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- Former Assistant Attorney General for the State of Georgia and Counsel for professional licensing boards including the Georgia Board of Dentistry.
- Former Administrative Law Judge for the Office of State Administrative Hearings.

**DO YOUR PATIENTS SUFFER FROM ANY OF THESE SYMPTOMS?**

**EAR**  
- Ear pain  
- Ringing in ears  
- Dizziness  
- Vertigo

**JAW**  
- Clicking, popping jaw joints  
- Pain in cheek  
- Limited opening

**EYES**  
- Pain behind eye  
- Blood-shot eyes  
- Sensitive to light

**NECK**  
- Lack of mobility/stiffness  
- Neck Pain  
- Tired/sore muscles  
- Arm/finger numbness

**HEAD PAIN**  
- Forehead  
- Temples  
- Migraine-type  
- Sinus-type

**TEETH**  
- Clenching/grinding at night  
- Looseness & soreness of back teeth

If your patients have any of these symptoms and are not responding to treatments, they may be suffering from a TMJ disorder. Problems within the jaw can produce a myriad of symptoms that, at first glance, might appear to be totally unrelated to the temporomandibular complex. Our dedicated team of professionals have years of training and are happy to assist you in the diagnosis and treatment of possible craniomandibular/temporomandibular disorders.

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GDA ACTION (ISSN 0273-5989) The official Journal of the Georgia Dental Association is published 8 times per year.

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GDA ACTION seeks to be an issues-driven journal focusing on current matters affecting Georgia dentists and patients accomplished by disseminating information and providing a forum for commentary.

Closing date for all editorial and advertising materials: Six weeks prior to publication.

Subscriptions: $17 of GDA membership dues is for the Journal; all others, $75 per year. Periodicals postage paid at Jefferson City, MO and additional mailing offices.

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Dental Assistant Training Now Online
Make sure your dental assistants are well-trained with new Expanded Duties courses now online. See page 36.
Have You Been Rethinking Your Plans?

Every so often we need to stop and re-evaluate our plans and rethink our future. Maybe for you that time is now?

And that is where the Transition Sales Consultants at Henry Schein Professional Practice Transitions can be of greatest value. We can help you identify your options and select the best one for your situation. Our Consultants are experts in the dental business, with the tools and connections to help you achieve your goals, whatever they may be.

A consultation is complimentary and always confidential. So give us a call at 1-866-335-2947 so that you can start to plan your future.
“Something Olde, Something New, Something Borrowed, Something Blue, a Sixpence in Your Shoe.” Most brides are familiar with this well-known rhyme that came about in the Victorian era from Lancashire County in Northwest England. The belief was that four good luck objects, plus a sixpence, should be incorporated in the brides wedding attire on her wedding day. Something old was a sure way to ward off the “evil eye” and protect any future children the couple might have. Something new offers optimism for the future. Something borrowed would come from a happily married friend or relative to ensure a transfer of good fortune. The color blue stands for love, purity, and fidelity, three keys to a successful marriage. Of course sixpence is meant to bring financial prosperity to the couple as they begin their lives together. Sound ideals can be incorporated into dentistry just like that newly formed marriage.

My niece, of whom I’m very proud, graduated from a reputable dental school in May of 2019. As I enthusiastically followed her dental education it afforded me the opportunity to relive my own training. We exchanged many experiences, materials, and techniques hoping to glean something from one another. Her excitement over her newly learned skills was inspiring. When we discussed her requirements for graduation, I wasn't surprised to hear about the composite restorations and zirconia crowns she was doing. When I asked about amalgam restorations and full cast metal crowns, she shocked the hell out of me as she explained that there was no requirement for either of these. WHAT? I couldn't believe what I had just heard! No requirement for the two cornerstones of my dental education. I could only speculate what my instructors from the late 1980s would think.

Now don't get me wrong, I think the technology and materials we have available to us in this day and age is nothing short of amazing, but why would you not expose the next generation to materials that are not only tried and true over decades, but still have a vital place in our arsenal? I’ve been in private practice for 30-plus years and have used and tried a variety of composites and ceramic crowns. Truth is that no other filling material wears comparable to enamel and holds occlusion like good ole amalgam, and I have yet to see the marginal ridge of a full cast metal crown on a second molar break off. Let’s not forget that a short clinical crown requires less reduction for full cast crowns, which results in better retention. I’m not suggesting abandoning posterior composites or ceramic crowns. I do a ton of cosmetic posterior restorations with great confidence and success, but I’m more judicious with their placement in an effort to deliver the best possible restoration in every individual situation. All of us have or have seen patients with metal restorations that have been in service for 20, 30, or even 40 years that are still working quite well. So why should we abandon them? After all, aren't full cast gold crowns considered “the gold standard”? With the cost of gold on the rise, high noble and noble crowns are a good substitute that are still extremely biocompatible and hygienic.

I’m happy to report that my niece went on and completed a one year General Practice Residency in North Carolina where she was expected to do posterior amalgam restorations. She realized that amalgam is a great restorative material and appreciates its value in dentistry. We agree that the future of dentistry is brighter than ever as new materials and procedures are introduced, but that there's still a need for metal restorations.

Dentistry should clad itself in the same way a bride dresses for her wedding day. We need to carry with us something old alongside something new. We need to borrow techniques from the past and utilize all the tools, materials, and techniques being made available in our present in order to achieve the best possible outcome for all our patients. Of course we must always incorporate something blue for the love of our patients and profession. Now, if I can only figure out how to get the sixpence!
Dr. Kumar Patel Named Member of CCERP By ADA Board of Trustees
Congratulations to Dr. Kumar Patel on becoming the newest member of CCERP.

Multicooker Decontamination of N95 Respirators
The Department of Homeland Security Science and Technology Directorate (S&T) has released a video on how to decontaminate your used N95 mask using a multicooker: www.dhs.gov/publication/st-multicooker-decontamination-n95-respirators

President Elect Conference
On June 2020, the GDA held the 2020 President Elect Conference via Zoom for the first time ever.
Welcome New Members!
The following members recently joined GDA.

Kimberlyn Atherton  
Northern

Lona Bibbs-Walker  
Northern

Young Byun  
Northern

William Calhoun  
Northwestern

Charles Cooper  
Northern

Karen Cooper  
Southeastern

Thomas Dix  
Northwestern

Kent Ellington  
Northwestern

Alicia Frank  
Northern

Magdalena Glass  
Northern

Kristen McDonald  
Northwestern

Hannah Oh  
Northern

Stephen Paik  
Northwestern

Leon Pye  
Northern

Rory Sharp  
Southeastern

Azmi Tawadros  
Northwestern

Cameron Watson  
Northwestern

Natalie Wermuth  
Southeastern

Alfred Wyatt  
Northern

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Virtual HOD Meeting
Saturday, November 14, 2020
The GDA has been monitoring the COVID-19 pandemic and out of an abundance of caution the November HOD meeting will move to a virtual platform. Please note the time and date:

VIRTUAL HOUSE OF DELEGATES MEETING

📅 Saturday, November 14, 2020
🕒 1:00 pm-4:00 pm via Zoom

Advance registration required to access meeting!
Register at gadental.org/hod

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Seeking Nominations
The GDA Nominating Committee is seeking nominations for positions opening in 2021 including District and At-Large Trustees, GDA Vice President, Speaker of the House, ADA Delegation, and Georgia Board of Dentistry.

Nominations and CVs for District Trustees, ADA Delegation and Board of Dentistry are due by November 1, 2020. Nominations for GDA State Officers, Speaker of the House and At-Large Trustees are due June 17, 2021. Nominations/CVs should be submitted to the GDA office via mail (7000 Peachtree Dunwoody Road, NE, Suite 200, Atlanta, GA 30328-1655) or via email to jeannie@gadental.org.
As dental practices work to get back to some level of normalcy, many people are wondering what the market is like for dental practice sales in the current COVID-19 world we are living in. I’d like to share my thoughts on what we are seeing: who is selling, what buyers are comfortable doing, and what lenders are offering.

I certainly didn’t expect the response we saw from dentists as we began to emerge from the lockdowns. We had many older dentists tell us that closing their practice for weeks gave them a glimpse into retirement. These dentists found that they really enjoyed it and didn’t miss practicing dentistry like they thought they would and were now ready to sell. Others have voiced their frustrations around the extra PPE they have to wear and sanitation measures they have to take. They feel it has made dentistry intolerable and they just want out. Others are scared to go back for fear of contracting COVID-19 themselves. All of these dentists are looking to get out of their practices and are wondering what their options are. To understand their options, we need to look at what buyers feel comfortable doing in this environment, because without buyers, practices don’t sell.

In March and April, we had an unprecedented surge of young dentists contact us because they had been furloughed or laid off, most by practices with the thinnest margins that were hurt the worst when they were forced to close their doors. Many of these associates felt like they had no control over their situation and wanted to change that. They
contacted us with the desire to own their own practice, therefore owning their own destiny. Although we have more buyers than ever, it doesn’t mean they are rushing to purchase the first practice they see. As we watched several states move backward in their progress against the virus, many buyers are wanting to wait and see what happens over the next several months before making any commitments. Others are still moving forward with their plan to buy now, but are not comfortable taking as much risk as we saw before COVID-19. One of the main reasons for this is that they are taking their lead from the banks.

Many of the banks we rely on to lend money to dentists spent the second quarter of 2020 bogged down with processing PPP loans, deferrals, and other non-lending activities. Most of these banks stopped lending on practice acquisitions entirely throughout most of that time period. In an effort to start lending again, they are now trying to figure out what their new guidelines should be in an unprecedented and unpredictable environment. They have no data on this, nothing to study that could give them some insight into what the risk might be in this situation. But there are some positive signs that they are figuring it out. We are seeing some lending activity, it just looks very different than it did just six months ago and each bank seems to have different requirements. So, what can you expect? For the foreseeable future, don’t plan on banks lending more than 80% of revenue to a buyer for a practice. More banks are going to ask that the seller carry a note, therefore sharing some of the risk. And if you are a buyer, you need to make sure you have enough liquidity in order to weather a future storm—plan on 10% of the purchase price. The banks are going to require it.

Practices are selling. If you want out, there are options. If you want to find out how the market for your practice has been impacted, we would be happy to set up a call to talk you through what we are seeing in your area. Things are changing very quickly, but we are optimistic that things are slowly moving in the right direction again.

BridgeWay Practice Transitions is a full-service firm helping dentists buy and sell practices and place associates. We have offices in Georgia, North Carolina, Ohio, and Virginia. We offer our clients the best customer service in the industry and provide the best experience possible. Call us today to find out more! We look forward to working with you.

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Protect Your Practice with GDIS

Whether buying a practice or transitioning out of one, let your member-owned Georgia Dental Insurance team help you navigate through this process.

When buying a practice some of the coverages you will need to protect you and your business are:

- **Business Liability, Building, and Contents Coverage**
  A business policy can protect several aspects of your practice. For example, a slip and fall or water damage from a pipe bursting. Not only will liability coverage protect you against a lawsuit and your contents portion pay to replace your damaged property, a business policy can pay you for the time you are not able to operate—including payroll expenses. You can also enhance your policy by adding supplemental coverages. A business policy can be customized to fit your individual professional needs.

- **Workers’ Compensation Coverage**
  Workers’ compensation is required in the State of Georgia if you have three or more employees. In Georgia, practice owners and officers of a corporation can decide to include or exclude themselves from this coverage.

- **Life Insurance**
  Life insurance is critical to every dentist. This coverage will protect your family should something happen to you. Some lenders will require you purchase a life policy prior to closing on a loan. If you own a practice with more than one principle, you should consider a "Key Person" life insurance policy.

*Flo, Jake, and our Geico friend are fun to watch on TV, but do they know and understand your industry? Will they personally take your call should you have a problem? You have your own dedicated insurance team with GDIS for your dental practice. You will receive outstanding customer service while feeling confident you are properly protected and paying a fair premium.*
Disability Insurance
Disability Insurance will help you financially should you become disabled. Dentists are susceptible to having issues with their hands and wrists which may cause a dentist not to be able to practice. Most lenders will require disability insurance to be purchased prior to closing on a loan. Check to be sure your carrier offers cost of living increase options. Purchasing your policy when you’re young and healthy may lock you in at a good rate; however, many dentists will continue to earn more and more each year. Disability insurance will pay you 60% of your income—60% of what you made when you first started practicing may be very different than 60% of what you’re making now.

Business Overhead Insurance
While disability insurance pays your personal bills, a business overhead policy will pay the bills of the practice should you become disabled. The purpose of this policy is to keep the practice running. It will pay a salary for you to bring in another dentist. It will also pay the day-to-day bills of the practice, therefore allowing you the time you need to either return back to work or transition away from your practice.

DID YOU KNOW?
1. Buying long-term care, disability, and life insurance coverage sooner than later can save you $$$$.
2. Once you have enrolled in Medicare, purchasing a Medicare supplement can reduce your out-of-pocket costs.
3. Shopping your home and auto carriers every few years can save you $$$$.

Transitioning away from your practice?
There are a few things to consider:
➔ Will you need health insurance?
➔ Are you transitioning to Medicare? If so, you will need a supplement
➔ Are you completely retiring or will you be working part time? Will you need to continue to carry malpractice insurance? What about a tail policy to cover your prior acts?

You own it... use it!
Call us at 770.395.0224 or visit gdaplus.com.
Why do I wake up every morning with a stiff neck and a sore back, and go to bed with pain in my shoulder? Why does climbing stairs cause shortness of breath? Why am I exhausted after lunch?

These are the questions dentists ask me year in and year out on the lecture circuit. To begin solving the pain issue, it’s important to take a closer look at your work and how you do it.

One must also consider the concept of ergonomics when looking at the work environment. Ergonomics—from the Greek word ergon meaning work, and nomoi meaning natural laws—is the science of refining the design of products to optimize them for human use. Ergonomics is sometimes known as “human factors engineering” and addresses the idea of fitting the work to the worker in a healthy way.

Dental professionals are confronted daily with a wide variety of patients,
problems, and instruments that require modified, if not extraordinary, awkward postures and techniques to deliver an effective treatment.

Awkward postures and the repetitive motion and forceful exertions necessary to deliver dental care can strain the musculoskeletal system, which inhibits the body’s natural repair processes. This often results in pain, limited mobility, headaches, fatigue, numbness, tingling and potential injury. Many of you reading this may experience one or more of these problems.

This is why posture is a key factor in reducing stress and strain.

Posture changes over time. As we begin the day, we often assume a good upright working posture. As the day progresses, however, gravity begins to take hold. This, in combination with muscular fatigue, can lead to a less than optimal, slouched posture. Throw in a difficult patient, poor visualization of the oral cavity, or limited adjustability of the operatory stool and it is easy to slip into an awkward, stressful posture.

The effect on the body results in shortening and tightening of the anterior structures of the chest, arms, shoulders, and neck. Meanwhile, the posterior back muscles become over-stretched and weak. This shortening on the anterior aspect with over-stretching posteriorly contributes to a posture with a forward head and rounded shoulders.

As the body accommodates more and more to this position, it may become harder to assume a more balanced upright position. It may even be painful to sit up straight. The slouched posture also increases the amount of stress on the cervical spine and associated neuromuscular tissues.

Try to counteract the forward bending posture assumed during the day by adding some extension. This can be as simple as leaning back in your chair. Standing up and leaning back is a great counter-balance activity. Sitting in a balanced position can often be aided by use of a towel roll (lumbar roll) positioned at the belt line. This helps to support the lower back while facilitating a return to the normal “balanced” curves in the spine.

Initially, this may seem quite difficult to do, if not unnatural and often uncomfortable. It may require visual cues as well as verbal cues to be successful (habits are hard to break). With practice and time, you’ll naturally assume a more appropriate, balanced posture more regularly without reminders. As the body adjusts to the new, balanced position, the pain often subsides along with some of the other symptoms that were felt.

As a cautionary note, if symptoms persist over time, or worsen, it may be necessary to seek professional help. Musculoskeletal pain that lasts for days or weeks is a red flag. With the proper assessment, one can often begin a supervised stretching and strengthening program to get back on track. If a particular diagnosis is made, physical therapy and rehabilitation may be appropriate.

Timothy J. Caruso, PT, MS, Cert MDT, is a practicing physical therapist who has focused his professional expertise in the area of manual therapy and orthopedics, specifically neuromusculoskeletal disorders. Mr. Caruso is a nationally known professional speaker and has worked extensively with the dental profession since 1988 in the areas of ergonomics, injury prevention, productivity, exercise and wellness. He is a member of the ADAs Dentist Well-Being Advisory Committee. carusopt@ameritech.net.

For the 5th year in a row, the GDA had another successful legislative session under the Gold Dome despite massive budget cuts, a hotly contested election year, and the outbreak of COVID-19, which temporarily shut down the Capitol from March 17 through June 15.

Even with these impediments, your Government Affairs Team worked tirelessly to pass key legislation benefitting GDA member dentists (see the following pages for a more comprehensive list):

- Passed legislation granting limited civil immunity for healthcare providers (including dentists) and business owners with respect to COVID-19 related legal claims;
- Passed GDA legislation allowing the Georgia Board of Dentistry to issue a temporary, restricted volunteer license to practice dentistry to non-Georgia licensed dentists at charitable dental events (e.g., GMOM) and dental CE courses involving live patients;
- Secured favorable amendments for dentists and dental specialists in the Surprise Billing Legislation, which was one of the signature pieces of legislation for the Governor, House, and Senate;
- Added silver diamine fluoride to the list of dental codes/procedures covered by the state Medicaid program;
- Protected state funding for Dental Rural Student Loan Repayment Program (13 slots in FY2021);
- Protected dental Medicaid provider reimbursement rate increases;
- Helped prevent the elimination of state funding used by developmentally disabled patients to obtain dental care.

Given the massive fiscal and economic impact of COVID-19 in Georgia, the last two weeks of the 2020 legislative session included new legislation aimed at addressing the civil unrest stemming from national and state developments involving law enforcement, as well as the legal uncertainty for healthcare providers and small businesses who were following the Governor’s Executive Orders and slowly returning to full operation. On June 26, Gov. Kemp signed HB 426, which is Georgia’s new “Hate Crimes Law.” The law will impose additional sentencing guidelines on a person committing an intentional criminal act against a victim(s) based on race, sex, sexual orientation, color, religion, national origin, mental disability, or physical disability.

The issue of limited civil immunity for COVID-19 related legal claims was one that the GDA brought to the attention of the Governor, Lt. Governor, and Speaker of the House after Georgia dentists began returning to their full scope of practice in May. When the General Assembly reconvened in June, the GDA was part of a coalition composed of healthcare provider groups, hospitals, and the Georgia Chamber of Commerce that worked to introduce and pass this critical piece of legislation for our member dentists. One of the key amendments the GDA’s Government Affairs Team included in the bill was to ensure that the limited civil immunity not only applied to dentists, but also to their employees/staff, as well as the dental practice as a corporate entity. Gov. Kemp signed the bill into law on August 5, 2020.

At the request of the HOD, and specifically, our current President-elect, Dr. Annette Rainge, the GDA worked with Rep. Houston Gaines (R-Athens) to pass a temporary, restricted
dental volunteer license bill. In response to some of the challenges the GDA and the GDA’s Foundation for Oral Health experienced in recruiting non-Georgia licensed dentists to volunteer at our 2018 GMOM in Augusta, the GDA initially worked with the Board of Dentistry (the “BOD”) in 2019 to create a new type of volunteer license that would allow non-Georgia licensed dentists to provide free care to indigent patients on a short-term, volunteer basis. Although the BOD previously had a volunteer license category, potential non-Georgia volunteer dentists had expressed concern over how laborious the application process was. The language initially proposed by the GDA’s Government Affairs Team to the BOD was an attempt to streamline this process for short-term/weekend charitable events and dental CE courses. The BOD had approved the proposed rule but was advised by its staff attorneys that the BOD needed statutory authority to create such a license. Accordingly in 2020, the GDA amended a carry over bill from 2019 to include this language, which was approved unanimously by both the House and Senate. On July 16, Gov. Kemp signed the bill into law, which goes into effect immediately.

The issue of surprise billing is one that the GDA, along with all healthcare provider and hospital groups, have been on the forefront for the past three years. Before the 2020 legislative session started, Gov. Kemp, the House, and Senate announced that this would be one of their signature pieces of legislation for the year. A surprise bill typically occurs when a patient receives an unexpected (and usually much higher) bill for healthcare services the patient received from an out-of-network provider who was part of the patient’s care team of which the patient was previously unaware. According to the proponents of the bill, surprise healthcare bills have been the top cause of bankruptcy filings amongst Georgians, particularly those in rural parts of the state. The Senate and House introduced the same versions of the bill, SB 359 sponsored by Sen. Chuck Hufstetler (R-Rome) and HB 888 Rep. Lee Hawkins (R-Gainesville), and ran them concurrently. Ultimately, Rep. Hawkins’ version, HB 888, was the one adopted by both chambers. Gov. Kemp also signed this bill into law on July 16, and it goes into effect on January 1, 2021. The law imposes several requirements applicable to all out-of-network healthcare providers, including dentists, which are further described below. The GDA plans on hosting CE courses to educate Georgia dentists on this law, so please be on the lookout for those announcements.

As you may recall from earlier this year, one of the biggest concerns pre-COVID-19 was how Gov. Kemp’s request that all state agencies cut their budgets by 10% over the next two years (4% in 2020; 6% in 2021) would affect many of the budget items the GDA’s Government Affairs Team had secured over the past four years (e.g., additional funding for rural dental student loan repayment; Medicaid provider fee increases; funding for the Donated Dental Services Program; rural dental malpractice premium assistance). When the Georgia General Assembly decided to return for two weeks in June to complete the session, this concern was further exacerbated by a request by the new Senate Appropriations Chairman, Blake Tillery (R-Vidalia) for an additional 14% in budget cuts from state agencies. As noted above and in the results below, the GDA’s Government Affairs Team was successful in protecting virtually all of our key budget items and also successfully lobbied for the addition of SDF to the list of dental codes/procedures covered by the state’s dental Medicaid program.

Lastly, the GDA’s Government Affairs Team would like to thank the GDA’s Government Affairs Committee (“GAC”) and its Chairman, Dr. Richard Weinman, for their support and guidance throughout the legislative session. During the legislative session, the GAC holds regular conference calls to discuss bills that could potentially impact the dental profession. If you have ideas for legislation that would be beneficial for Georgia dentists or have questions about the information contained in this update, please contact the GDA’s General Counsel and VP of Government Affairs, Scott Lofranco, via email at scott@gadental.org or telephone at 404.636.7553 x103. Our members’ input and close involvement in legislative matters helps keep us GDAStrong under the Gold Dome!

Governor Affairs Committee Members
Richard Weinman Chair (NDDS)
Ched Smaha (CDDS)
Lewis Petree (EDDS)
Beau Upshaw (NDDS)
Ben Knaak (NWDDS)
Donihue Waters (SEDDS)
Robert Moss (SWDDS)
Jim Lopez (WDDS)

LIAISONS
Henry Benson GDAPAC
Lincoln Fantaski ADA Dentist & Student Lobby Day
Jeff Kendrick Contact Dentist
Brad Hall Contact Dentist

STAFF SUPPORT
Mr. Scott Lofranco

Mr. Frank J. Capaldo
Below is a more thorough summary of the 2020 legislation impacting Georgia-licensed dentists:

**Key Legislation Impacting Dentistry**

- **Limited Immunity for Healthcare Providers (Including Dentists) and Georgia Businesses Relating to COVID-19 (PASSED)**
  
  SB 359, amended and carried in the House by Rep. Trey Kelley (R-Cedartown), will grant limited civil immunity to healthcare providers (including dentists) and their staff against claims of transmission, infection, exposure, or potential exposure to a claimant related to COVID-19. Gov. Kemp signed the bill into law on August 5, 2020. There was also a Senate version of this bill carried by Sen. John Kennedy (R-Macon) that was fully supported by the healthcare and business communities.

- **Temporary, Limited Volunteer Dental Licensure for Charitable Dental Events and Dental CE Courses (PASSED)**
  
  HB 521, carried by Rep. Houston Gaines (R-Athens), is the GDA’s bill requested and approved by the HOD to allow the Board of Dentistry to issue an expedited, volunteer license to eligible, non-GA licensed dentists for Board-approved, short-term charitable events (e.g., GMOM) and dental CE courses involving live, indigent patients.

- **Surprise Billing (PASSED)**
  
  HB 888 was sponsored by Rep. Lee Hawkins (R-Gainesville), and serves as the signature piece of legislation for Governor Kemp, Rep. Richard Smith (R-Columbus; House Insurance Comm Chair), and Sen. Chuck Hufstetler (R-Rome), to curb the practice of surprise billing by healthcare providers in Georgia. One key aspect of the bill requires out-of-network providers providing non-emergency care to obtain the patient’s written and oral consent prior to providing such care, as well as provide an estimate of the potential charges. The GDA’s Government Affairs Team worked very closely with Rep. Hawkins to ensure that the bill did not impose an undue burden on dentists and dental specialists and removed a requirement stating that the out-of-network provider had to obtain patient consent 48 hours’ before providing non-emergency care or referring the patient to a specialist. The bill goes into effect January 1, 2021.

- **CMO Transparency (PASSED)**
  
  HB 991, carried by Rep. Matt Hatchett (R-Dublin), was a compendium bill to the Medicaid pharmacy and dental Medicaid carve out bills considered this year. Although both carve out bills ultimately did not pass, HB 991 will require the CMOs contracting with the state for the administration of Medicaid benefits to disclose specific financial information and performance metrics associated with the CMOs’ subcontractors. As you may recall from previous years’ discussions, dental Medicaid in Georgia is overseen by entities who have agreements with the CMOs but not with the state (i.e., “DMOs”: Avesis; Envolve; DentaQuest). However, all of the information that is critical for evaluating the efficacy of these DMOs and how much of the state’s Medicaid money is actually being spent on dental care was unavailable to the state and to the public via FOIA request. This bill will now require CMOs to disclose that information (e.g., dental Medicaid loss ratios) and provide more transparency for state legislators/regulators. Unfortunately, Gov. Kemp chose to veto this bill, citing legislative overreach by the legislature.

- **Vaping Tax Increase (PASSED)**
  
  SB 375, sponsored by Sen. Jeff Mullis (R-Chickamauga), will impose a 7% tax on vaping products and raises the age to purchase tobacco and vaping products from 18 to 21. This initiative is projected to raise almost $19 million for the state.

- **Expedited Licensure for Spouses of Veterans (PASSED)**
  
  HB 914, sponsored by Rep. Heath Clark (R-Warner Robbins), will require a Georgia professional licensing board to issue an expedited professional license to the spouse of a military service member or transitioning service member so long as the spouse (1) holds a current license to practice such occupation or profession issued by another state for which the training, experience, and testing are substantially similar in qualifications and scope to the requirements under this state to obtain a license; (2) is in good standing in such other state; and (3) passes any examination that may only be required to demonstrate knowledge of the laws and rules and regulations of this state specific to the practice of the profession, business, or trade for which such expedited license by endorsement is being sought.

- **Dental Medicaid Carve-Out (DID NOT PASS)**
  
  HB 725, sponsored by Rep. Darlene Taylor (R-Thomasville), sought to remove the administration of dental Medicaid benefits from the 4 CMOs (Wellcare, Peachstate, Amerigroup, CareSource) and award the contract to 2 DMOs (i.e., remove the CMO layer of administration/subcontracted relationship). Although this was not a GDA bill, the Government Affairs Team worked closely with the sponsor and the DMO proffering the bill to make it more favorable for dental Medicaid providers and provide additional transparency. Unfortunately, the uncertainty and costs associated with another proposal affecting Medicaid benefits in Georgia, Gov. Kemp’s Medicaid Waiver proposal, resulted in the bill dying before it received a committee hearing.
Protected State Funding for Dental Medicaid Fee Increases (No Cuts)

Silver Diamine Fluoride Added to List of Codes Covered by Georgia Dental Medicaid Program

Despite the massive budget cuts that occurred both pre-COVID and post-COVID, the GDA's Government Affairs Team was successful in advocating for the addition of SDF to the list of codes covered by the state's dental Medicaid program. Rep. Butch Parrish and Sen. Dean Burke were both fully supportive of the measure because of its cost-saving potential for Medicaid patients.

Protected State Funding for Rural Dental Student Loan Repayment Program (13 available slots in 2021)

Going into the 2020 session, the Government Affairs Team learned that some of the projected cuts were going to affect the rural provider loan repayment programs. In 2019, we had secured 15 slots in the rural dental student loan repayment program but were initially advised before Crossover Day in March that we would see a reduction to 12 slots. However, we were successful in preserving funding for 13 slots for dentists in 2021.

Protected State Funding Used by Developmentally Disabled Patients to Obtain Dental Care (Waiver Supplemental Services Fund & Family Support Dollars)

Due to the fact that dental Medicaid has many reimbursement restrictions, especially for adults, many developmentally disabled (“DD”) patients and the dentists who treat them rely on two state programs to help pay for their dental care—Waiver Supplemental Services (“WSS”) and Family Support Dollars (“FSD”). Due to the massive budget cuts, we had heard that the state was strongly considering eliminating funding for the WSS program entirely in 2021. However, through the combined efforts of the DD advocacy community, the GDA's Government Affairs Team, and support of Rep. Lee Hawkins and House/Senate appropriations committee members, we were able to prevent the elimination of the WSS program. This was a major win for this patient population and the healthcare providers who treat them in a tight budget year.

Malpractice Assistance for Rural Dental Medicaid Providers (Eliminated from Budget)

This program was created in 2018 as part of the House’s Rural Healthcare Workforce initiative and provided support for rural Medicaid providers by having their malpractice premiums paid by the state. In 2019, the GDA successfully advocated so that rural Medicaid dentists would be eligible for the program. Unfortunately, since the eligibility requirements for physicians were difficult to meet and the funding was mostly unused, this program was one of the first ones cut by the legislature before COVID-19 broke out. To our knowledge, no dentists were utilizing the program because the state was still developing eligibility requirements for non-physicians.

THE FOREGOING UPDATE IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO SERVE AS LEGAL ADVICE.
2020 is an Election Year and the GDAPAC Needs Your Support Now More Than Ever!

GDA COVID-19 Response & Advocacy: Innovation, Leadership, and Member Confidence in an Unprecedented Time of Uncertainty

The GDA has worked tirelessly at the state and federal levels to support Georgia dentists, their families, patients, and staff as we faced the COVID-19 pandemic together. However, our advocacy efforts require the support of our members through their contributions to GDAPAC. Our 2020 advocacy and COVID-19 response successes include the following:

- **Ensured Dentistry is Essential Healthcare** GDA worked closely with Gov. Kemp, the Georgia Board of Dentistry, DPH, and other state agencies so that dentists and dental practices were deemed essential, critical workforce so they could continue to see patients with minimal interruption. GDA also successfully petitioned Gov. Kemp to amend an Executive Order to clarify that Georgia licensed dentists could return to their full scope of practice by following ADA guidance instead of the CDC’s guidance, which at that time recommended postponing elective dental procedures “indefinitely.”

- **Established Limited Civil Immunity for Dentists and Healthcare Providers for COVID-19 Related Legal Claims** After initially petitioning Gov. Kemp and the Georgia legislature to grant dentists and healthcare providers limited civil immunity for certain COVID-19 related legal claims, the GDA worked to pass legislation that went into effect on August 5.

- **Passed GDA legislation allowing the Georgia Board of Dentistry to issue an expedited, temporary, volunteer license to practice dentistry** to non-Georgia licensed dentists at charitable dental events (e.g., GMOM) and dental CE courses involving live patients.

- **Secured favorable amendments for dentists and dental specialists** in this year’s Surprise Billing legislation, which was one of the signature bills for Gov. Kemp, the House, and Senate.

- **Protected Funding for Critical Key GDA Items in the State Budget** In a year rife with budget cuts, GDA protected dental Medicaid provider rate increases; funding for the rural dental student loan repayment program; added silver diamine fluoride to the list of covered items by GA Medicaid; and helped prevent the elimination of state funding used by developmentally disabled patients to obtain dental care.

- **Communications to Keep Members Informed** GDA staff provided up-to-date member alerts on all COVID-19 related recommendations and orders from state/local authorities to keep members abreast of all regulatory developments impacting their practices.

- **PPE Assistance and Sourcing** Successfully petitioned Gov. Kemp so that dentists are eligible to apply for PPE through GEMA/DPH. GDA’s own dental supply company, IDBG, has also helped members source much needed PPE.

Contribute Online* to GDAPAC Today: [gadental.org/gdapac](http://gadental.org/gdapac)

Contribution Checks* Payable to GDAPAC can be mailed to the GDA Office:
7000 Peachtree Dunwoody Rd, Building 17, Ste 200, Atlanta, GA 303028, Attn: Scott Lofranco

*The GDAPAC is a non-profit, non-partisan organization. All GDAPAC contributions are voluntary and are not limited to any amounts. No one will be favored or disadvantaged based upon the amount of, or failure to make a contribution. Contributions are NOT deductible for federal income tax purposes. State law requires political committees to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of $100.00 in a calendar year.
GDA is one of the strongest organizations under the Gold Dome because of the support of our members.

The Georgia Dental Political Action Committee supports dental- and patient-friendly candidates regardless of party affiliation.

CHOOSE YOUR LEVEL TODAY
Gold Dome Society Member ($500)
Capitol Column Member ($310)
Franklin Club Member ($210)
GDAPAC Member ($135)

CONTRIBUTIONS CAN BE MADE ONLINE AT GADENTAL.ORG/GDAPAC
How long have you been practicing dentistry?
I graduated from Emory in 1978, 42 years ago, and returned to Gainesville that summer. I began my practice with Dr. Ed Burnett.

Where do you practice?
After renting space from Dr. Burnett for a year, I moved my practice to 404 Green St., here in Gainesville, where I practice with my son, Ben.

Which district do you represent?
I was elected to the Georgia Senate, District 49, in 2006 serving two terms until 2010. I was elected to the Georgia House, District 27, in 2012 where I currently serve.

On which House committees do you currently serve?
Budget and Fiscal Affairs Oversight (Chairman); Regulated Industries (Secretary); Rules; Health and Human Services; Insurance; Appropriations and Appropriations Health Subcommittee; Banks and Banking; and Small Business Development.

What are some of the key pieces of legislation you have worked on while serving in the Georgia General Assembly?
Here are some pieces of legislation I have carried as the primary sponsor:
- HB 888 Surprise Billing and Consumer Protection Act
- HB 818 Virtual Credit Card: Health Care Provider shall choose method of payment
- HB 132 GA Board of Pharmacy and GA Board of Dentistry administratively attached to DCH
- SB 363 Dentists/Dental Hygienists provide for advanced dental education programs
- SB 123 Health Share Volunteers in Medicine/Dental Act provide for compensation and sovereign immunity protection
- HB 768 Handicapped Persons; ABLE Act to establish tax exempt accounts

Under the Gold Dome, what is the general perception of the GDA’s advocacy efforts?
Under the Gold Dome, the GDA is known for its integrity and as a source of reliable, fact-based information concerning our profession, oral health, and overall healthcare. The GDA’s VP of Government Affairs and General Counsel, Scott Lofranco, is highly respected by House and Senate Leadership, the Governor’s office, and legislators. He makes my job much easier, and he is instrumental in carrying the GDA’s message throughout the Capitol.

In your opinion, what are some of the key factors contributing to that perception?
The GDA’s Contact Dentist and LAW Day programs are absolutely effective in delivering the GDA’s position on issues relating to oral healthcare and patient care. Legislators also appreciate the visibility and presence of dentists from their districts at the Capitol.

Is it true that the Georgia state legislature wields a lot of authority over the practice of dentistry in Georgia?
There is much truth in fact that the Legislature wields enormous authority over all aspects of our lives, whether it be the scope of practice, licensure, or any issue related to the delivery of dentistry in Georgia. It is the responsibility of the Legislature to govern by the introduction and passage of legislation entered into the Code of Georgia. It is the responsibility of the Governor to direct and moderate legislation, while it is the responsibility of the Court system to insure conformity and the constitutionality of the Code of Georgia.

It is by these actions, that every facet of our profession is determined by the legislators and the Governor’s office. The GDA is not the only voice being heard when it comes to the practice and delivery of oral health care. There are many third-party entities who wish to participate in the revenue stream created by healthcare providers. It is incumbent upon dentists to ensure that we are recognized as the leaders and the primary authority for oral healthcare in Georgia.

What is the easiest thing a GDA member can do to support and strengthen the GDA’s advocacy efforts?
It is our responsibility as members of the GDA, to ensure that the future of dentistry remains as it is today and in the past; dedication to providing the best care and protection for the patients of Georgia. I am most proud to represent my profession.
How long have you been practicing dentistry?
7 years with the U.S. Navy and in private practice since 1993.

Where do you practice?
With my wife, Dr. Lorna Jackson, at our practice, Jackson Dental Center, in Savannah.

Which district do you represent?
Senate District 2—Chatham County (Bloomingdale, Garden City, Pooler, Port Wentworth, Savannah).

On which Senate committees do you currently serve?
Urban Affairs (Chairman); Health and Human Services; Finance; Education and Youth; Higher Education.

What are some of the key pieces of legislation you have worked on while serving in the Georgia General Assembly?
I have worked on making sure all dentists in Georgia are certified to provide services in our state. As a freshman legislator in 1999, I worked closely with Former House Speaker Tom Murphy on passing a landmark piece of legislation that updated the Georgia Dental Practice Act and included enhanced penalties for the unlicensed practice of dentistry in Georgia. I have also worked toward expanding government support and appropriations to provide dental care to disadvantaged communities. I also worked on the passage of the dental volunteer license law.

Under the Gold Dome, what is the general perception of the GDA’s advocacy efforts among your legislator colleagues?
GDA’s efforts are held in high regard because of the good working relationships legislators have with those who advocate for GDA.

In your opinion, what are some of the key factors contributing to that perception?
There are two primary factors: (1) Georgia Dental Day at the Capitol where dentists meet with their legislators and form relationships; and (2) when key legislation comes up, dentists actively provide information to their legislators. These elements give GDA a strong foothold for working with the General Assembly.

Is it true that the Georgia state legislature wields a lot of authority over the practice of dentistry in Georgia?
Yes—as a highly regulated profession, everything that happens in the dental world—from licensing to new procedures—can potentially go through the legislature. Additionally, the state legislature has the potential to influence the Governor, who makes appointments to the Georgia Board of Dentistry.

What is the easiest thing a GDA member can do to support and strengthen the GDA’s advocacy efforts?
GDA members should develop good relationships with their legislators; be proactive with GDA to know which issues are coming up in the legislature; and be willing to advocate on behalf of GDA by letting their viewpoint be known.
The year 2020 has brought many changes to what most consider normal. With these changes, many challenges were faced head-on and the GDA rose to the occasion. On July 18 history was made with the association as the House of Delegates adapted to a virtual concept. At that virtual meeting the GDA also made history by installing the first African American female president of the association, Dr. Annette Rainge. What follows is an article derived from her speech and the theme for the year, Bridging the Gap for a Stronger GDA.

Bridging the Gap for a Stronger GDA
Thank you for allowing me to represent you as your 2020–2021 GDA President! I must say that I am truly honored to serve you, the GDA members, and I am extremely humbled by this opportunity. I have been involved in organized dentistry since graduating in 1990 and WOW, there have been some amazing times. You see, I was born in a small town in southeast Georgia—Nahunta. The main highway through the town held its only traffic light and this was the main one used by many travelers. Everyone knew each other and the phrase, “It takes a village,” was evident in childhood. When you did something wrong, everyone in the neighborhood knew it and you were disciplined by everyone. It is because of these actions that I am the person that I have become. I truly thank my parents for instilling in me...
the characteristics that I possess and the quality of life that I experienced.

In a recent editorial in GDA Action magazine, Dr. Jamie Mitchell noted, “It is hard to believe that five letters, a dash, and two digits could put an entire world on lock down.” Many of us had never experienced anything like this in history and it was indeed a challenge. I am very proud of the Board, the Executive team, Frank Capaldo and his staff, and the COVID-19 Innovation Task Force. Their insight and expertise helped us navigate through the early part of this pandemic and we are grateful. We are now in its midst and are faced with creating a new normal.

Organized Dentistry

I began my journey in dentistry early on. Once I made the decision to be a dentist I was totally committed. I became involved in organized dentistry not only because I saw my dentist, but because I became a dentist! I wanted to be involved in the decision-making process of our profession and how I practice dentistry! To this end, I found out that the legislators determined the laws that govern our profession and I set out to be involved in that process. I initially attended a mentoring program offered at MCG and ran into Andy Allgood. He introduced me to people that I never imagined that I would meet. You would have thought that I had met the dignitaries of England or the United States. At a district meeting in St. Simons Island he introduced me to all of the “important people” in the room. I was very impressed with the people who attended the meeting and how they made me feel. I looked around and I was immediately hooked.

As I look back, I see key people who were put in my path for a reason. I recall my high school basketball coach telling me that he had a brother who was really important in dentistry. That person just happened to be George Thomas who served as a member of the board of dentistry for several years. Our families knew each other and he was our dentist…imagine that! My district found out that I wanted to be involved and appointed me as editor, and the rest is history.

While attending the meetings, there were several people who inspired me. As I looked around the room, the dentists were all well respected, established pillars of the community. My inspiration came from people like Mike Rainwater who came over to say hello, John Freihaut who made me feel comfortable being in the board room, and Mark Ritz who was always friendly and respectful of me and my ideas. There was Jim Hall saying hello and easing the tension felt, Donna Thomas-Moses and Ed Green who were always encouraging and supportive, and then there was Doug Torbush who challenged each of us to “invest the time to make the difference.” Our conversation consisted of what’s next for Annette and then he was gone.

Dr. William Shropshire was indeed one who encouraged me to continue to come to the meeting and stay involved. We shared similar experiences throughout our careers and I enjoyed spending time with him. Another influence was Dr. Isaac Hadley, who served on the Board of Dentistry for many years and was a mentor. I wanted to be able to represent the dental profession as he had for so many years. There are so many people who contributed to my growth enabling me to unselfishly give of my time and knowledge to help the dental profession achieve its reputation as a leader in the healthcare field.

Bridging the Gap for a Stronger GDA: Common Ground

My theme for the year is Bridging the Gap for a Stronger GDA: Common Ground. Each of us has a common thread—we are all dentists or are family members of the dental community. During this pandemic we have seen and heard phrases such as “Stronger Together” and “We are all in this together.” These are powerful phrases that have brought people together, helping each other and caring for each other. We all know that unity is powerful and this theme, Bridging the Gap, will help to continue to unify our organization. The more unified we are, the more powerful we become. Creating a strong front, we as a group can accomplish much more for our profession.

So, what is this common ground? This year I would like to focus on commonalities that bring dentists together and increase member value. This is the key. We represent dentists of all career stages. Sometimes we may unintentionally neglect a certain group of people, but if we focus on the commonalities, we can reach the broader crowd. We want to create initiatives that will help bring all dentists under one umbrella. This theme is focused primarily on three initiatives:

1. Shine a Spotlight on Commonalities Be champions for finding common ground that brings us together. Represent all dentists of all career stages and all types of practice environments.

2. Bridge the Gap to Strengthen Dentistry Develop membership initiatives aimed at bringing all dentists under one umbrella. Identify and reach out to nonmembers and engage them.

3. Innovate to Address Member Needs Provide programs and services to help dentists adapt to the new normal. Also, help strengthen the financial health of dental practices and prepare for the future through training and other strategies. Create relationships and strengthen existing programs such as the GDA Plus+ program.

By bridging the gap in these and other areas, we can embrace the theme of GDA Strong. We have been able to address many challenges in dentistry. There is still work to do. Organizations such as Pew and Kellogg continue to push the need for mid-level providers, insurance companies continue to try to dictate reimbursement levels for procedures, and other groups are trying to take away procedures normally under the purview of dentists. We as an organization need to be proactive and not reactive. We need to set the stage, prepare the table and invite people to join in our objectives and not the other way around. Together we can accomplish much and bridge the gaps step-by-step and brick-by-brick.

Consider this: great leaders think less about what they want to say and more about what they need to ask. Questions help leaders lead, innovate, and understand what to do. We need to ask the question: what is it that our members want or need? Each of us is a guide for those we lead. Each of us possesses the talent. Embrace it and we will be able to bridge the gap and create an even stronger foundation for the GDA.

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Hobbies
Traveling, enjoying life, sports (basketball, tennis, track), reading, spending time with family and friends.

Family
I have a lot of siblings—eight brothers and six sisters. I have numerous nieces and nephews that I have helped take care of in one way or another. I also have several great nieces and nephews and now we are working on great-great nieces and nephews. As you can see, it is a very large family.

On GDA Membership
Joined in 1990. I felt as though it was something that I had to do because this is my profession and what better way to support it than being a member. I wanted to be involved in the decision-making process of the profession and this was the best way.

Leadership and Awards

GDA/ADA Positions Held
- President, President-Elect, Vice President and Editor (Eastern District)
- GDA Honorae Fellow
- Co-chair GMOM 2018
- Medicaid Task Force
- Task Force on Dental Health Professional Shortage Areas
- Patient Protection Task Force
- Committee Chair, Council on Dental Health
- Governor Appointed Electronic Health Records
- Committee on GDA Strategic Plan

Leadership and Awards
- FDA President, President-Elect, Vice President and Editor (Eastern District)
- Committee Chair—Give Kids A Smile (Eastern District)
- Membership Services Outreach Program (Eastern District)
- Delegate and Alternate Delegate, ADA Delegation
- ADA Committee Chair—Reference Committee on Membership
- President, President-Elect, Vice President and Editor (Eastern District)
- Fellow-International College of Dentists
- Fellow-Pierre Fauchard Academy
- Georgia Section Chair of Pierre Fauchard Academy
- MCG Foundation Advisory Board Member
- Dental College of Georgia Alumni Board
- Awards and Honors
  - Alumnus of the Year—Dental College of Georgia at Augusta University
  - Alumnus of the Year—College of Science and Mathematics at Georgia Southern University

Professional Affiliations
- Hinman Dental Society
- Fellow-American College of Dentists

Volunteer Activities
Screenings during Children’s Dental Health Month, health screenings throughout the community, all GMOM events, provide free dental care for victims of domestic violence through a private organization (Pampered Smiles Project).

What is the largest current challenge in dentistry, in your opinion?
Navigating through the COVID-19 crisis, engaging all dentists under one main umbrella.

During your presidency, what would you like to accomplish?
Creating an organization that is “helping member dentists succeed” by providing programs that have member value. Being able to convey the concerns of dentists throughout the entire state. Read more about my goals on page 24–25.

Which services offered by GDA and its subsidiaries are the most beneficial to members, in your opinion?
Of course, advocacy and much improved insurance services. I think that we can do more by providing additional services which could include HR, negotiations for better reimbursement from insurance companies, financial support through profit and loss statements, retirement support, refinancing information and support, creating strong financial support for its members. The GDA buyers group, GDA Plus’ Supplies, is a start, but more is needed.
1. **Multiple Plan Designs to Meet Your Needs**
Several GDA Group Health Plan options are available to meet your family’s needs including a high-deductible health plan that qualifies for a health savings account.

2. **No Loss of Plan or Mid-Year Increases with Group Coverage**
GDA Group Health Plans provide stability and peace of mind with guaranteed rates and coverage for one year. It’s unfortunate, but some members who left GDA’s group health plan experienced mid-year premium increases or they had to switch providers year after year due to individual plan cancellations.

3. **No Health History Coverage Limitations**
One GDA member tried to obtain health insurance on her own. She had to disclose that she had a procedure done while applying for the policy. Because the insurance company considered her a high-risk, she was denied coverage. Fortunately, GDA Group Health Plans have no health history coverage limitations.

4. **Personal, Attentive Service**
While at a doctor’s appointment for their child, a member stated that his family found out their individual plan through another carrier was cancelled without notice. Fortunately, the GDA has a dedicated team here to help you with any questions or concerns about your group health plan and to keep you informed regarding any changes to your policy.

For more information, call us at 770-395-0224 or visit gdaplus.com/health.
2020–2021 District Presidents

Noell Craig, DMD
Central District

Tell Us About Yourself
I obtained a Biology degree from Wake Forest University in 2002. I graduated from The Medical College of Georgia in 2006 and completed my orthodontics residency in Augusta in 2008. I own Sanchez & Craig Orthodontics and practice in Milledgeville, Gray, and Eatonton. I enjoy traveling and spending time on Lake Oconee with my family, friends, and my 12-year-old beagle, Barkley.

Organized Dentistry
A few years ago, several of my dental school colleagues encouraged me to get involved with the Central District leadership. As the President-Elect, I was able to participate in the Board of Trustee and House of Delegate meetings in 2019. I have been amazed at the organization of the GDA and have gained a new appreciation for the GDA leaders and staff who have so selflessly given of their time and talents to improve the GDA and the profession of dentistry.

Current Challenges in Dentistry
Amid the COVID-19 pandemic, our members have looked to the GDA for guidance and support. One of the largest current challenges during the pandemic has been the struggle to obtain proper PPE at a reasonable price. GDA Plus Supplies has been invaluable in helping our member dentists obtain proper PPE and supplies in order to continue safely practicing.

The Year Ahead
As President of the Central District, I would like to work to increase membership and involvement in our district. This will be accomplished by reaching out to local dentists who are not active in organized dentistry and educating them on the benefits of GDA membership. While leading our district during the pandemic, I will strive to maintain open communication between our leadership team and our members. The Central District will also work to encourage contribution to the GDA PAC so that our profession can be adequately represented and protected.

“GDA Plus Supplies has been invaluable in helping our member dentists obtain proper PPE and supplies in order to continue safely practicing.”
Tell Us About Yourself
I’m Tradd Harter and I’ve been practicing orthodontics in the Athens area since 1999. I have two sons, Aidan (16) and Gavin (18), who are very active with soccer and just being typical teenagers. We have a dog, Biscuit, who is a Dachshund-Beagle mix that we adopted a few years ago. I love what I do and I am a proud leader of my team with my business partner, Dr. Alex Culberson. I’m happy to call Athens “home.” I grew up in Anderson, South Carolina as the son of a physician and the grandson of a general dentist who practiced in the small town of Hampton, SC. When I was in Furman and planning to head to medical school, my father, my grandfather, and my uncle (also a physician) told me to focus on dentistry instead of medicine. My grandfather loved every minute of being a dentist (Emory Grad) and couldn’t say enough great things about this profession. It meant so much to me that three of the most important men in my life would steer me in that direction. They were right!

I enjoy many hobbies and consider myself a “jack of all trades and master of none.” I love photography, hunting, water sports, sporting clays, and anything automotive. I’ve enjoyed traveling to see God’s beautiful world and attending some amazing car races with my dad and boys. A balanced life is something that I strive for but doubt I’ll ever find it! I love what I do. It’s hard and fun at the same time and never short of a challenge! What other field can you have such a great daily challenge and yet have such a profound effect on someone else’s life?

Organized Dentistry
I’m the incoming president for the Eastern District and have truly enjoyed being a part of the BOT for the GDA during one of the most challenging times that we’re likely to see in our careers. I’m also serving on the board for the Georgia Association of Orthodontists and a past president of the Clarke County Dental Society.

I never really had my eye on being a leader in organized dentistry, but have found the team effort over these past few months to be nothing short of amazing. The GDA membership is represented well in our leadership and the spirit in which it is operated. The countless hours of diligent research and vetting of many “hot topics” and the method of making our way through them can be a lesson in how well-organized dentistry works. Had it not been for the GDA and the efforts of this BOT, our practices would be in a very, very different operating position relative to our delivery of patient care.

Current Challenges in Dentistry
It’s my opinion that the state of dentistry and its role in the life of the patient is under attack by many forces, many of which have financial benefit from getting their foot in the door. Fractionalization of the profession into individually operating specialties with regard to advocacy at the state and federal levels is a large threat to a common mission of being able to care for our patients to the best of our ability. Equally, the understanding by the membership as to the roles of the GDA, the Georgia Board of Dentistry, the State Governor, and the many guiding bodies that feed us recommendations, guidelines, or mandates is an area upon which to see great improvement. It’s all about communication, education, and being ready to reach out to all areas of dentistry to unify under a common cause with common message.

The Year Ahead
Build upon the fact that organized dentistry works to solve massive issues and protect our practices and the ability for us to provide the best care in the finest and safest environment in the healthcare arena.
Tell Us About Yourself
I’ve been practicing dentistry for over 25 years. Tim Kohl and I have been married and this year will be our 20-year anniversary. We have one daughter, Nolynn Cadance. We are Disney fanatics and love volleyball. I graduated in 1994 from VCU’s school of dentistry. I began practicing dentistry in Locust Grove, GA in 1997. I love working out, listening to audio programs and books and love to travel.

Organized Dentistry
I got involved in organized dentistry starting with a speech from Martha Phillips several years ago. She spoke about what they actually do in advocacy at the Capitol involving bills that affect our profession. Before that, I was an ASDA member in school but really didn’t know what that meant or why I needed to be involved. I started out being the Editor of the Northern District and held that position for four years with a great mentor in Becky Weinman.

Current Challenges in Dentistry
Currently, there are different advocacy groups that would like to change the profession who are not dentists. Getting people involved and caring about the future is where we need to be. The reason everyone got involved in dentistry is because we wanted to help people. When different groups come along and would like to change that, it is concerning. There has been a certain level of apathy regarding the threats that may change our profession as we have grown to know it.

The Year Ahead
Our year in the Northern District will be a great one with a great push to get our younger members involved with having communication of items that involve them. We are all great leaders in our lives. Communication for everyone’s comfort levels will be addressed which may mean more online communication and hopefully some great in person meetings so we can all get to know each other and see our district thrive. We are going to highlight our members and tackle what is important to them.

“The reason everyone got involved in dentistry is because we wanted to help people. When different groups come along and would like to change that, it is concerning.”
Tell Us About Yourself
My wife Kaitlin and I have been married for 13 years and have three children, Scarlett, Grant and Vivienne. In my free time I enjoy mountain biking and family trips to the beach. Originally from Las Vegas, I completed my dental degree at UNLV in 2010. We then moved to Augusta to complete a perio residency at MCG. I am currently in practice with my former co-resident and good friend, Darron Alvord. We divide our time between offices in Savannah and Statesboro.

Organized Dentistry
My involvement in organized dentistry started with ASDA in dental school. Several mentors emphasized the importance of being an active member and giving back to the dental community. After moving to Georgia, I joined the GDA and was invited by a colleague to participate in leadership.

Current Challenges in Dentistry
The current challenge we face is adjusting to the new normal post-COVID lockdown. As new information becomes available, we will need to adjust our protocols and make decisions that impact the safety of our patients and staff, all while maintaining a successful practice.

The Year Ahead
During my presidency, I plan to provide relevant events and resources that will assist members of the Southeastern District.

Aaron Rawlings, DMD
Southeastern District

“Several mentors emphasized the importance of being an active member and giving back to the dental community.”
Tell Us About Yourself
I am married to Julie, a physical therapist and mother of four great kids. My oldest daughter, Madelyn, is interested in a nursing career at the College of Charleston. My son Charlton will be a junior this year and is a competitive swimmer and desires to compete in college. My twin boys Kip and Kaden will be freshmen this year and love Lacrosse. We have two dogs, Phoebe and Jack, a boxer and pit-bull mix rescue. I grew up in Pittsburgh and went to dental school at Pittsburgh as did my grandfather. I completed my Oral and Maxillofacial Surgery program at Albert Einstein in the Bronx. I spent a year in Columbus, MS doing a cosmetic surgery fellowship and have practiced in Marietta, GA for 20 years with the same group. I am currently the CEO of Atlanta Oral and Facial Surgery. I most enjoy spending time with family and friends, playing golf, spending time on lake Blue Ridge and I am definitely a foodie that loves to cook. I also feel it is vital to help the community by donating our skill sets and have worked with Good Samaritan, Ben Massel, DDS Lifeline and CAPS programs to offer volunteer dental services.

Organized Dentistry
I have always been involved in organized dentistry. The importance of controlling our professional lives is essential and if we are not engaged with the legislature and work together to promote and protect this great profession, someone else will for us. I have been engaged with the GDA and the Northwest district for many years and have enjoyed working with and meeting some many talented professionals that volunteer to keep this organization great. The GDA has transformed over the years into a tremendous organization with excellent leadership and unlimited potential as an organization to advance dentistry for the dentists, hygienists, their staff and the citizens of this great state.

Current Challenges in Dentistry
The changing climate in healthcare particularly in a COVID era will present us with many challenges this year, simply on the basis of being able to deliver our product safely and efficiently to the public. Fortunately, the ADA and GDA have lead in the effort to continue our livelihoods and protect the public. This year has certainly been an excellent reminder of how beneficial organized dentistry is to providing necessary data and support to your business.

The Year Ahead
Over the next year, it would be great to engage again in person as the health climate permits. One aspect that is a result of this pandemic is that we may be able to engage with more members at our district meetings with virtual attendance and if that encourages more participation it is a good thing.
Ken Sellers, DMD
Southwestern District

Tell Us About Yourself
I am a 50-year-old pediatric dentist that has a location in Albany and Valdosta, Georgia. I graduated from DCG in 2015 and from my DCG Pediatric Residency in 2017. My wife’s name is Angie and we have three children (Abby: 16, Trey: 14, Peyton: 12). In my off time I love to hunt, fish, play golf, and spend time with my family. We have raised Boykin Spaniels for over 10 years and love to hunt and run field trials with them.

Organized Dentistry
I was invited to join the Southwestern District Leadership and jumped at the chance to help out in this incredibly important organization. I have been serving in the officer chain for the past two years and have had the pleasure to serve on the Board of Trustees this year, as well. I choose to serve because this organization has the ability to create change at both state and national levels on things that directly affect our practices.

Current Challenges in Dentistry
I believe that the largest challenge that dentistry has at this moment in time is dealing with the current pandemic and starting back to work while at the same time finding a safe way to do so for both the patients and the staff. I think that the greatest challenge that the GDA has at this time is getting dentists to serve in the organization. I think that people feel that they “have already done that” or “I don’t have time and don’t want to commit my free time to this.” An organization is only as strong as the people committed to serving in it.

The Year Ahead
My goal for this year is to find people that are willing to serve. I hope that by the end of my term I will have found people that are committed to unselfishly serving so that others can benefit from an organization that has shown that it is determined to look after the best interests of the dentists from the State of Georgia.
Tell Us About Yourself
I am married to my wife, Ashley. We have four children, a dog, two cats, and some chickens. I am a member of Edgewood Baptist Church. In my free time, I enjoy spending time with my family, hunting, fishing, boating, snow skiing, and watching Auburn football. I graduated from the Medical College of Georgia in 2004 and practice in Columbus, GA.

Organized Dentistry
I joined the GDA in 2005. As soon as I finished dental school, I joined the GDA because I thought that is what every dentist did. It wasn’t until I started attending different meetings and functions that I saw the benefit of organized dentistry. I’ve really seen how the GDA staff and other leadership are always striving to promote and support our great profession.

Current Challenges in Dentistry
I think the largest challenge I’ve seen in dentistry is dealing with COVID-19. No one could have ever foreseen the entire dental profession not only in the state, but in the entire country being shut down. Being on the Board of Trustees during this time helped me to see all the time and dedication the GDA staff and other Board of Trustee members put into guiding the dentists of Georgia back to work.

I am so grateful to have had Frank Capaldo and the rest of the GDA staff work with the Board of Trustees to guide the dentists in the state of Georgia back to work.

The Year Ahead
During my presidency, I would like to see membership increase and the dentist of our district become more involved. I want more dentists to realize the important role the GDA has in shaping the future of dentistry.

Phillip Tully, DMD
Western District

“I want more dentists to realize the important role the GDA has in shaping the future of dentistry.”
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Due to COVID-19 we have had to make adjustments to our Expanded Duties courses. We will now be separating the courses into two sections—classroom learning and clinical applications.

**Classroom Learning via Webinar**

The classroom learning for each session is now available online via a recorded webinar. After viewing the webinars we will send you a link to the exam for each course completed. After passing the exam for each course, the registrant will then be eligible to register for an appointment to meet with an instructor to take the clinical applications for each course.

**Clinical Applications**

All registrants must meet with a GDA-approved clinical instructor in-person (not available virtually) and pass the clinical applications in order to receive a certificate of completion. Clinical courses will be available by appointment only so that we may maintain social distancing throughout the appointment. After passing the classroom learning, each registrant will be given the name and phone number of the person scheduling clinical application appointments. As in the past, we will hold courses in Columbus and Athens, but most clinical courses will be held in the Atlanta area, and some travel may be required for course completion. Should we have enough registrants from a specific practice or area we may be able to schedule a course at your location. ☑

Please contact Scott Piper at 404.636.7553 for more information.

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**Steps to Earning Expanded Duties Certification**

1. **Register online at gadental.org/ce for Expanded Duties virtual learning webinar.** Once you have registered, you will receive an email with links to the webinars purchased.

2. **View webinar** (only registrants that have completed each webinar in its entirety will be eligible to take the exam).

3. **Quiz**—After completing the webinar, contact Sheila Watson at 404.636.7553 or sheila@gadental.org for the quiz for each section.

4. **Schedule an appointment** to meet in-person with a GDA-approved Expanded Duties instructor.

Only dental assistants that have passed each step will be eligible for a certificate for Expanded Duties. Each certificate will allow a dental assistant to perform only those duties listed on each certificate.

More course offerings at gadental.org/coronavirus
Correction to GDA 2020 Semi-Annual Report.

In the July/August 2020 Action, the GDA Semi-Annual Report article inadvertently omitted the total number of practices that are actively using the GDA Plus+ Supplies program, which is 1,048 as of August 2020. This is an increase of 121% in the past five months.

Also, in the report the total number of dentists in Georgia that are GDA members should have read 65% as of 8/18/20. GDA membership numbers are ahead of last year and are based on a larger number of dentists practicing in Georgia. In addition, GDA was notified in August that the association again won two ADA awards for membership growth. These awards are especially significant and rewarding in an environment where so many state dental associations are losing members.

GDA Plus+ Supplies Doubles Growth

GDA Plus+ Supplies has more than doubled the number of practices that have signed up for better savings and service in the past five months.

270
New Members (as of 8/18/20)

3,539
Member Dentists (as of 8/18/20)

65%
of total dentists in GA are members (as of 8/18/20)
For many Georgians who are elderly or have disabilities or are medically fragile, access to dental care can seem unattainable due to limited resources. Through Donated Dental Services (DDS), a program of Dental Lifeline Network • Georgia in partnership with the Georgia Dental Association, these individuals can have access to desperately needed care and treatment. Because of this, they have new hope.

DDS volunteers not only provide critical care to people who otherwise could not afford it, but they also provide dignity, respect, and joy to patients across the country, like Elizabeth.

Elizabeth is an elderly woman in Georgia who loves to read. Like many people her age, she had a number of health concerns including rheumatoid arthritis, high blood pressure, and high cholesterol. Following a car accident, she had a rod put in one arm. Her teeth were chipped and some had become decayed and had broken off at the gums. Unable to work, she survived on food stamps and a Social Security Disability benefit and was trying to make ends meet. Despite all of her health issues, she still had an optimistic attitude.

Elizabeth was referred to Donated Dental Services (DDS) where she was matched to a volunteer, Dr. John “Jay” F. Harrington Jr. of the GDA Central District Dental Society and a Fifth District Trustee to the American Dental Association. Dr. Harrington generously gave his time by donating a full upper and a lower partial denture. Thanks to him, she can smile again.

“Dentistry as a profession is a giving one, so giving to charity is part of it and DDS is a way to give back,” said Dr. Harrington.

Dr. Harrington is an example of one of the many dentists who are passionately giving back to their community. More volunteer dentists are needed to join him in seeing one DDS patient per year in their own office.

Currently, Georgia has a lengthy waitlist, which means Dental Lifeline Network • Georgia needs more dentists willing to donate their time and expertise. Local Georgia DDS Program Coordinator Martha LaGrone screens patients to determine eligibility; coordinates involvement of specialists and laboratories; and serves as a liaison between dental practice staff, laboratories, and patients.

Will You See One?

In Georgia alone, there are only 214 DDS volunteer dentists and 59 volunteer labs. In order to decrease our waitlists, please consider volunteering to see one patient.

To volunteer, contact Martha at 404.993.4003 or mlagrone@dentallifeline.org.

Dental Lifeline Network • Georgia is part of a national organization, Dental Lifeline Network (DLN), a strategic partner of the American Dental Association. Nearly 16,000 volunteer dentists and 3,500 laboratories participate in DLN’s DDS programs nationwide. For more information, visit www.DentalLifeline.org/Georgia.
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Stress and Decision-Making in the Age of COVID-19

By Justin Waring, Investment Strategist Americas, UBS Financial Services Inc. (UBS FS), and Marianna Mamou, Strategist, UBS Switzerland AG

The coronavirus pandemic has enveloped most aspects of our lives, leading to increased emotional stress or anxiety.

This anxiety simultaneously encapsulated most areas of life, our health and the health of our loved ones, and our lifestyle. According to a recent Kaiser Family Foundation study, 45% of us feel that the worry and stress related to the coronavirus and the resulting economic downturn are affecting their mental health. In addition, the elevated market volatility during the COVID-19 crisis has naturally led to greater concern about our portfolios and our ability to meet our financial goals.

During such periods of stress, our “fight or flight” responses very often take over, leading to subpar “gut” decisions—for example, panic selling, speculating on individual stocks, or giving into the urge to make a wholesale portfolio change based on a short-term market disruption.

When we are anxious, we naturally tend to try to gather information that might help us understand and reduce risks—for example, by spending hours reading or watching the news. Unfortunately, this can be counterproductive—in fact, the more frequently investors read news and check their accounts, the more likely they will become nervous and succumb to behavioral biases.

For example, the recency and salience biases cause investors to focus on information that is more recent and prominent, while the confirmation bias causes us to seek out information that corroborates our existing beliefs.

These biases are bad enough on their own, but they are further exacerbated by action bias, where we feel the urge to make changes, even when we know—and the experts are telling us—that it’s best for us to stick with our existing strategy.

The nature of biases—and the fact that they also vary by person—underscore the importance of engaging with an advisor to help you identify and manage them. Periods of extreme volatility are also a powerful reminder of the value of personalized holistic advice.

Of course, merely understanding behavioral biases isn’t enough to dispel them. Rather than trying to tackle biases through the sheer force of will, successful investors use several strategies to mitigate the impact of behavioral biases:

Reduce the Noise

Crises like the COVID-19 pandemic have the power to change the dynamics and the future, and staying informed and updated is vital for the successful businesspeople of the future. Even so, it’s important to resist the temptation of reading too much. There’s not much useful information to gather from looking at markets daily, and it can be difficult to glean insight simply by reading lots of news. In addition, due to another bias called myopic loss aversion, watching your portfolio too closely can lead to anxiety and a greater risk of underperformance.

We recommend focusing on limiting your news intake, especially during market crises. Your financial advisor can help you to stay informed while filtering the information to identify risks and opportunities in the context of your portfolio and your family’s goals. Contrary to the story you might see from reading the newspaper each day, such episodes of disruption are usually very short-lived, and often unlock significant long-term opportunities for investors. By committing to investing in long-term thematic investments, you can gain additional emotional comfort and a greater sense of control—helping you to stick with your investments through pockets of short-term volatility and thus helping you to improve your investment performance.

Align Your Portfolio with Your Goals

It is important to make investment decisions in the context of one’s objectives and financial circumstances. A plan can help focus our decision-making on what matters and it can also help us ensure that we are considering investment decisions in the context for the appropriate time horizon.

We recommend using the Liquidity, Longevity. Legacy. (3L) framework, which can help you to mitigate the behavioral biases that exist during periods of heightened volatility. For example, the Liquidity strategy is designed to ensure that you have enough safe resources set aside to meet your short-term expenses and wait out market volatility without needing to tap into your longer-term assets. With these short-term needs met, you can also focus on investing the remainder of your investment assets in...
growth strategies that will help you retire comfortably and on time (the Longevity strategy), as well as building wealth for the benefit of others (the Legacy strategy).

**Understand Your Risk Tolerance**
The real risk for an investor is the failure to meet their financial goals. It’s important to invest with enough risk to grow assets to meet your objectives, but not so much risk that you won’t be able to stay the course during periods of market volatility. After all, we can’t capture the full growth benefit from a high-risk strategy if we abandon it during a short-term market disruption.

Understand your risk tolerance, and making allowances for it, helps to ensure you can remain focused and comfortable throughout the investment journey—even in times of increased uncertainty.

**Diversify**
A diversified portfolio is composed of assets whose prices move out of sync with each other, such that extreme returns in one asset class are tempered by modest returns in other asset classes. Diversification offers resilience that can help you withstand periods of market drawdowns.

The 3L framework also helps to diversify your portfolio—first, with strategies catered for different objectives and investment horizons, and second by providing context that allows you to evaluate and address other risks, such as disability risk (missing out on years of earnings) or longevity risk (outliving your assets).

Diversification works by introducing variety to dampen different types of risk: Individual company risk can be diversified by holding a basket of stocks with low or negative correlation; industry risk can be mitigated by spreading stock investments across multiple sectors; and stock market risk can be reduced by holding uncorrelated asset classes such as high-quality bonds.

**Next Steps**
The biggest risk that we face is not volatility, but how we react to it. Together, these strategies can help you to remain invested and on track to meet your goals regardless of how markets are behaving in the short run. For more on this subject, please read our full white paper at UBS.com, “Behavioral finance and COVID-19,” and discuss these topics with your financial advisor.

Liquidity. Longevity. Legacy. (3L) framework disclaimer. Timeframes may vary. Strategies are subject to individual client goals, objectives and suitability. This approach is not a promise or guarantee that wealth, or any financial results, can or will be achieved.

This report has been prepared by UBS Financial Services Inc. (UBS FS) and UBS Switzerland AG. Please see important disclaimers and disclosures at the end of the document.

This column highlights GDA members talking about their path to dentistry and the value they find in GDA membership. This month we hear from Southwest District member Dr. Mya Greenberg, a general dentist who practices at Mya Greenberg, DMD, LLC in Cairo, Georgia—home of the syrup makers!

Meet Mya Greenberg, DMD
When and how did you become a GDA member?
I initially became a member when I was first practicing in 2003, but when I started having kids, my focus changed for a few years. I rejoined in 2019 when I became a practice owner.

Why is being part of a professional group important?
Joining an association provides members with a competitive advantage because they become active, informed members of their industry. Many association members who lead busy professional lives depend on their association to brief them on important industry trends, new legislative rulings, and advances in technology.

What is the single most important thing, in your opinion, GDA can do to help members?
For most people, creating professional relationships is important, and joining a group allows you to have a sense of security and trust. From this, you are able to support and help one another in reaching your professional goals.

What advice would you give to an aspiring dental student?
Becoming a dentist isn’t easy; it takes years of studying, test taking, and sacrifice. Practicing your study skills now will help you overcome these challenges later. Learn to take good notes in class and listen carefully to make sure you fully comprehend all concepts. I also highly recommend that prospective dental students shadow a general dentist. Job shadowing lets you see what a day in a dental office is really like. Then try going to offices with different specialties so you can figure out what interests you most.

What did you want to be when you were growing up?
A pediatrician.

What was your first job?
Babysitting.

Why did you decide to become a dentist?
I was initially pre-med when I started college at the University of Georgia. My freshman year, I volunteered at a local hospital in Athens. I found out I didn’t like the institutional feel and I had a hard time when patients did not make it. I went to my counselor and told him my struggles. He recommended I go shadow my dentist at home over the summer. The dentist was so good to me, even lending me some of his books from dental school to look at. He made patient care look fun and interesting. That’s when I decided I wanted to be a dentist!

What is your all-time dream vacation?
For my 40th birthday, my husband surprised me with a trip to London and Paris, but my dream vacation would be to spend a few weeks in Israel and the Middle East. My mom is originally from Israel and I still have family that lives there. I haven’t been back in over 20 years and I would love to go back and reconnect with them.

Without saying, “I am a dentist,” what would you say if someone asked what you do?
As a dentist we wear many hats, so I would describe to them all the various jobs we do in any given day. I would say I’m a master-craftsman, fixer, miracle worker, healer, problem solver, business owner, peacekeeper, multi-tasker, listener, educator, and protector of everything to do with teeth!

What do you enjoy doing in your spare time?
Being involved with my three children and their activities—my daughter plays volleyball and my two sons play football and baseball. I also enjoy hanging out on the Flint River and the beach during the summer and anything gardening...my favorite are camellias!
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POSITIONS AVAILABLE

PEDIATRIC DENTIST NEEDED — Tebo Dental, a family-oriented pediatric practice, is looking to recruit top-notch clinicians for our multi-specialty practice in the North Atlanta area. As we expand, our company’s focus is to continue cultivating an exceptional culture among our team who strives to provide our patients with the highest quality of care in a comfortable, enjoyable, and professional environment. Part-time and full-time scheduling options are available in our Lilburn, Dacula, Gainesville, and Peachtree Corners office locations. We offer excellent benefits and competitive pay including a sign-on bonus, 401(k) with company match, paid time-off, health/dental/vision insurance, and much more. Please send your CV to hr@tebodental.com for consideration. For more on who we are, please visit our website at TeboDental.com and our YouTube channels at YouTube.com/TeboTheTooth & YouTube.com/TeboForKids. You can also check out our podcast, “The Think Tank,” on Apple Podcasts, Google Play, and more.

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