐ Commit to Effective Patient Recall System.
- ☐ Order Recall reminder cards, email plan, texting plan
- ☐ Purchase General Business Supplies and General Cleaning Supplies

## Insurance

- ☐ Obtain Malpractice, Life, Disability, and Overhead Insurance Policies
- ☐ Obtain Workman's Comp and Medical Policies
- ☐ Obtain General Liability or Comprehensive Building Policies

## Personnel

- ☐ Obtain Personnel Manual and related employment history, application, evaluation, etc.
- ☐ Obtain IRS Forms W-4 and INS Form I-9
- ☐ Obtain OSHA Compliance package with forms, policies and stickers
- ☐ Compose job descriptions for employees
- ☐ Establish pay scales and employee benefits to be offered
- ☐ Write and place advertisement for employment in multiple online sources

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