

GDASM

ACTION

Legislative Edition 2023

Journal of the Georgia Dental Association



**SPOKESPERSON TRAINING
DATE CHANGED**

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**LEGISLATIVE
UPDATE**

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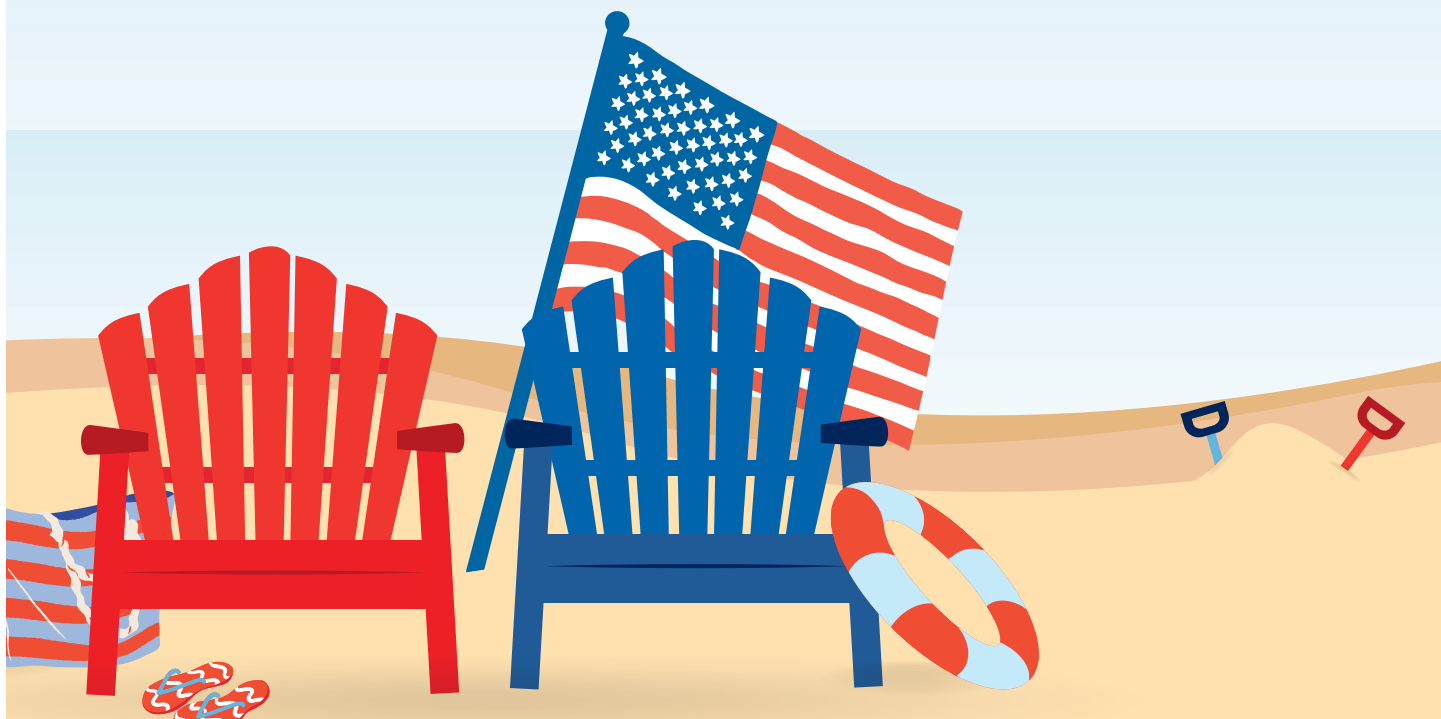
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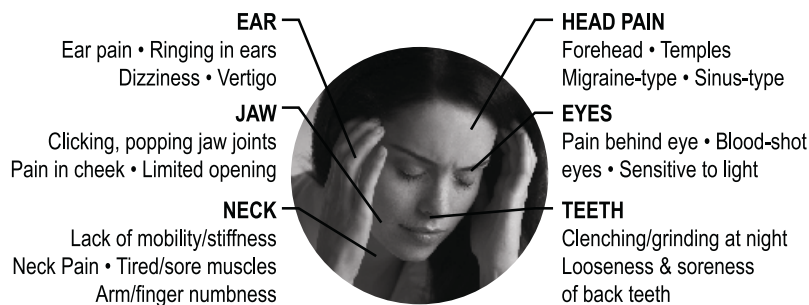
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2023 GDA BOT and HOD Meeting Dates

BOT Meetings

- **September 15, 2023**
GDA Office, Marietta
- **December 9, 2023**
Location TBD

HOD Meetings

- **December 9, 2023**
Location TBD



We are pleased to announce



Dr. Mary Elizabeth Page
has joined the practice of
Drs. Craig & Wendy Harris
Dawsonville, Georgia

Dr. James Herr
has acquired the practice of
Dr. James Golden
Cumming, Georgia
(Pictured left.)

Dr. Caroline Glessner
has joined the practice of
Dr. John Uetsuki
Tucker, Georgia

Practices for Sale

Buckhead: Collecting \$450K. FFS/PPO patients. Refers out many procedures.

East Cobb: Grossing \$650K. Digital, paperless. PPO/FFS. Low overhead.

South of Atlanta: 100% FFS. Real estate for sale. Grossing \$320K. Strong hygiene program.

West of Atlanta: 4 ops. 2000 sq/ft. Grossing \$800K. All FFS. RE for sale.

Atlanta: Free standing building. 6 ops. Grossing \$700K. Some Medicaid. Digital x-ray and digital PAN.

NE GA Pedo: 2 doc practice, large facility, recently built out. Grossing \$900K. Seller will stay on and work.

NE of Atlanta Endo: All FFS. Long time staff. Grossing \$300K. Seller retiring.

West of Atlanta: Grossing \$750K. PPO/FFS. 4 ops. RE for sale.

GA Coast: 5 ops. Grossing \$1M. Digital x-ray & PAN. Close to SSI & Jacksonville.

NE GA Pedo: Collecting \$375K. All FFS. Real estate for sale or lease. Seller will help with transition.

S. GA: 6 ops, room to expand. Mainly FFS. \$600K in revenue. Very profitable

DeKalb Co Perio: 5 treatment rooms. Grossing \$830K. FFS/PPO. Great area.

Baldwin Co: Grossing \$250K. 6 ops. RE for sale. Refers many procedures out. No marketing.

N. Atlanta: Prostho. Collecting over \$2M. 6 ops. Recently renovated. Seller will stay on as needed.

Marietta Pedo: 4 open bay chairs, 2 private ops. Room to add more. Part-time practice.

Paulding Co: Collecting \$1.3M+. 5 ops with room to expand. PPO/FF. Digital & paperless. Busy shopping center.

N. Atlanta Pedo: Highly desirable location near elementary school. Recently renovated. \$450K revenue.

N. Atlanta: 4 ops, highly profitable practice. FFS/PPO patients. Collecting \$700K/year. Digital, paperless.

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BRIGHTER HORIZONS

A Letter from the Editor

Have you noticed that 'Help Wanted' signs seem to be everywhere? It's not just you. Nationwide, there is a significant shortage of employees, and it's causing major problems for employers of all different businesses.

I would love to tell you that dentistry is not dealing with the same issue, but sadly, dentists are also experiencing major difficulties finding quality workers. In our profession, the trend started at least 10 years ago, and has been a slow, but steady decrease in candidates who aspire to work in dentistry.

There are a myriad of reasons for the shortage and it affects regions of the state with different levels of severity. The bottom line is that this situation left alone could make practicing dentistry very difficult.

The good news is that the GDA has recognized the problem and developed the Workforce Task Force to come up with an actionable plan to ease the situation. The not so good news is that making meaningful changes in the number of qualified hygienists, assistants, front desk employees and lab technicians will not be a rapid process.

You might ask yourself how we got into this situation. First, with the advent of the Hope scholarship program, many of the people that would have considered forgoing college and learning to be an assistant or lab tech were being encouraged to attend a four year college. Society has adopted an attitude that without a college degree, one couldn't be successful. This attitude has resulted in a shortage of people in many trades like plumbing, electrical work, welding, as well as vocations in dentistry. Admittedly, our profession has exacerbated this problem by failing to be dental cheerleaders. I work in a pediatric office, and often ask my teen patients what they want to do after high school. I rarely, if ever, hear a dental track being mentioned as a likely profession. This was a slow attrition, but when Covid hit in 2020, anyone thinking of retiring from dentistry did. That really sped up the problem. So the big question is: What can we do about it? I've

been in contact with the GDA Workforce Task Force, and their three pronged approach will hopefully begin to turn things around. First, there will be a legislative effort to lobby for money for student cancelable loans for hygienists working in underserved areas, and money to expand and update hygiene clinics. Secondly, the taskforce has met with the directors of all of the hygiene schools in the state via Zoom to ask "How can we help?"

As many of you know, over the years, dentistry and hygiene have been in a strange, antagonistic relationship. In an effort to come together to improve the staffing issue, the task force is opening up the lines of communication with our hygiene colleagues.

We need to mend fences and come together because our goals should be the same- to better serve our patients. Thirdly there will be a grassroots effort by local dentists to promote dentistry as a viable vocation for young people to pursue. Participate in Career Day at local middle and high schools; talk to your patients and inform them of the benefits of our profession. Tell them of the competitive pay, a comfortable work environment and a flexible work schedule. Being visible in the community and advocating for our local citizens is another important component. We need to volunteer to cover clinics at the local dental assisting program or hygiene school or be on their advisory boards.

Grassroot efforts are so important because the situation in one part of the state is going to differ greatly from another. After examining the work of our Workforce Task Force, I'm confident that with the buy-in of our Governmental Affairs team and our member dentists, we can make strides to improve our workforce shortage. Find out what the needs are at the hygiene or assisting school near you.

Ultimately, we're all going to have to pitch in and do our part!

Dr. Erik Wells
Editor



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Welcome New Members!

The following members joined GDA

Matthew Fuqua

Central District Dental Society

Elizabeth McCormick

Central District Dental Society

Christa Tran

Central District Dental Society

Tony Tran

Central District Dental Society

Jonathan Bowman

Eastern District Dental Society

Macie Mattila

Eastern District Dental Society

Thomas Shelton

Eastern District Dental Society

Thomas Shepherd

Eastern District Dental Society

Jenae Smith

Eastern District Dental Society

Matthew St George

Eastern District Dental Society

Melanee Wang

Eastern District Dental Society

James Ball

Northern District Dental Society

Alejandra Barrientos-Franco

Northern District Dental Society

Alicia Frank

Northern District Dental Society

Rebecca Gaillard

Northern District Dental Society

Caroline Glessner

Northern District Dental Society

Gia Grannum

Northern District Dental Society

Timothy Howarth

Northern District Dental Society

Sri Nitya Induri

Northern District Dental Society

Hira Khan

Northern District Dental Society

Yoo Mee Kim

Northern District Dental Society

Ida Lanier

Northern District Dental Society

Alyssa Patel

Northern District Dental Society

Tracie Praylo

Northern District Dental Society

Mukti Prema

Northern District Dental Society

Matthew St George

Northern District Dental Society

Christian Walker

Northern District Dental Society

Ian Hurley

Northwestern District Dental Society

Tyrone James

Northwestern District Dental Society

Jyoti Pupneja

Northwestern District Dental Society

Stewart Szikman

Northwestern District Dental Society

Pratikkumar Patel

Southeastern District Dental Society

Valarie Dozier

Southwestern District Dental Society

Philip Swords

Western District Dental Society

CPR Course With Dr. Janice Wilmot

May 10, 2023, Gwinnett Orthodontics



Special Olympics, Special Smiles

The GDA Foundation for Oral Health partnered with Special Olympics Georgia at the Emory University campus on May 19 to offer dental services and education as part of the Special Olympics, Special Smiles program. More than 80 Special Olympics athletes received dental screenings and fluoride varnish at the event, thanks to GDA member dentists and volunteers.

Thinking About Volunteering?

The next Special Olympics, Special Smiles event will take place on Saturday, October 7, 2023 at Freedom Park in Valdosta. Visit gadental.org/foundation to sign up.



DENTAL DASH at DAWN 5K



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Helping at the Hygiene School

In June, The Workforce Task Force met with the directors of the fifteen hygiene schools in the state via Zoom and asked the question, “What can we as dentists do to ease the workforce issue?” The directors gave open, honest answers and were very appreciative of our contacting them.

Several of the hygiene schools in the state have faculty shortages. We were told the most help would be volunteering in clinic or teaching a class!

The second most needed is opening up your office for shadowing. Not all schools encourage shadowing or if shadowing doesn't fit into your patient schedule, invite hygienists to your office outside of patient hours for a Q & A session with you and your hygienist(s). Consider this your round one interview! Taking pizza to the school for a “lunch and learn” would work too!

Staff shortages is a multi-layered matter that we all need to help resolve. There is probably a half day a month that each of us could find on our calendar to write in “volunteer at hygiene school.” Contact one of the directors of the hygiene schools listed below and find out how you can help!

West Georgia Technical College (Douglasville)

Ms. Nikki Gilbert, Dean of Health Sciences,
nikki.gilbert@westgatech.edu

***please contact Ms. Gilbert as West Georgia is in search of a director for the hygiene department.*

Central Georgia Technical College (Macon)

Director Kelly Scruggs, kscruggs@centralgatech.edu

Southeastern Technical College (Vidalia)

Director Dr. Jennifer McNair Gramiak,
jgramiak@southeasterntech.edu

Lanier Technical College (Oakwood)

Director Dr. David Byers, dbyers@laniertech.edu

Georgia Highlands College (Rome)

Director Regina Gupta, rgupta@highlands.edu

Clayton State University (Morrow)

Director Naquilla Thomas, naquillathomas@clayton.edu

Savannah Technical College

Director Kay (Frances) Thigpen, fthigpen@savannahtech.edu

Columbus Technical College

Director Amber Brazile, abrazile@columbustech.edu

Augusta University

Director Erin Boyleston, eboyleston@augusta.edu

Fortis College (Smyrna)

Director Melissa Baker, melissa.baker@fortiscollege.edu

Athens Technical College

Director Jennifer Burrell, jburrell@athenstech.edu

Albany State University

Director Tammy Deese, tammy.deese@asurams.edu

Atlanta Technical College

Director Marisha Singleton, msingleton@atlantatech.edu

Perimeter College of Georgia State University (Dunwoody)

Director Dr. Risa Handman, rhandman@gsu.edu

Wiregrass Georgia Technical College (Valdosta)

Director Sandi Woodward, sandi.woodward@wiregrass.edu

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Spokesperson Training Date Changed

GDA spokesperson training scheduled for Friday, November 3, 2023 in Marietta has been changed.

The training will now take place on Friday, October 27, 2023 in Macon.

Look for registration details next month.



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The Real Cost of HIPAA Vulnerabilities vs The Cost of HIPAA Compliance

By Robert McDermott, iCoreConnect President and CEO



Despite the creation of HIPAA regulations nearly 30 years ago, there still seems to be quite a bit of difficulty when it comes to understanding what those regulations require. Without HIPAA regulations, sensitive patient data would likely be easily accessible to malicious actors.

HIPAA rules required for your patients. And, for many practices, help with HIPAA compliance is also a cost of doing business. The cost of non-compliance is, in fact, far more than many practices can handle.

What Does it Really Mean to Be HIPAA Compliant

Being HIPAA compliant means adhering to strict standards and regulations set forth by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The law was designed to ensure the privacy and security of protected health information (PHI) and other medical data. To remain compliant with HIPAA, a company must adopt specific procedures and policies that protect patient information from unauthorized access or improper use.

First and foremost, organizations must have measures in place to prevent accidental or intentional disclosure of protected health information (PHI). These measures should include restricting physical access to records containing PHI and using strong encryption methods when sending out emails. They should also be able to demonstrate proper disposal methods for any printed documents that contain PHI.

A key, but often overlooked, component of HIPAA compliant organizations is that all employees must be trained to protect patient PHI. It is essential for staff members to understand the importance of maintaining confidentiality as well as how to securely transmit information via the internet, email, or other digital systems. Further, it is imperative that they know how to identify, report, and respond appropriately when there is suspicion of a breach or violation of HIPAA policies.

In order to maintain a high level of HIPAA compliance, dental practices must not only create policies to protect PHI but also continually review them on

a regular basis in order to update them according to technology upgrades and the ever evolving threats from cybercriminals. To assist in this effort, practices should conduct periodic audits to detect potential vulnerabilities that could lead to unauthorized access or transmission of PHI.

Costs of HIPAA Non-Compliance

Unfortunately, whether you think you're too small or too well protected, there's a vested interest in those records as some electronic health records (EHR) can fetch up to \$1,000 on the black market. Which makes every practice a potential target.

As with all security breaches, there are multiple factors to consider. There's the initial financial cost of the breach. In 2022, the cost of a healthcare breach rose to 10.10 million dollars, an increase of nearly 10% from 2021, to either address the vulnerability, retrieve the information, secure the network, cover legal costs, and notify and possibly pay restitution to those who had PHI exposed by the breach. Hiring outside support to help with all of those concerns adds up quickly and, for many dental practices is, simply, overwhelming. The cost alone is usually a significant enough concern to motivate practice managers and owners to act.

But wait, there's more. The financial hits will likely keep coming for many practices as there is a significant reputational impact as well. Whether it's word of mouth from those impacted or a quick Google search for data breaches, or even just the practice name, will let potential new clients know their data's just not that safe with you.

And finally, there are the legal ramifications. While there are HIPAA

violation fines, it is possible for those who knowingly or negligently expose PHI to also receive jail time.

Actionable Ways to Improve Practice Security and HIPAA Compliance

Encrypted HIPAA email is critical and also only part of the email security equation. Protected Health Information should not travel in or out of your general email inbox (Gmail, Yahoo!, etc.). Nearly all data trusted to your organization should be encrypted. HIPAA encrypted email can protect your accounts from unsolicited emails, which means malicious messages will never make it to your inboxes.

HIPAA compliance is much more than just encryption which requires:

- **Access Control.** Restrict access to PHI to only authorized people.
- **Audit Control.** Keep and monitor an auditable trail of email history and transmissions.

- **Integrity Controls.** Implement policies to ensure ePHI is not improperly destroyed or altered.
- **Transmission Security.** Implement technical security measures, such as encryption or an equivalent, to prevent unauthorized access when electronically sending ePHI.
- **Authentication.** Implement procedures to verify that a person or entity seeking access to electronic protected health information is who they claim to be before sharing ePHI.

In addition to email, you need to know where your IT security tools are vulnerable. From your firewall to your anti-virus software, keeping tools up-to-date with the latest version and any required patches is essential. Software companies, particularly those in the security space, regularly release patches and updates to combat known vulnerabilities or identified weaknesses. Unfortunately, unpatched software is a significant risk to your own data security.

It's also critical to make sure your patient data is securely backed up at all times.

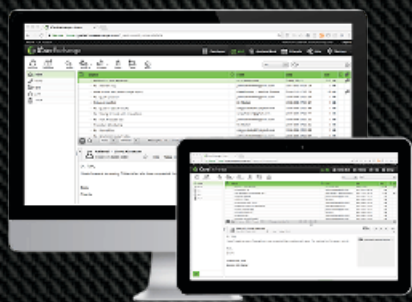
Utilizing an off-site cloud backup means your PHI and business financial data are safe and secure. Without a reliable back up, what starts as a small inconvenience can become a major disruption. Cloud backups mean you have very little downtime when disaster strikes.

For many organizations, the cost of a healthcare breach is far from an everyday worry. As with most crime victims, many people believe these incidents happen to someone else, another practice. It's in the interest of your practice to take action now to make sure you're operating fully compliantly and with confidence in the security of practice and patient data.

The GDA endorses iCoreExchange HIPAA-compliant email by iCoreConnect. If you're ready to ensure the security of your patient data and protect your practice from unnecessary and burdensome financial and legal consequences, book a demo of iCoreExchange at iCoreConnect.com/GA11 or call 888.810.7706. You can also send files of any size in every email. Plus, no iCoreExchange email has been hacked. Ever.

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Legislative Update

At the June Board of Dentistry (BOD) meeting there were three rule changes. The key changes include:

1. **Every two years, GA-licensed dentists and hygienists are required to take a minimum of 40 hours of CE to renew their licenses. The BOD added two mandatory hours for water line infection control/management;**
2. **The Board expanded its recommendations for CDC recommendations for preventing the transmission of diseases by including all bloodborne pathogens.**

2023 Legislative Session

It's been a long while since we have seen as odd a session as the 2023 legislative session. This feels like something that gets said about halfway through every session and then everything ends up being textbook "same ol' same ol'." But 2023 will be a year that state political junkies will talk about a decade from now. From a brand-new team in the Lt. Governor's office to a new Speaker in the House, to a later and slower start than usual, and an adjournment calendar that gave elected officials, staffers, and lobbyists alike the thrill of a lifetime by providing the dates for all forty days of session from Day 1, the session was refreshing, frustrating, puzzling, and chaotic, with a side of the Wild, Wild West.

Key Legislation

- **Tele-Dentistry**
HB 441 [House Health Committee]: Professions; authorize and regulate tele-dentistry by licensed dentists pursuant to permits issued by Georgia Board of Dentistry: This bill, if passed, authorizes and regulates the practice of Tele-dentistry in Georgia by Georgia-licensed oral health care team members via permits issued by the Georgia Board of Dentistry to ensure patient safety remains the priority while maintaining a continuous standard of care. Hygienists would be allowed to perform x-rays outside of a private office setting and Expanded Duties Assistants would be able to do Digital Scans under general supervision. The bill preserves current distance limitations with the General Supervision Code and requires that the patient and the provider both be physically located in Georgia, with verified information obtained with each visit.

- **Administration of Anesthesia**
HB 445 [DID NOT PASS]: Certified Registered Nurse Anesthetist: This bill was introduced on behalf of the CRNA Association and was an expansion of scope bill that would have allowed CRNAs to perform without direction or under the responsibility of several medical providers to include dentists. The question of liability was never answered, and the measure failed in both the House and the Senate while in committee.

- **Tax Exemptions**
HB 345 [DID NOT PASS]: Tax Exemption for Oral Hygiene Products: This bill would exempt oral hygiene products from the sales tax. It was being pushed by the Haleon Group of Companies (Sensodyne, Aquafresh, etc.). It would have included toothbrushes, toothpaste, floss, mouthwash, etc. Florida's governor pushed this same idea, including it in his overall tax plan for the year. It had a bi-partisan list of sponsors, with Alan Powell—Chairman of House Regulated Industries—included.

- **Workforce/Tax Credits**

HB 82 [Senate Tabled]: Income tax; limit eligibility for rural physician tax credit to physicians who qualify on or before December 31, 2023: This bill would extend the sunset on the rural physician tax credit for those physicians qualifying prior to December 31, 2022, as well as create a new tax credit for rural physicians, dentists, nurse practitioners, and physician assistants for up to \$5,000 for up to five years.

- **SR 275 [PASSED]: Senate Study on Expanding Georgia's Work Force; create:** This study committee will look at innovative ways to expand Georgia's Workforce in all areas.

From a GDA legislative perspective, the session was successful. Great headway was made with Tele-Dentistry, educating elected officials on what we ACTUALLY do now, what we COULD do, and what SHOULD be done with Tele-Dentistry moving forward. While the GDA supported bill did not make it out of the House Rules committee because of all the aforementioned challenges, because we are in the first year of the biennial, we are alive and well for next year to push forward from where we currently are without having to start completely over. And that is a win!

Key Budget Items

- **Dental Medicaid Fee Increases and Expansion of Adult Dental Services**

The GDA Government Affairs Team advocated for another dental Medicaid reimbursement increase in 2023. In the FY2024 Budget that passed both the House and the Senate, 17 codes were slated for rate increases and adult dental Medicaid services would be expanded to allow adults up to age 65 to receive the same benefits children currently receive. Unfortunately, both measures were "disregarded" by Governor Kemp. While both could be revived by exceptional state revenue returns, the more likely scenario is that we will be working towards this in the coming legislative session.

- **Dentists for Rural Areas Assistance Program (DRAA)**

The Legislature continues to protect the DRAA program that assists in paying any debt incurred for tuition, fees, and other expenses associated with the completion of the aforementioned degrees for practitioners who agree to practice full-time in an underserved, rural county in Georgia with a population of 50,000 or less.

The only constitutional requirement of the legislature is to pass the state's annual budget which—much to the chagrin of those in the hallways—happened dangerously close to the end of the day, with the House approving the conference committee report shortly before the clock struck midnight on Sine Die. The \$32.4 billion budget includes pay raises for law enforcement (between \$4,000 and \$6,000 apiece) and pay raises for educators and university employees (\$2,000). The budget also includes funding for the HOPE Scholarship (100% of tuition for eligible students...all of you with current high school students, rejoice. But don't mess it up for those with K-12 kids who are hoping this holds for at least the next 18 years) and \$6.3 million for free breakfast and lunch for school children. Other interest groups, however, took large cuts—namely the University System of Georgia at a cost of \$66 million (which is a smaller cut than the original proposal of \$105 million and is still the talk of the state almost two weeks post session) and Georgia Public Broadcasting with a 10% hit totaling \$1.4 million. However, the two most critical issues to the GDA, Medicaid reimbursement for Dental care and tuition

reimbursement for Georgia educated dentists, remained intact when the clock struck midnight (ish...read 12:30pm.).

Two items that did not cross the finish line were the Rural Tax Credit for Physicians and Dentists and the study committee on the Licensure Compact. The first item is already in place for physicians and provides a tax credit for rural doctors who bring medical students into their practice. The goal was to include dentists as well. The bill was “put on the table” in the Senate on Sine Die, but never called up for a vote. The GDA will be actively educating legislators on the benefits of the tax credit during the off season and pushing for a vote at the beginning of next session. The study committee on the Licensure Compact was on the House side and was never taken up. Because of the costs associated with study committees, both chambers are cutting back on the number they let through. This is an issue the GDA will need to address in the off season in order to plan for the next session.

There were hundreds of bills introduced over the course of the session. Many never even got a hearing in committee, much less made it to the floor. Under Georgia law, Governor Kemp had 40 days from the end of the session to weigh legislation and decide what he will sign and what he will veto. You may have seen the Governor and your own elected officials in your neck of the woods as priority legislation was signed in all four corners of our state. In May, the Governor signed the budget in Savannah and at 5pm that day released a list of vetoes and disregards to legislation and line items from the budget adopted by the legislature.

Unfortunately, the dental community was not immune to the veto pen. The inclusion of adult dental Medicaid reimbursement that mirrored what minors currently receive, as well as the Medicaid rate increases for seventeen different dental codes, were “disregarded”—which technically means that the Governor has ordered the Department of Community Health not to fulfill the legislature’s edicts. It is unclear why the rate increases for the seventeen codes originally provided to us were included in the “disregard” language. Governor Kemp’s justification for this decision is as follows:

“The General Assembly seeks to appropriate \$1,401,214 in state general funds to the Department of Community Health for the Medicaid: Low-Income Medicaid program to be used for adult coverage of dental services. The General Assembly seeks to fund the scope of services reimbursable by Medicaid by reducing required base funding for Medicaid, which is likely to create a shortfall in the program. Additionally, the amount provided is insufficient to meet actual service expansion costs based on utilization rates seen in other states and leaves significant outyear unfunded liabilities. Therefore, the agency is directed to disregard the language in line 95.6 and utilize funds for expense and growth needs in accordance with the purpose of the program and general law powers of the department.”

With an unprecedented 139 line-item disregards and vetoes, we are far from being the only ones left disappointed, confused, and frustrated. The disregard doesn’t exactly place us at “square one,” as we continue to advocate for Medicaid rate increases each year. But that does not take the sting out of losing the increase we thought we were receiving or the excitement of either, which would have positively impacted thousands of Georgians.

The positive aspect is that we have another guaranteed year of Appropriation chairs and committee members in both chambers who have a) approved the rate increases intended for the upcoming budget, and b) saw the need and value of adult coverage of dental services. We are preaching to the choir, both with our readers and with those members of the General Assembly, when we say that preventative care and the inclusion of these dental services for adults are vital for the health of

Georgians. There is work on our end to be done as both budget offices continue their work in the off season, looking at a revised budget for FY2024 and the FY2025 budget. Conversations are already happening with budget analysts, and your Government Affairs Team feels hopeful simply knowing that the door has been opened in our favor regarding removing major barrier to care for underserved, adult patients of Georgia.

One turn of events that occurred during the leadership change was Dr. Lee Hawkins becoming the Chair of House Health. Dr. Hawkins was a great resource during the legislative session for our Government Affairs team and the GAC committee. Dr. Hawkins was also a constant during our LAW Days, attending breakfast, and offering insight from the House perspective, as well as helping to explain the process. He was an excellent partner on those early mornings and the GDA is fortunate to have him in a place of leadership.

We hosted six LAW Days and welcomed dentists from all over Georgia, some for the first time and others continuing a decades long tradition. Legislators continue to be excited to receive their tie and dental kit, but more than that, it was truly delightful to see faces light up with recognition of faces from home. The days are long during the legislative session and any chance to see someone from your “real life” is a welcome reprieve. Amid that, new relationships were cultivated, as well as some renewed excitement for our Contact Dentist Program connecting our Elected Officials with their “in house experts” at their local dental office.

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Summary

The last day of the session really summed up the session as a whole. Sine Die was the worst “hurry up and wait” day of all 40 days with pretty much nothing happening until about 10pm. The House cast more than 50 votes on the last day, with more than 20 bills considered after 10pm, and the Senate cast 62 votes, with a third of those in the final two hours before midnight. If someone has never been a part of our state’s political process, that last day was a near perfect depiction of what the previous three months were like.

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2024 GDA LAW Day at the State Capitol: Tentative

Date: January 23, 2024

In an effort to reinvigorate membership interest in LAW Days, the GDA will be debuting a new strategy in 2024. Instead of five or six different days, we will all gather at the Capitol on the same day. This opportunity offers our members the chance to make an impactful statement as we gather in mass. Additionally, this structure offers new opportunities to be recognized by the General Assembly in both Chambers and provides quality one-on-one time with individual members when distributing dental kits, ties, and scarves.

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PAC Giving

As the Georgia Dental Association continues to build political capital under the Gold Dome, it is imperative that our membership do its part to support the work of our Government Affairs division. The GDAPAC is an important tool as we forge relationships and secure our role as the leader in oral health policy and regulation. Please consider your level of giving and reach to Dr. Ben Jernigan, GDAPAC Chair, or Theresa Garcia Robertson, V.P. of Government Affairs to learn more.



POLITICAL *Action* COMMITTEE

gadental.org/GDAPAC



GDAPAC
political action committee



Back **THE** PAC

It can be easy to think that the Government Affairs Department work ends when the clock strikes midnight on Sine die. However, so much of what we are able to accomplish over the course of those 40 legislative days is because of the work that happens between April and December. The relationships that we are able to cultivate during the off-season with elected officials across the state via our membership is vital to our success during the legislative session. Additionally, the GDA's ability to contribute to the success of the elected official's efforts in their own fundraising offers us invaluable access. The health of our PAC fund is imperative to our organization and allows your Government Affairs team to continue to work on your behalf to protect your profession, your employees, and your family.

The Georgia Dental Association Political Action Committee (GDAPAC) is a non-profit, non-partisan organization. GDA member dentists are invited to voluntarily contribute funds to GDAPAC, which help support candidates running for state offices. GDAPAC makes such political contributions to candidates, regardless of any party affiliation. GDA members can make donations to GDAPAC via their dues statements, online by scanning the QR code below or by contacting Theresa Garcia Robertson.



**Scan the QR Code to
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Back **THE** PAC



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- Recognition during GDA House of Delegates, in GDA Directory, Sourcebook & PAC Publications
- Inclusion in a bi-weekly Legislative Update call during the Legislative Session

FRANKLIN CLUB MEMBERS- \$210

- Recognition during GDA House of Delegates, in GDA Directory, Sourcebook & PAC Publications
- Inclusion in a bi-weekly Legislative Update call during the Legislative Session
- Receive a Franklin Club Pin

CAPITOL COLUMN SOCIETY MEMBER- \$410

- Recognition during GDA House of Delegates, in GDA Directory, Sourcebook & PAC Publications
- Inclusion in a bi-weekly Legislative Update call during the Legislative Session
- Exclusive Legislative Reception with VIP guests at Annual Meeting
- Access to Monthly Online Legislative update April-December
- Receive a Capitol Column Society Pin

GOLD DOME SOCIETY MEMBERS- \$600

- Recognition during GDA House of Delegates, in GDA Directory, Sourcebook & PAC Publications
- Inclusion in a bi-weekly Legislative Update call during the Legislative Session
- Inclusion in weekly Government Affairs call during the Legislative Session
- Exclusive Legislative Reception and Dinner with VIP guests at Annual Meeting
- Access to Monthly Online Legislative update April-December
- Quarterly Lunch and Learn with State Agencies, Elected Officials, and more
- Exclusive Access during LAW Day at Capitol
- Receive a Gold Dome Society Pin

gadental.org/GDAPAC

The Georgia Dental Association Political Action Committee is a non-profit, non-partisan organization. All GDAPAC contributions are voluntary and are not limited to the above 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.



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Student Loan Update: When Does Student Loan Repayment Resume?

For millions of federal student loan borrowers, the COVID-19 pandemic brought a temporary reprieve from the burden of loan repayment through an extended forbearance period. Though repayment was set to resume several times since 2020 repeated extensions meant borrowers haven't made payments since that time.

With the average dental school graduate owing \$293,900 in student debt, according to the Education Data Initiative, this pause allowed dentists to save, invest, and spend their extra funds. Now, with the official end of the forbearance period looming, many dentists are wondering when payments will restart, how to prepare, and what changes have been made.

Here's What You Should Know.

The Forbearance Period: A Brief Recap

In the early days of the pandemic, the U.S. government introduced the CARES Act, which provided immediate relief for federal student loan borrowers to mitigate financial strain caused by COVID-19.

This relief came in the form of an automatic forbearance period, which temporarily suspended loan payments and set the interest rate to 0% from March 2020, through September 2020. Subsequently, the forbearance period was extended eight more times.

In June 2023, the Supreme Court struck down a proposal from President Biden to forgive up to \$20,000 in federal student loan debt per borrower. This proposal would have reduced loan balances to zero for an estimated 20 million borrowers.

As president of Panacea Financial, the national bank for physicians, dentists and veterinarians, and a practicing physician paying off his own student loans, Michael Jerkins, MD, M.Ed, said loan forgiveness programs are likely more impactful for the doctor community than the one-time forgiveness proposal.

"Though Biden's loan forgiveness plan was an exciting possibility for many student loan borrowers, it wouldn't have made a significant difference to many doctors," Jerkins said. "Most doctors have six-figure loan balances and may find greater debt relief through PSLF or income-driven repayment."

When Will My Student Loan Payments Resume?

Though early plans for the resumption of payments depended on the Supreme Court's ruling, on June 1, 2023, Congress suspended the national debt limit with the agreement that the payment pause would come to an end.

Under this new agreement, the student loan payment pause will come to an end after August 2023, with no further extensions, though forgiveness is currently still on the table. Interest will begin accumulating on September 1, and payments will resume in October, with your exact due date based on your account details. →



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What Changes Have Been Made To Federal Student Loan Repayment?

Following the Supreme Court's ruling against student loan forgiveness, the White House released their new income-driven repayment plan that will give some relief to borrowers.

This new plan, Saving on a Valuable Education (SAVE), is the most affordable plan to date and could help dentists by:

- Raising the amount of income that is considered non-discretionary income and therefore is protected from repayment, guaranteeing that no borrower earning under 225% of the federal poverty level will have to make a monthly payment.
- Not charging borrowers with unpaid monthly interest, so no borrower's loan balance will grow as long as they make their monthly payments—even when that monthly payment is \$0 because their income is low.
- Married borrowers will not be required to include their spouse's income in their payment calculation, if they file taxes separately.

Though other aspects of this new program won't be implemented until July 2024, these three benefits will go into effect before the student loan payment pause ends this fall.

"The new changes to the income-driven repayment plan may not make the headlines much, but they will likely

have the biggest and most long-term impact of the recent legislative activity around student loans," Jerkins said. "It behooves doctors to take time and really understand how they could benefit from the new income-driven repayment changes."

How Much Will I Need To Pay Once Forbearance Ends?

It has been a few years since most borrowers have made a student loan payment, and for some who graduated or left school since the forbearance period began, repaying is a new task. Here's what you need to know about beginning repayment:

- **Know your loan servicer:** If you've never made a payment before, you may not know who your loan servicer is. To find your servicer, log into your Federal Student Aid (FSA) account and find the "My Loan Servicers" section, or call the Federal Student Aid Information Center (FSAIC) at 1.800.433.3243.
- **Find your repayment status:** Log into your account on the loan servicer website to find your repayment status. All federal borrowers are automatically enrolled in the standard repayment plan, but this can be changed based on your unique circumstances. This is very important as the standard repayment plan is typically much higher than what you could get through an income-driven plan.

- **Understand your repayment:** The servicer's website will provide you with the amount and due date of each upcoming payment.

Transitioning To Loan Repayment

The transition from forbearance to loan repayment can be complex, but borrowers can take several proactive steps to ease the process:


- **Review loan details:** Understand the specifics of your loan, such as interest rates, repayment options, and potential benefits or programs available to you.
- **Assess financial situation:** Evaluate your current financial standing to determine the feasibility of the repayment terms. If needed, consider creating a budget or seeking financial advice to manage your monthly payments effectively.
- **Consider repayment plans:** Explore the different repayment plans offered by the Department of Education, such as income-driven repayment plans, which can help adjust your payments based on your income level.
- **Communicate with loan servicer:** If you anticipate challenges in resuming loan repayments or have questions regarding your specific circumstances, reach out to your loan servicer for guidance and potential assistance options.

Looking Ahead

For federal student loan borrowers, the end of the forbearance period brings the resumption of loan payments. While the exact dates and details are not solidified yet, it is vital for borrowers to stay informed about the current status of their loans and stay connected with their loan servicers.

Navigating the transition from forbearance to loan repayment requires proactive steps. By taking these measures, borrowers can better manage their student loans and work towards financial stability.

Panacea Financial is a bank built for doctors, by doctors. They offer financial tools and services like personal and practice loans, student loan refinancing, high-yield savings accounts, and more created just for doctors. Learn more about Panacea Financial.



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MALPRACTICE MINUTE

Things to Look for When Choosing Malpractice Coverage

Statistics show dentists have a high likelihood of being sued at some point in their career. If the day comes for you, you'll be glad that you took the time to carefully select your malpractice coverage. Look for the following when buying your policy:

- **Occurrence.** If you aren't given the choice of an Occurrence policy, you may be stuck paying for tail coverage. If your employer does buy your tail coverage, ask how long it lasts. Surprisingly, some carriers provide tail coverage for only 3–5 years.
- **Pure Consent.** Don't settle for a company that will settle a claim out from under you. If this isn't offered in the policy, ask why.
- **Experience.** It may be your first time in a court room, but that shouldn't be the same story for your carrier. Ask how many claims they have defended and how often they win. It's important to consider a company's experience in the court room.
- **Risk Management.** You need a malpractice insurance company that arms you with tools to improve patient safety and identifies areas of risk in your practice. Make sure your malpractice company has an in-house risk management team that specializes in dentistry and truly understands your practice.
- **Stability.** Malpractice lawsuits may take years to develop and potentially even

more to defend. Does the company have the financial stability to protect you on your first day of practice through your last?

- **Flexibility.** Does the company offer malpractice protection in every single state? If not, ask what might happen if you relocate.

If you have additional questions regarding malpractice coverage and/or would like a quote for malpractice coverage, please call your GDIS representative today. 770.395.0224.

When Life Give You Lemons...Make Lemonade!

Unexpected things happen every day. Don't leave yourself unprotected. Whether you are a new dentist graduating with an exorbitant amount of debt or you are an established dentist thinking about your future, now is the time to ask yourself what do you have to lose if you were to become disabled or, even worse, die. Many new dentists wonder if they really need and can afford these

coverages. Purchasing life and disability insurance when you're young and healthy can cost minimal and offer you and your family needed protection.

Do you already have life and disability? When was the last time you looked over these policies? Maybe they met your needs years ago, but do they meet your needs today?

Your GDIS team can help make sure you and your family are protected from the unexpected.

Why choose GDIS to assist you with your life and disability needs?

- You Own It...Use It!
- Your GDIS team of licensed agents has over 50 years of insurance experience.
- Your agency has over 15 different A to A++ rated insurance carriers so that we can find you the best rates—we shop around so you don't have to.
- Are you a dental student or a resident? You can receive up to a 20% discount just by using GDIS.
- We are your own dedicated customer service team.







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| Activity type | Actions to complete | Reward amount |
|--|---|------------------------------|
|  Preventive care | Have an annual preventive wellness exam or wellbeing woman exam by your doctor. | \$20 |
| | Get an annual cholesterol test. ¹ | \$5 |
| | Have a colorectal cancer screening (ages 45 and older). | \$25 |
| | Have a routine mammogram (women ages 40 to 74). | \$25 |
| | Get an annual flu shot. | \$10 |
|  Condition management programs | ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program. ² | Up to \$175 (\$75/\$100) |
| | Future Moms: Parents-to-be can receive support from a registered nurse and earn rewards for completing initial, interim, and postpartum assessments. ³ | Up to \$125 (\$65/\$30/\$30) |
| | Well-being Coach Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward. ⁴ | \$50 |
| | Well-being Coach Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward. ⁵ | \$50 |
| | Complete a diabetic foot exam. ⁶ | \$20 |
| | Have diabetic lab tests. ⁶ | Up to \$30 |

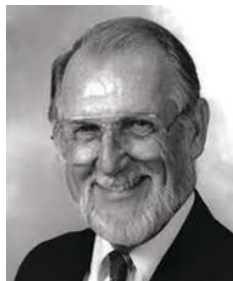
INMEMORIAM



**Dr. Charles
Norman Riley**

Dr. Riley was born in Surrency, Georgia on January 17, 1929. He graduated from Jesup High School in 1948. He married Mary Elizabeth “Betty” Parrish, on June 1, 1952. Charles and Betty had four daughters.

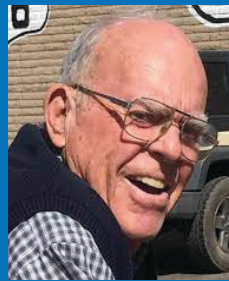
Dr. Riley graduated from Emory University’s Dental School in 1958. He practiced dentistry in Dublin, Georgia from 1958 to 2005. He was an active member of the Georgia Dental Association and a past-president of the Central District. He was known for distributing pens and toothbrushes with scriptures on them, usually having both in his shirt pocket.



Dr. Edwin Douglas Joy

Dr. Joy was born on June 15, 1933 in Bridgeport, Connecticut. He attended Yale University before starting dental school at the University of Pennsylvania. He graduated in 1958 and started his residency in oral surgery at the Medical College of Virginia. In 1975, he was appointed professor and chairman of the Department of Oral and Maxillofacial Surgery at the Medical College of Georgia, a position he held for the next 20 years.

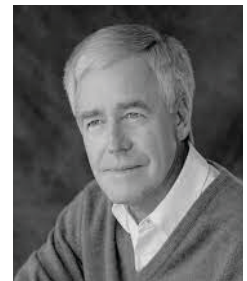
Dr. Joy is survived by his sons, Edwin Joy III and David Joy, his granddaughter and three great grandchildren.



**Dr. Gordon (Doc)
Thompson**

Dr. Thompson, 93, was born in Atlanta, Georgia. He played high school football and tennis in Washington, GA before finishing the rest of his high school career in Japan, where his father worked with the Coca-Cola company. He graduated Emory Dental School and opened his own private practice in Buckhead, which he maintained for 37 years.

He met his match in Mary Caragozian while stationed in California. They married in 1955 and celebrated 61 years together. He is loved and remembered by his three children, and four grandchildren.



**Dr. Theodore Howard
Jones**

Dr. Jones died peacefully on March 4, 2023. A resident of Carrollton, Georgia for 50 years, Howard was the husband of Lois Jones, the father of three children, and grandfather of five.

Dr. Jones graduated from dental school at the University of Alabama and became exceptionally dedicated to his profession. As a Carrollton family dentist for half a century, he cared for thousands in the community.

With support from the local dental community, Dr. Jones assumed increasing leadership responsibilities within the profession. He served as president of the Georgia Dental Association in the 90s, President of the American Dental Association from 2002–2003, and then a U.S. Representative to an international dental group, allowing him and Lois to travel far and wide and to form new friendships.



Dr. William Dee Clarida

Dr. William Dee Clarida was born May 8, 1937 in Centralia, Illinois. He received his Bachelor's degree from Southern Illinois University and his Doctorate of Dental Surgery from Indiana University. He practiced dentistry in Buckhead for several years with Dr. Jim Cooper and then opened a private practice in Dunwoody, where he served his patients for 40 years.

Dr. Clarida was a devoted husband to his wife, Gale, of 37 years. He was a loving father to six children and four grandchildren.



Dr. Sheldon Marvin Tuzman

Dr. Tuzman was born July 28, 1937. He was born in New York. He later made his home, and practiced Dentistry in Milledgeville, GA for a number of years before moving to Waleska, GA.

He is survived by his son, Alan Rodney Tuzman, daughter Thelma Hollander, brother Louis Tuzman, grandchild Alicia Renee Harris, and his great grandchildren Maya Rose Harris and Elizabeth Ivy Harris.



Dr. John Archer Hughes

Dr. John Hughes was born in Atlanta, GA on February 17, 1942. He attended Murphy High School, and then Baylor University. He earned his Doctorate in Dental Surgery from the University of Tennessee. He was a Fellow in both the Academy of General Dentistry and the International College of Craniomandibular Orthopedics.

Dr. Hughes is survived by his wife Martha Jean Hughes; his three children, and five grandchildren.



Dr. William Carmanni Callaway

Dr. William Callaway of Watkinsville, tragically passed away as the result of an automobile accident on June 27, 2023. He was 33 years old.

William was born in Greensboro, GA and moved with his family to Oconee County in his teens. William is survived by his brother Fielding Callaway, sisters: Elizabeth and Grace.

He graduated Cum Laude from UGA and completed dental school at the Medical College of GA in Augusta. Dr. Callaway joined Athens Dental Associates in 2022.

GDA**MEMBER**PROFILE



Ronique Keane-Dawes

This column highlights GDA members talking about their path to dentistry and the value they find in GDA membership. This month we hear from Northwestern District member, Dr. Ronique Keane-Dawes, who practices at Pearly Isles Dental.

What inspired you to become a dentist?

After internal reflection about what I liked doing, I realized I liked to look at peoples' teeth. I received much encouragement from my childhood dentist.

What did you want to be when you were growing up?

A pediatrician or something else in the healthcare profession.

When and how did you become a GDA Member?

As I was already a member of the ADA, it seemed logical to join my own state association.

What is the single most important thing, in your opinion, the GDA does to help members?

Advocate for our rights as healthcare providers and protect the integrity of the profession.

What is your most memorable GDA experience?

Despite being a member for several years (paid dues only, was never active), it was refreshing to know that I was known by several of the GDA staff members just



from my interaction with them on several occasions via email and in person. Also, I was greeted by Frank (GDA director) at a district meeting that was held at the GDA office recently.

What advice would you give to an aspiring dental student?

Learn the basics to the best of your ability so you have a good foundation. Don't take shortcuts.

What was your first job?

I was an associate dentist at a dental clinic in St. Catherine, Jamaica.

What do you enjoy doing in your spare time?

Watching movies, spending time with my family, outdoor activities (amusement parks, hiking, etc).

Without saying "I am a dentist," what would you say if someone asked what you do?

I educate patients on the importance of good oral health.

What is your all-time dream vacation?

Anywhere there is a beach with limited access to the internet (to unplug) and a personal butler. 🍹



WILL YOU SEE ONE?

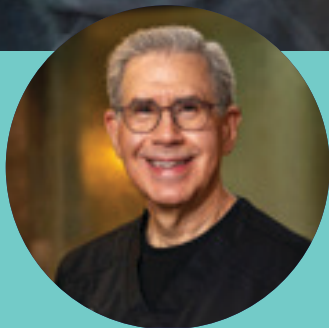


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DR. RICHARD WEINMAN, DMD

From clearing up painful dental infections and being able to eat again to rejoining the workforce—volunteering with Dental Lifeline Network's Donated Dental Services (DDS) program will make a life changing difference

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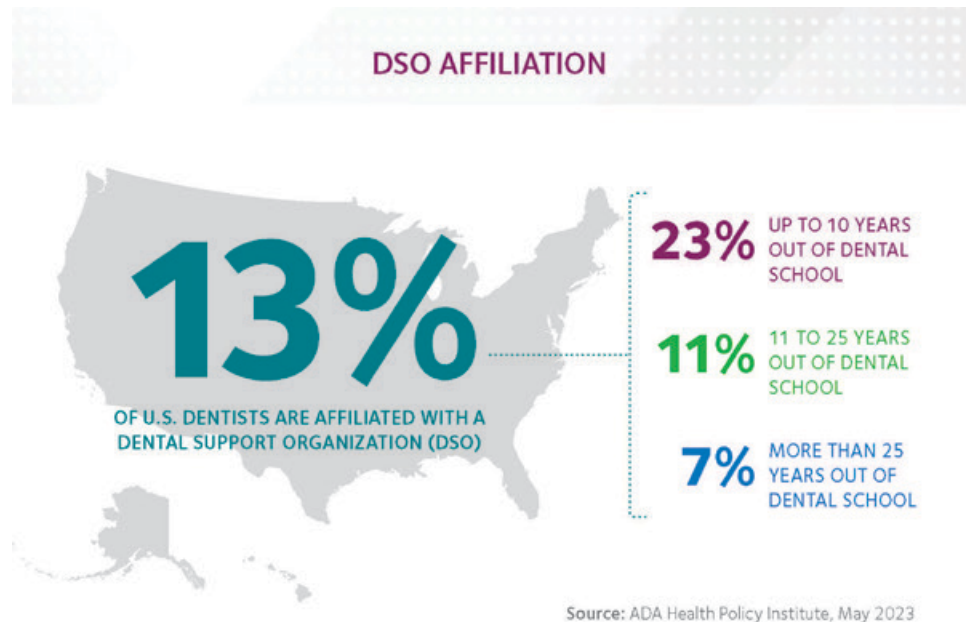
HEALTH POLICY CORNER

HPI data show increase in dentists affiliated with DSOs

<https://www.ada.org/resources/research/health-policy-institute/dental-practice-research/practice-modalities-among-us-dentists>.

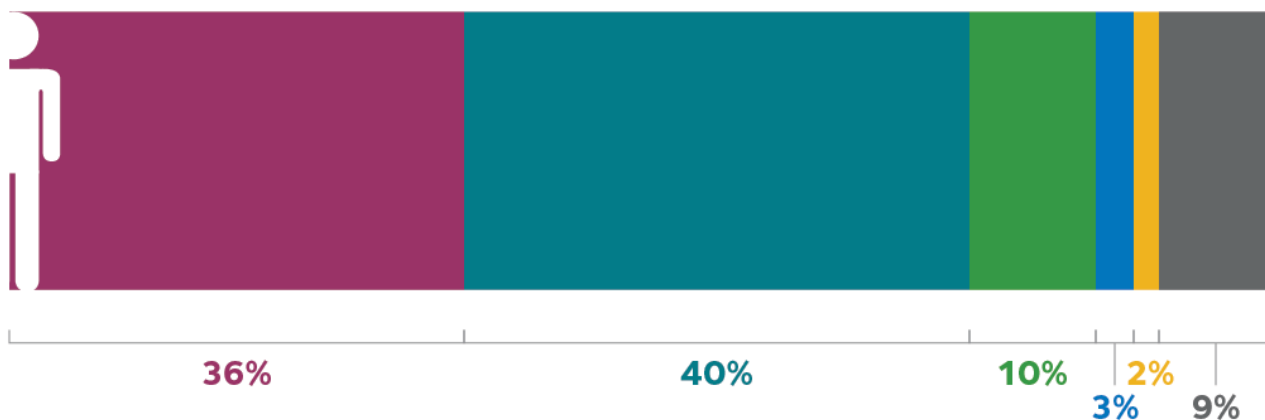
The number of dentists across the U.S. affiliated with dental support organizations totaled 13% in 2022, compared with 10.4% in 2019 and 8.8% in 2017, according to ADA Health Policy Institute data. Dentists who have been out of dental school for less than 10 years were more likely to be affiliated with a DSO, at 23%, versus 11% for those who had not been in dental school for 11 to 25 years and 7% for those who had been out of school for more than 25 years.

Full Story: ADA News (6/1) <https://adanews.ada.org/ada-news/2023/june/more-dentists-affiliating-with-dsos/>.



DISTRIBUTION OF DENTISTS BY PRACTICE SIZE

■ 1 LOCATION & 1 DENTIST ■ 1 LOCATION & >1 DENTIST ■ 2-9 LOCATIONS
■ 10-49 LOCATIONS ■ 50-99 LOCATIONS ■ 100+ LOCATIONS



Source: ADA Health Policy Institute, May 2023

GDA CLASSIFIEDS

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2. How long do you plan on being a practice owner? If your health allows, would you like to continue practicing after that point?
3. Do you know what your practice is worth today? How do you know? When was your last Practice Valuation done?
4. Have you met with a financial planner and have a documented plan? Have you established a liquid financial resources target that will enable you to retire with your desired lifestyle/level of income?



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