

Practicing **IN** Pennsylvania



A GUIDE FOR THE NEW DENTIST

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Pennsylvania Dental Association

tdic[®]
PDPAIS[™]
Pennsylvania Dental Association
Insurance Services, Inc.



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covered.**TM

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new graduates pay
for their first year
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Endorsed by



First year TDIC professional liability coverage rate depicted is for newly licensed and never practiced dentists in the state of Pennsylvania and is valid for \$1M/\$3M coverage amount. Rates subject to increase per schedule in years two through eight until they reach maturity. Policies will only be issued for Class 11-General Dentist who are authorized only to use local, nitrous or oral sedation.

**Protecting dentists.
It's all we do.®**

The Dentists Insurance Company



Welcome

TO DENTISTRY IN PENNSYLVANIA!

The Pennsylvania Dental Association (PDA) is pleased to provide you with this copy of *Practicing in Pennsylvania: A Guide for the New Dentist*.

PDA's New Dentist Committee has compiled this manual as a resource to help you transition from dental school to daily dental practice. It highlights the benefits of practicing in Pennsylvania.

PDA welcomes you to dentistry in Pennsylvania and wishes you the best of luck.



OUR MISSION

The purpose of the Pennsylvania Dental Association is to serve the public, improve their health, promote the art and science of dentistry and represent the interests of our members and the people they serve.

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Tripartite

MEMBERSHIP

The American Dental Association (ADA), Pennsylvania Dental Association (PDA) and your district and local dental societies compose the tripartite membership structure of organized dentistry. The unity of this structure is mutually supportive and produces a more effective dental profession. There is power in unity.

When you become a member of PDA, you also are joining the local and district societies in your immediate practice area, as well as ADA. Through this arrangement, you receive membership benefits and services related to organized dentistry at the district, local, state and national levels.

Being a part of organized dentistry is an important transition from dental school. To become a member, simply visit www.padental.org/join to submit an electronic membership application.



LEGAL DISCLAIMER

The material provided in this publication is purely informational. PDA CANNOT AND WILL NOT provide legal advice. Although PDA has verified the accuracy of this information to the best of its abilities at the time of printing, the information included within this manual changes rapidly and may no longer be complete. This information is not meant in any way to constitute a legal opinion. Please obtain legal counsel from your attorney before taking any significant action. PDA cannot be held liable for any detrimental reliance upon this information by the consumer.

AMERICAN DENTAL ASSOCIATION

RESOURCES AND BENEFITS:

Advocacy

- ADA is your voice in Washington on government decisions affecting your profession and the public.

Trusted resources and publications

- Gain trusted information on the ADA Center for Evidence-Based Dentistry (ebd.ada.org) to support your clinical decisions and a practical approach to integrating scientific evidence into patient care.
- Stay current on clinical developments and dental news with *JADA*, *ADA News* and the *ADA Professional Product Review*.
- Access more than 600 journal titles, a comprehensive collection of books and full access to the Cochran database of systemic reviews through the ADA Library.

Convenient options for continuing education (CE)

- ADA Annual Session brings together leaders in dental practice, research, academics and industry to present more than 180 CE courses over four days.
- The New Dentist Conference provides new dentists an opportunity for networking and CE.
- If leaving the office for courses is not always an option, CE also is available in every issue of *JADA*, and through ADA Continuing Education Online, where you can select from a variety of courses, learning at your own pace and on your own time.

Practice resources

- ADA's Dental Practice Hub at dentalpracticehub.ada.org provides tools and tips to help you build a more efficient and effective practice.
- Create your own practice profile on the Find-a-Dentist feature on ADA.org
- Distinguish yourself as an ADA member with the ADA member logo.
- Simplify your personal and professional life with great rates on life and disability insurance through ADA Insurance Plans, and dozens of financial and business products from ADA Business Resources.
- Improve your patient's knowledge of oral health with a wide range of patient education materials from the *ADA Catalog*.
- Keep your practice on track with practice management resources from the *ADA Catalog*.

ADA American Dental Association®

America's leading advocate for oral health

211 East Chicago Avenue, Chicago, IL 60611-2678
(800) 621-8099, www.ada.org

PENNSYLVANIA DENTAL ASSOCIATION

ADA & PDA REDUCED DUES PROGRAM: The Graduated Dues Structure

Recent graduates can receive the benefits of ADA and PDA membership without having to pay full dues! As a new dentist, ADA and PDA membership is crucial to your success, which is why we make it so affordable to join as a recent graduate. In order to receive these savings, you'll need to become a member by completing a membership application (www.padental.org/join).

It is important to note that you must maintain continuous membership to progress through the Graduated Dues Structure. It is to your advantage to join immediately following dental school and continue your membership thereafter.

GRADUATE DUES STRUCTURE			
Based on Year Out of Dental School or Residency Program			
Year Out	ADA	PDA	District/Local
1	\$0.00 (100% reduction)	\$0.00 (100% reduction)	*
2	75% reduction	75% reduction	*
3	50% reduction	50% reduction	*
4	25% reduction	25% reduction	*
5	Full Payment	Full Payment	*

* District and local society dues vary, but are encouraged to follow the ADA and PDA dues equity format.

6



WWW.PADENTAL.ORG/JOIN

TAKE A PICTURE
WITH YOUR **SMARTPHONE!**

OR USE A BAR CODE SCANNER APP



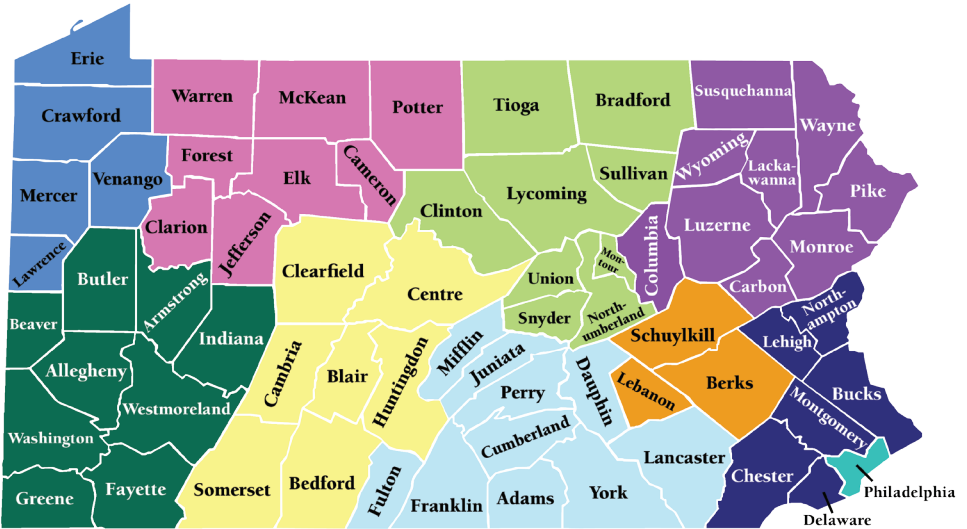
Postdoctoral Training

If you plan on enrolling in a residency program, you can put the reduced dues program on hold. While enrolled in your postdoctoral training program, you are eligible for Graduate Student Dues. You may join the ADA for just \$30 a year and PDA for just \$25 a year as a graduate student. Once you complete your graduate program, the reduced dues program starts again the following year, right where you left off.

To move into the graduate student membership category, you'll need to complete a membership application. Apply online at www.padental.org/join.

District and Local Societies

District and local dental society membership is based on your primary practice location.



For more information about local meetings and events or to contact your district or local society officers, please visit www.padental.org/components.

CONTINUING EDUCATION

PDA and its district and local societies provide continuing education (CE) courses on infection control, diagnosis and treatment of oral pathosis, as well as all phases of clinical dentistry. In addition to those course subjects accepted by the SBOD toward licensure credit, PDA also offers business-related courses, not accepted by the SBOD toward licensure, including practice management and risk management.

Dentists in Pennsylvania are required to obtain 30 CE credit hours by March 31 of all odd-numbered years for relicensure. As a PDA member, you have the opportunity to earn up to 50 percent of your CE credit hours by borrowing CE videos and DVDs from PDA's Members' Library, www.padental.org/library. Contact PDA to obtain a CE tracking folder or for more information about CE self-study opportunities through the Members' Library. For an online listing of CE courses, visit www.padental.org/ce.

If you need additional opportunities for home study CE credits, ADA offers a variety of reasonably priced online courses that you can complete at your convenience. Visit www.adaceonline.org to review the roster of more than 100 courses currently available.

GOVERNMENT AND STATE RELATIONS

Legislative and regulatory activity is the cornerstone of PDA. Both the dental profession and patients benefit from PDA's influence with members of the Pennsylvania General Assembly and the Governor's Administration through its contract with an experienced and distinguished lobbying firm.

PDA's Government Relations Committee monitors and reports on more than 5,000 bills introduced in the General Assembly and their movement through committee to the House and Senate floors. PDA also actively maintains working relationships with state agencies such as the departments of Health, Public Welfare, Insurance and Environmental Protection.

We also monitor the State Board of Dentistry and advocate on members' behalf as the state board promulgates regulations that affect the dental practice and patients. Our political grassroots network of member dentists and political action committee is tasked with developing and maintaining a positive rapport with the General Assembly and Congress.

PADPAC

The Pennsylvania Dental Association Political Action Committee (PADPAC) is your voice in the political arena helping to guard your interests pertaining to insurance regulations, managed care reform, scope of practice, patient care and preventive measures like water fluoridation and smoking bans. PADPAC raises funds to support legislators who consider dentistry's views when voting on health-related issues and fight for a quality dental care system in the state.



PLACEMENT SERVICE

PDA's Placement Service is a members-only, web-based job search assistance program that connects dentists seeking positions with dentists providing positions.

For more information or to enroll, please visit www.padental.org/placementservice. Remember, the Placement Service is a members-only benefit!



I found the Placement Service to be very helpful. Within the first two weeks of seeing my listing on the Placement Service website, I received four calls from dentists looking for associates. I interviewed with all four doctors, and received offers from each.

The Placement Service worked so quickly for me.

**DR. MARIAH ZACH,
TEMPLE 2008 GRADUATE**

PUBLICATIONS AND RESOURCES



Pennsylvania Dental Journal

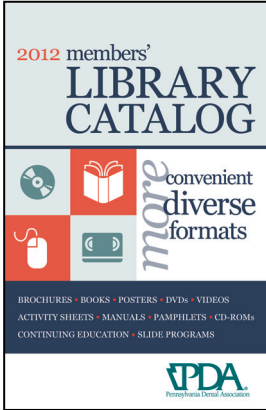
The bimonthly, award-winning *Pennsylvania Dental Journal* keeps members informed on a variety of topics by featuring articles on professional issues, legislative updates, treatment procedures, association activities, special projects, CE courses and classified ads.

In 2012, we are pleased to unveil an updated look featuring more colorful pages, new graphics and images.



Transitions

PDA's bimonthly, electronic newsletter, *Transitions*, delivers breaking news and updates to PDA members between issues of the *Pennsylvania Dental Journal*. *Transitions'* concise content allows members to easily keep up with developments in the profession and at PDA. To ensure that you will receive *Transitions* make sure we have your email address in our database at www.padental.org/email.



Members' Lending Library

The PDA Members' Lending Library helps members increase their knowledge and skills, meet licensure requirements and educate their communities. The library features CE titles as well as brochures, books, videos and CDs to supplement your speaking engagements or help you answer your patients' questions. You can earn self-study CE credits from the wide selection of CE videos and DVDs in the library. New items are added to the library annually, many on video and DVD. The library is accessible online at www.padental.org/library.

STATEWIDE MENTORING PROGRAM

The New Dentist Committee developed a Statewide Mentoring Program to assist dental students and new dentists by providing guidance, advice and answers to important questions from established PDA member mentors. Mentors can help you locate local dental labs and dental suppliers, introduce you to other dentists in the area for networking opportunities and much more. For more information, please visit www.padental.org/mentoring.

PENNSYLVANIA DENTAL ASSOCIATION INSURANCE SERVICES, INC.

3501 North Front Street, Harrisburg, PA 17110
(877) 732-4748
www.pdais.com



Enjoy the convenience of one-stop shopping and the peace of mind that comes from having a single source for all of your insurance needs. The Pennsylvania Dental Association Insurance Services, Inc. (PDAIS) is a wholly owned subsidiary of PDA which provides a wide variety of flexible business and personal insurances for the benefit of PDA members, their families and staff.

By working with PDAIS, you will receive quality insurance and financial planning products from superior insurance and financial companies at a discounted price. Contact a PDAIS representative for a complete list of products at (877) PDAIS-4-U (877-732-4748) or visit www.pdais.com.

THE DENTISTS INSURANCE COMPANY (TDIC)

www.thedentists.com

Protecting dentists. It's all TDIC does. A sole pursuit that translates into a unique expertise in the type and amount of coverage dentists need at every stage of their career. Now, combine that focus with 30 years of experience in the field, and it's easy to see why nearly 18,000 dentists choose TDIC. Coverage options include Professional & Business Liability and Building & Business Personal Property policies. Policyholders receive a 12 percent discount when both policies are purchased. For your no-obligation quote, call PDAIS at (877) 732-4748.



NETWORKING

Networking is essential for budding careers. Use networking to your advantage to find potential employment, learn about your new surroundings, expand your referral network or get to better know your colleagues. Organized dentistry provides invaluable ways to connect with colleagues and former classmates. One unique way is by logging on to PDA's Social Network, www.community.padental.org. The Social Network is a private, online community exclusively for PDA members to discuss everything from professional development opportunities and office equipment to patient treatment plans or even your favorite local restaurant! The Social Network exists to provide members with optimal electronic peer-to-peer communication, all at a fingertip's reach. Member login is required.

Looking for in-person networking opportunities? Another great way to network is to attend events sponsored by PDA and your district and local dental societies, including new dentist receptions, student outreach events, meetings and CE programs. Visit www.padental.org/calendar for a complete listing of events.

ENDORSED VENDORS

Visit www.pdais.com/vendors for more information on these products.

Accounts Receivable Management & Collection

TekCollect

(866) 652-6500, ext. 422
Free analysis

TekCollect provides full-service, strategic cash flow management solutions to dental practices nationwide.

Automated Marketing & Communications

Demandforce®

Growth. On Demand.

(800) 210-0355
PDA members receive special pricing.

Demandforce helps you better communicate with your existing patients and build your online reputation to attract new patients.

Credit Card

Bank of America

Earn the rewards you want — travel, merchandise, gift cards and more.



Credit Card Processing

(717) 880-9945
Choose the right
payment terminal.



Take advantage of the special discounted rates available to you as a PDA member.

Energy supplier

ENERGY PLUS

(877) 770-3323
Mention offer code PDA-5028

PDA members can earn cash back on their home and office electricity usage through Energy Plus®.

Office & Equipment Financing

Bank of America  Practice Solutions

(800) 497-6076
Mention code INA0107A

Purchase your own practice with financing up to \$5,000,000.

Payment Financing

CareCredit®

(800) 300-3046, ext. 4519
new enrollments

Make it easier for more patients to get the care they want, when they want it, by adding CareCredit, a health care credit card, as an additional payment option.

Precious Scrap Metal Recovery



(800) 741-3174
PDA members earn a five percent
premium.

Maximize the return on refining your practice's precious scrap metal and receive fast payment settlement in about 10 business days.

Website Design & Internet Marketing

PROSITES®
Website Design and Internet Marketing

(888) 496-9493
PDA members receive 25 percent off
setup fees for a new website.

Gain maximum online exposure and attract new patients with a professional ProSites website!

REGULATORY AGENCIES

PENNSYLVANIA STATE BOARD OF DENTISTRY

P.O. Box 2649, Harrisburg, PA 17105

(717) 783-7162

www.dos.state.pa.us/dent

Dental Licensure

ST-DENTISTRY@pa.gov

Upon request, the Pennsylvania State Board of Dentistry will provide license registration packets containing the license application, state dental laws and professional codes. The registration cycle in Pennsylvania is biennial, ending March 31 of each odd-numbered year. To be eligible for renewal, dentists must complete 30 CE credit hours prior to the March 31 deadline.

Serious penalties can result from failure to renew your license on time. The state board sends out renewal notices two to three months prior to the license expiration date. If a notice is not received, it is the dentist's responsibility to contact the state board prior to the current license expiration date.

You must notify the state board within 10 days of a change of office address and you must have a copy of your license in your office. If you practice in more than one office, you are not required to purchase an additional license for each office.

The state board accepts all regional exams toward licensure, including NERB, WREB, SRTA, CRDTS and grants reciprocity if you are a licensee in good standing with another state.

Initial application fee: \$20; \$35 if applying for reciprocity

Renewal fee: \$250

Basic requirements for applying for licensure:

- **Certification of Graduation:** to be completed after graduation by your dental school.
- **Regional board exam results.**
- **National Board scores:** originals only from the Joint Commission on National Dental Examinations; SBOD will not accept copies.
- **CPR Certification:** Infant, Child and Adult required; photocopy accepted.

SBOD Do's and Don'ts

- You must notify the SBOD within 10 days of a change of address.
- You must have a copy of your dental license in your office, preferably on display.
- If you practice in more than one office location, you are not required to purchase an additional license for each office.
- Check the status of your license by visiting www.mylicense.state.pa.us.
- Important laws, rules and regulations can be obtained by requesting a copy from the SBOD or by visiting the website.
- 15 hours of CE are required to maintain the Anesthesia Unrestricted or Restricted Permit I or five hours of CE are required for dentists who do not hold the Unrestricted or Restricted Permit I and practice in an office where other individuals administer general anesthesia, deep sedation or conscious sedation. These hours can be applied to the 30 hour CE requirements to maintain the license to practice dentistry.

Dental Hygienists

All dental hygienists must have a current Pennsylvania license to practice. Hygienists may apply for licensure after graduating from dental hygiene school and passing the licensing examination. Contact the state board to request a license application packet. Licenses must be renewed by March 31 of all odd years. To be eligible for renewal, the hygienist must complete 20 CE credit hours prior to the March 31 deadline.

Expanded Function Dental Assistants (EFDAs)

The state board defines expanded functions as the removal or replacement of matrices, the removal or placement of rubber dams, the placing and removing of wedges, the application of cavity liners and bases, the placement and condensing of amalgam restorations, the carving and contouring of amalgam restorations and the placing and finishing of composite resin restorations and/or sealant material. Dentists should reference the state board on a regular basis for any updates on the list of expanded duties. Dental assistants who wish to perform expanded functions must obtain an expanded duties certificate from the state board.

The state finalized its process to administer a permanent certification examination for all practicing EFDAs and those now graduating from accredited programs. All temporarily certified EFDAs must apply to the state board to take the examination in different locales across Pennsylvania. The test is now offered to all students graduating from EFDA programs. For more information on EFDAs, contact the state board at (717) 783-7162.

Certification for Taking Radiographs

Licensed dentists and hygienists do not need certification to take radiographs in Pennsylvania. However, the state board must certify other members of the dental team to perform radiographic procedures. Non-licensees obtain certification by passing a radiology exam prepared by

a SBOD-designated testing agency. The Dental Assisting National Board, Inc. administers the exam for Pennsylvania and can be contacted at (800) FOR-DANB. Further radiograph certification information can be obtained by calling SBOD at (717) 783-7162.

Permits to Administer General Anesthesia and Deep Sedation, Conscious Sedation and Nitrous Oxide or Oxygen Analgesia

Permit classifications include an Unrestricted permit to administer general anesthesia and deep sedation, a restricted Level I permit to administer conscious sedation and a restricted Level II permit to administer nitrous oxide or oxygen analgesia.

In 2002, the General Assembly passed a new statute regulating anesthesia practice in dental offices. New regulations require Unrestricted and Level I permit holders to undergo an office inspection and clinical evaluation every six years. Permit holders also must obtain 15 hours of CE in anesthesia-related courses.

Level II permit holders must certify that their equipment is properly calibrated. All permit holders must maintain the appropriate kind of CPR certification and obtain written informed consent from their patients before the administration of anesthesia or sedation.

Non-permit holders who use the services of itinerant anesthesia providers in their offices must obtain five hours of CE credits in courses related to the anesthesia modality administered to patients.

Further information can be obtained by calling PDA's government relations department at (800) 223-0016.

DEPARTMENT OF ENVIRONMENTAL PROTECTION CENTRAL OFFICE

Harrisburg (717) 783-2300, www.depweb.state.pa.us

Regional Offices

Northeast: (570) 826-2511

Northcentral: (570) 327-3636

Northwest: (814) 332-6945

Southeast: (484) 250-5900

Southcentral: (717) 705-4700

Southwest: (412) 442-4000

Division of Radiation Control

(717) 787-3720

New X-ray machines must be registered within 30 days of installation. Registration must be renewed every year for ALL machines in the office.

X-ray use and education

25 Pa Code, Section 221.11(b), requires that any individual who operates an X-ray machine maintain continuing education in radiation safety, biological effects of radiation, quality assurance and quality control.

PDA offers member dentists and their staff access to an online CE course, used for office in-service training to ensure compliance with DEP regulations. PDA's online course is complimentary to members and their non-dentist staff, however other organizations offer in-person education for a fee. The online course is worth two CE credits to those who successfully complete a 20-question quiz following the PowerPoint presentation. To view the PowerPoint presentation and the quiz visit www.padental.org/radiology.

Divisions of Hazardous Waste & Municipal and Residual Waste

Division of Hazardous Waste: (717) 787-6239,

Division of Municipal and Residual Waste: (717) 787-7381

These divisions regulate infectious and hazardous waste when it leaves your office. The proper handling and disposal of these wastes is your responsibility. To view proper waste handling procedures, you can view a PDF copy of PDA's publication, *Waste Management Guidelines*, at www.padental.org/wmg.

SMALL BUSINESS POLLUTION PREVENTION ASSISTANCE ACCOUNT

The Pollution Prevention Assistance Account (PPAA) is a loan program jointly administered by the Pennsylvania DEP and the Pennsylvania Department of Community and Economic Development (DCED) that helps small Pennsylvania businesses implement pollution prevention and energy efficiency projects. The low-interest loans available through this program can help small businesses comply with environmental regulations while receiving the economic benefits of preventing pollution and using energy more efficiently.

Contact (717) 783-8411 or (800) 379-7448 or email ra-dcedcs@state.pa.us to request an application package.

DRUG ENFORCEMENT ADMINISTRATION OFFICE OF DIVERSION CONTROL

Philadelphia Field Division

William Jay Green Federal Building, 600 Arch Street, Room 10224

Philadelphia, PA 19106

(215) 238-5160

Division fax number: (215) 238-5170

Jurisdiction: Delaware and Eastern Pennsylvania

Pittsburgh Field Division

1781 McKees Rocks Road, Pittsburgh, PA 15136

(412) 777-1870

Division fax number: (412) 777-1880

Jurisdiction: Western Pennsylvania

Scranton Field Division

235 N. Washington Avenue, Room 205, Scranton, PA 18503

Mailing address: DEA Scranton RO, P.O. Box 751, Scranton, PA 18501-0751

(570) 496-1020

Division fax number: (570) 496-1025

Jurisdiction: Western Pennsylvania

Contact the DEA to apply for a license to prescribe controlled substances. The cost for a three-year registration license is \$551. You can now register online at www.deadiversion.usdoj.gov/drugreg/index.html. Have your state dental license information handy when you begin the registration process.

OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION

Visit www.osha.gov/oshdir/pa.html to find your area office.

The Occupational Safety and Health Administration (OSHA) regulates employee safety and training, waste management, infection control and hazardous chemicals.

Adhere to OSHA regulations by performing the following tasks:

- Request a copy of the *Bloodborne Pathogens Regulations Handbook* (1910.1030).
- Provide an annual training program on infection control to your employees.
- Supply the Hepatitis B vaccine series to your employees at no charge.
- Display the “You Have a Right to a Safe and Healthful Workplace” Poster (#3165) in your office.
- Document work-related injuries and illnesses on an OSHA 300 form.
- You can obtain the above materials through ADA and OSHA; some materials are free of charge. ADA also sells employee training manuals and tapes.

U.S. DEPARTMENT OF JUSTICE

Civil Rights Division, Disability Rights Section – NYA

950 Pennsylvania Avenue, NW, Washington, DC 20530

(800) 514-0301 | www.justice.gov | www.ada.gov

The Americans with Disabilities Act, a federal law, regulates how you accommodate patients and employees with disabilities and requires your office design to fulfill handicap accessibility specifications. Contact ADA for more information on complying with these requirements.

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Health Insurance Portability and Accountability Act

Dental offices that transmit patient health information electronically, either directly or through a practice management vendor or clearinghouse, must comply with Health Insurance Portability and Accountability Act (HIPAA) regulations. Though the original statute passed by Congress applies only to those practitioners who electronically transfer patient information, it is important to keep in mind that the legislation may someday expand its scope to apply to all dentists.

HIPAA covers a broad range of patients' rights when visiting the dental office and confidentiality of their dental records, including the following:

- Individuals' rights to control access and disclosures of protected health information.
- Providers' responsibility to safeguard against inappropriate use of disclosure, including unique provider and employer identifiers.
- Notification requirements of providers' privacy practices to patients.
- Patient acknowledgement, consent and authorization.
- Required business associate agreements with clearinghouses, vendors and insurance companies.
- Sanctions for violation of HIPAA regulations.

Dentists can learn more about HIPAA by contacting ADA at (312) 440-2750 or visiting www.ada.org. Email your specific HIPAA questions to ADA at informatics@ada.org.

EMPLOYEE INFORMATION

Contact the Pennsylvania Department of Labor and Industry—Labor Standards Division at (717) 787-4410 or visit www.phrc.state.pa.us for information on legal statutes and mandatory regulations for fair employment practices.

EMPLOYMENT PROCEDURES

The Pennsylvania Human Relations Act established the guidelines for hiring, firing, promoting and setting conditions of employment. Under these procedures, it is unlawful to discriminate due to race, color, religion, ancestry, national origin, age, non-job related disability, sex, known association with a disability or possession of a diploma based on passing a general education development (GED) test.

It also is unlawful for an employer, prior to employment, to publish any advertisement that expresses preference or limitation concerning any of the above conditions. All applicable fair practice notices must be posted in the office.

EMPLOYMENT ELIGIBILITY VERIFICATION

To be a licensed dentist in Pennsylvania, you must either be a United States citizen or an alien lawfully admitted into the United States for permanent residence.

As an employer, you are prohibited from hiring illegal aliens, and you must verify that any new employee is either a naturalized citizen, a native of the United States, an alien lawfully admitted for permanent residence or an alien authorized by the Immigration Service to work in the United States. Use the I-9 Form to verify a potential employee's citizenship. You can request copies of this form by contacting the U.S. Citizen and Immigration Service at (800) 375-5283 or visit www.uscis.gov.

UNEMPLOYMENT INSURANCE

Unemployment insurance is paid by the practice as a percentage of the employee's compensation and is designed to provide economic protection for employees who are out of work or between jobs.

When an ex-employee files for benefits, the practice will receive a questionnaire requesting details of the separation. This information is critical if there is a subsequent dispute as to whether the former employee qualifies for benefits. Carefully read all notices and mailings from the state regarding unemployment claims. The number of employees collecting benefits affects a practice's required contribution rate to the unemployment insurance fund.

WORKERS' COMPENSATION INSURANCE

Workers' compensation insurance compensates employees who experienced job-related illnesses or injuries. These employees are reimbursed for income losses and medical and rehabilitation treatment. If you have employees, this type of insurance is mandatory.

When an employee is injured on the job or becomes ill with a job-related illness, the practice must perform the following duties:

- Ensure emergency medical treatment.
- Provide the employee with the proper claim forms.
- File a report with its insurance carrier.
- Follow the list of responsibilities provided by its carrier.

Contact PDAIS at (877) 732-4748 or your insurance agent for more information regarding purchasing workers' compensation insurance. Some malpractice carriers offer these types of policies.

POSTERS

If you have one or more employees, you are required to post Federal and State Regulation Posters in your office. A complete set of posters can be purchased from the Poster Compliance Center at www.postercompliance.com.

Mandatory Federal Labor Law Posters

- USERRA - Mandatory notice must be posted or distributed
- Occupational Safety and Health Act - OSHA
- Federal Minimum Wage - \$7.25
- Employee Polygraph Protection
- Equal Employment Opportunity - EEO
- Family & Medical Leave Act - FMLA
- National Labor Relations Act - NLRA

Mandatory PA Labor Law Posters

- Minimum Wage - \$7.25
- Employment Provisions
- Public Accommodations
- Unemployment Compensation
- Equal Pay Law
- Child Labor Law
- Workers' Compensation
- Hours for Minors

Mandatory state labor law posters are required to be posted in conspicuous locations.

TAX INFORMATION

INTERNAL REVENUE SERVICE

The Internal Revenue Service (IRS) will determine if you qualify as an independent contractor by evaluating your SS-8 Form.

You are required to withhold the following taxes from each paycheck:

- Federal taxes
- Social Security taxes
- Medicare taxes
- Federal unemployment taxes

The withheld funds must be submitted to the IRS by the 15th of each month. If you are self-employed, you must make quarterly estimated tax deposits based on your salary. Consult your accountant on the proper way to fulfill this requirement.

You will need the following forms to comply with IRS regulations:

- Circular E Employers Tax Guide
- W-2
- W-4
- 1099
- 941 Quarterly Federal Tax Return
- 8109 Tax Deposit Coupons

FEDERAL TAX ID NUMBER

The Federal Tax ID Number is required for all businesses with employees and is obtained by filing the IRS SS-4 Form. Apply for your Federal Tax ID Number online at www.irs.gov or call (800) 829-4933 to request the SS-4 Form.

PENNSYLVANIA TAX ID NUMBER

For businesses already incorporated in Pennsylvania, contact the Registration Division of the Bureau of Better Business Trust Fund Taxes at (717) 787-1064 or www.revenue.state.pa.us to obtain a state tax number.

LOCAL PROPERTY TAX ON BUSINESS PROPERTY — PERMITS AND ZONING

Contact your local government to determine if you need a business permit to practice and which local taxes apply to your business and to check specific zoning laws.

INSURANCE INFORMATION

Navigating the insurance world can be confusing, so here are some definitions of terms and types of insurance products to help make sense of it all.

A.M. Best: Reports the financial condition (ratings and analysis) of insurance companies.

All-risk property protection: Covers your building and its contents.

Assignment of Benefits: An arrangement by which a patient requests his or her benefit payment be made directly to a designated person or facility, such as a doctor or hospital.

Balance billing: When subscribers are billed for the difference between what the insurer pays and the fee that the provider charges.

Capitation: Fees paid to providers based on the number of patients they serve on behalf of the benefits plan.

Claims-made coverage: A form of insurance in which coverage is limited to liability only for those claims that arise from incidents or events that both happen and are reported to the insurance company while the policy is in force. As premiums for claims-made insurance reflect ongoing claims experience, they can be readily adjusted up or down as experience changes. When a claims-made policy is terminated, future claims arising from incidents that occurred during the policy period are not covered.

Group insurance: Cancelable, age-banded and a level premium is not guaranteed.

Individual insurance: Non-cancelable and there is a guaranteed level premium.

Involuntary deductible: Imposed by the insurance company due to the adverse risk of characteristics of an insured; does not include a premium deduction.

Long-term care: Therapeutic, rehabilitative maintenance or personal care services, delivered in a setting other than a hospital for people needing assistance with the activities of daily living because of functional or cognitive impairments.

Mutual Insurance Company: Has no formal stockholders or capital stock. All participants share the losses and profits of the business.

Non-duplication of benefits: A part of a contract that relieves a third-party payer of liability for cost of services, if the services are covered under another program. Non-duplication of benefits is distinct from coordination of benefits because reimbursement is limited to the larger benefit allowed by the two plans, rather than a total of 100 percent of the charges. Also referred to as **Benefit-Less-Benefit** or **Carve Out**.

Occurrence coverage: A type of policy in which the insured is covered for any incident that occurs (or occurred) while the policy is (or was) in force, regardless of when the incident is reported or when it becomes a claim. Occurrence insurance for medical liability coverage is rarely offered because of the difficulty in projecting long-term claims costs under this type of policy.

Personal injury liability: Injury, other than bodily injury, arising out of one or more of the following offenses committed in the course of your dental practice:

- False arrest, detention or imprisonment;
- Wrongful eviction;
- Undue familiarity;
- Discrimination against patients or prospective patients;
- Malicious prosecution or abuse of process;
- Libel, slander, defamation of character or disparagement of a person's or entity's goods, products or services; or
- Oral or written publication of material that violates a person's right of privacy.

Personal umbrella insurance: Provides additional/higher limits of protection when underlying aggregates are exhausted.

Preferred Provider Organization (PPO): PPOs are managed care organizations that offer certain methods to deliver services, such as networks of providers. Under a PPO benefit plan, covered individuals retain the freedom to choose providers but are given financial incentives (e.g., lower out-of-pocket costs) to use the preferred provider network.

Protected Health Information (PHI): Made up to two components: Health Information and Individually Identifiable Health Information. Health Information relates to the past, present or future health of the individual; the provision of health care to an individual; or the past, present or future payment for the provision of health care. Individually Identifiable Health Information can be used to identify the individual, such as a name or Social Security number.

Residual disability: Partial disability that limits one's ability to work and results in decreased income.

Tail: Coverage that protects the dentist against all claims arising from professional services performed while the claims-made policy was in effect but reported after termination of the policy.

Usual, Customary and Reasonable (UCR): Commonly charged fees for services within a geographic area.

Vicarious liability: The duty of a principal (e.g., a dentist) to pay for losses occasioned by the acts of an agent (e.g., a dental auxiliary).

Voluntary deductible: Allows the insured to pay an amount of the first dollars of a claim payment and to pay a lower premium for assuming this risk.

INSURANCE TYPES

Business Overhead Expense (BOE): BOE insurance is designed to reimburse a business for overhead expenses in the event a business owner becomes disabled. This is not the same as personal disability insurance which usually pays benefits to age 65. A business overhead expense policy pays a shorter benefit of one to two years after a waiting (elimination) period.

Disability: This policy is designed to protect the income of dentists who can no longer work because of an accident or illness.

Employment Practices Liability: It provides protection for an employer against claims made by employees, former employees or potential employees. It covers discrimination (age, sex, race, disability, etc.), wrongful termination of employment, sexual harassment and other employment-related allegations.

Flood: Property insurance does not include damage from flood waters, regardless of the source. The National Flood Insurance Program operated by the federal government provides most policies for damage from flooding.

Group and Individual Health: Health plans come in a variety of forms: indemnity, preferred provider (PPO), point of service (POS) and managed care (HMO). Dentists can choose from plans for individuals or include their staff.

Health Savings Accounts (HSAs): HSAs were created in 2003 so that individuals covered by high-deductible health plans could receive tax-preferred treatment of money saved for medical expenses.

Homeowners and Automobile Insurance: These policies provide personal homeowner and automobile insurance to protect your most valuable personal assets.

Life Insurance: This term-life policy offers competitive rates, portability, high maximum benefit amounts and the choice of locking in rates for up to 30 years.

Long-term Care: This policy provides funding for your care if you cannot care for yourself. Coverage helps pay for home-based care or a stay in a nursing home or assisted-living facility.

Office Package: This type of policy provides protection against personal injury or injury to others on the business premises. It also provides replacement-cost coverage on buildings and business personal property, including the property of employees and others under the insured dentists care, custody or control. It also can provide coverage for business interruption to pay ongoing expenses such as rent, utilities and some or all payroll expenses.

Pension/Retirement Plan: Members and their employees can enroll in a qualified tax-deductible retirement program. The plan offers low expense charges and the flexibility of many investment options.

Professional Liability or Malpractice: A professional liability policy protects dentists against malpractice claims brought against their practices. The policy covers damages for a variety of dental incidents. A policy also can cover hygienists and assistants employed in your office.

Workers' Compensation: This policy covers job-related injuries or illness, including medical payments, disability payments and employers liability. Employers must have this coverage if they have one or more employees.

FREQUENTLY ASKED QUESTIONS

1. WHAT SHOULD I LOOK FOR IN AN ASSOCIATESHIP CONTRACT?

While there are certainly many variations in contracts, it is critical that you at least have a contract. Careful evaluation of the practice and practitioner is critical. Your instincts are important and you should feel very comfortable in the practice. Issues such as your status as an employee or an independent contractor should be clarified. Restrictive covenants are often requested and should be reasonable. Contact other dentists in your area to get examples of similar contracts. You should not sign a contract until you have consulted a legal advisor who is familiar with evaluating dental contracts. Visit www.padental.org/associateship for additional information.

2. IF PATIENTS REQUEST COPIES OF THEIR RECORDS, WHAT SHOULD I DO?

Pennsylvania state law requires that you supply a copy of patient records regardless of any outstanding bills. Requesting records and paying bills are two separate issues. However, you should never send original records. Requests for records should be made in writing. This service can be provided free or for a fee reflecting the cost of copying records and reproducing radiographs, although all fees should reflect amounts deemed appropriate by the Pennsylvania Department of Health. You are obligated to transfer records irrespective of a patient's unpaid balance for dental services.

3. HOW LONG DO I HAVE TO KEEP THE DENTAL RECORDS OF PATIENTS?

Pennsylvania regulations state that you should keep all dental records for a minimum of five years from the date of the last entry. However, PDA recommends keeping dental records indefinitely.

4. HOW DO I SELECT A DENTAL LAB?

Ask practitioners in your area and fellow members of your local component society for recommendations. Visit the labs in your area to observe the quality of their work and choose the lab with which you feel the most comfortable.

5. WHICH TASKS CAN MEMBERS OF THE DENTAL TEAM LEGALLY PERFORM IN THE OFFICE?

A detailed list of regulations for staff members, including expanded function dental assistants and hygienists, is available from the State Board of Dentistry. The regulations list every procedure done in the office and identify which personnel are qualified to perform them.

6. HOW DO I DISPOSE OF HAZARDOUS WASTE, INFECTIOUS WASTE AND SHARPS IN THE OFFICE?

Hazardous waste must be collected in an approved hazardous waste disposal container and must be picked up by a registered waste disposal company. For a discussion on what constitutes a hazardous waste, go to www.depweb.state.pa.us, DEP Keyword “Hazardous Waste.”

Infectious waste must be picked up every 30 days if the waste is stored at room temperature or in a refrigeration unit. Infectious waste may be kept for up to 90 days if waste is stored frozen. Used sharp objects may be stored in appropriate containers until they are full.

Used sharps, including needles, reamers, broaches, syringes and scalpels, must be stored in rigid, tightly lidded and puncture-resistant containers, clearly marked as biohazardous. Used sharps are not subject to the 30-day storage rule and can be stored until the storage container is full. Sharps must be rendered unusable prior to disposal. Under current state regulations, sharps and other infectious waste may not be disposed of at a municipal waste landfill unless they meet certain requirements, such as disinfection by a permitted processing facility.

7. WHAT IS THE DIFFERENCE BETWEEN A STATE DENTAL ASSOCIATION AND A STATE DENTAL BOARD?

A state dental association is a voluntary organization that offers benefits and services to members. A state dental board is a government agency that regulates professional and occupational licenses. Whichever state(s) you practice in, you are legally required to maintain an active dental license issued by that state’s dental licensing board.

8. WHAT DO I NEED TO KNOW ABOUT ACCOUNTING AND FINANCIAL PLANNING?

Virtually all levels of organized dentistry offer CE seminars in financial planning. Educate yourself as much as possible before selecting an accountant, stockbroker or financial planner. Do not rush into a contractual agreement without doing research on the individual with whom you plan to work. Get references and call the Better Business Bureau to check their professional record for complaints. ADA also has publications that can assist you.

9. HOW DO I REGISTER MY BUSINESS WITH THE PENNSYLVANIA DEPARTMENT OF REVENUE?

Complete the Pennsylvania Enterprise Registration Form — PA-100 to register your business with the department. To obtain a copy of this form or for more information, contact the department at (717) 772-2340 or visit www.revenue.state.pa.us.

10. HOW DO I REPORT SALES TAXES?

The Department of Revenue offers you two methods of filing and paying sales tax when you register your business. You can use the traditional reporting method of pre-printed coupon booklets, or you may file sales tax electronically. For more information about filing electronically, please visit the department's website at www.revenue.state.pa.us.

11. HOW OFTEN DO I HAVE TO REMIT TAXES?

According to the Pennsylvania Department of Revenue's website, all new businesses are required to file returns quarterly during their first calendar year in business. Returns are due on the 20th of the month, following the close of the previous quarter.

12. WHICH LICENSING EXAM WILL I HAVE TO TAKE IF I WANT TO PRACTICE DENTISTRY IN PENNSYLVANIA?

Pennsylvania's State Board of Dentistry (SBOD) accepts all regional examinations for licensure.

13. ARE X-RAYS THE PROPERTY OF THE DENTIST OR THE PATIENT?

X-rays taken by a dentist are the property of the dentist. As stated in the Pennsylvania Dental Regulations, *Title 49 Pa. Code §33.209(c)*, the patient may request an exact copy of his or her written dental record, including copies of radiographs and orthodontic models. Dentists may produce these copies either gratuitously or for a fee reflecting the cost of reproduction within 30 days of the patients request. The dentist should maintain the original X-ray in the patient's file.

LOAN REPAYMENT PROGRAM INFORMATION

The Commonwealth of Pennsylvania offers qualified applicants the opportunity to pay off a substantial amount of their student loans through the Primary Healthcare Loan Repayment Program. By applying for the Pennsylvania Department of Health Loan Repayment Program, Primary Healthcare Practitioners (defined as family physicians, pediatricians, internists, obstetricians, general dentists, along with certified nurse midwives, physician assistants and certified registered nurse practitioners) provide the basis for access to the health care system for most people. This fundamental role makes it especially important to continually assess and assure both a sufficient supply of primary care practitioners and an appropriate level of access to primary care, regardless of ability to pay for services.

What It Means

The Department of Health provides loan repayment opportunities as an incentive to recruit and to retain primary care practitioners willing to serve underserved Pennsylvania residents and to make a commitment to practicing in federally designated Health Professional Shortage Areas (HPSAs). HPSAs are defined service areas that demonstrate a critical shortage of primary care physicians, dentists or mental health providers. An HPSA can be a distinct geographic area (such as a county or grouping or census tracts, townships or boroughs), a specific population group within a defined geographic area (such as the population under 200 percent of the poverty level) or a specific public or non-profit facility (such as a prison).

Program Eligibility

- Commit to a three or four year contract with the program.
- Up to \$64,000 in educational loan repayment.
- Be employed full time at a primary practice site approved by the Department of Health.
- Be a graduate of an accredited educational program in the U.S.
- Maintain a valid Pennsylvania license/certification.
- Submit a complete application to the department.
- Be approved by the department for participation.

FOR MORE INFORMATION AND AN APPLICATION, CONTACT:

Primary Health Care Practitioner Loan Repayment Program
Pennsylvania Department of Health, Bureau of Health Planning
Division of Health Professions Development
Health & Welfare Building, Room 1033
625 Forster Street, Harrisburg, PA 17120-0701
(717) 772-5298, email: loanrepayment@pa.gov
www.health.state.pa.us/pco

WWW.PADENTAL.ORG

Use the following quick links to find information on our website.

AMALGAM WASTE*

www.padental.org/amalgam

CLASSIFIED ADS

www.padental.org/classifieds

CONTINUING EDUCATION

www.padental.org/ce

DENTAL CLINIC DIRECTORY

www.padental.org/clinicdirectory

DISTRICT & LOCAL SOCIETIES

www.padental.org/components

ENDORSED VENDORS

www.padental.org/vendors

FIND A MEMBER DENTIST

www.padental.org/findadentist

ADVOCACY*

www.padental.org/advocacy

MEMBERS' LIBRARY*

www.padental.org/library

NATIONAL CHILDREN'S DENTAL HEALTH MONTH (NCDHM)

www.padental.org/ncdhm

PADPAC (POLITICAL ACTION COMMITTEE)

www.padental.org/padpac

PDAIS, INC.

www.pdais.com

PDA STAFF

www.padental.org/staff

PLACEMENT SERVICE*

www.padental.org/placementservice

PRACTICE MANAGEMENT*

www.padental.org/practicemanagement

PUBLICATIONS

www.padental.org/publications

SENIOR DENTAL CARE PROGRAM

www.padental.org/sdcp

SOCIAL NETWORK*

www.padental.org/sonet

STATEWIDE MENTORING PROGRAM

www.padental.org/mentoring

WASTE MANAGEMENT GUIDELINES

www.padental.org/wmg

**Denotes member-only access. User ID and Password required.*



WWW.PADENTAL.ORG

TAKE A PICTURE
WITH YOUR SMARTPHONE!

OR USE A BAR CODE SCANNER APP



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FOLLOW **PD**



(800) 223-0016

CHECKLIST FOR STARTING A PRACTICE

- Obtain a Pennsylvania dental license.
- Join organized dentistry.
- Obtain DEA number.
- Obtain proper licenses and permits:
 - X-ray registration
 - public water supply
 - hazardous waste disposal
 - building permit (if necessary)
 - anesthesia administration
- Choose an accountant and an attorney.
- Develop a business plan.
- Apply for a business loan.
- Contact the U.S. Department of Justice for Americans with Disabilities Act compliance.
- Arrange for medical waste disposal.
- Apply for a Federal Tax ID number.
- Purchase insurance:
 - professional liability
 - business office overhead
 - workers' compensation
 - practice interruption
 - life and health
 - long-term care
 - disability
- Purchase dental equipment and supplies.
- Select a dental laboratory.
- Arrange for utility services.
- Open business bank account.
- Hire office personnel.
- Contact the Pennsylvania Department of Labor and Industry for fair employment practices.
- Arrange for advertising.
- Order office stationary and supplies.
- Contact OSHA.

Member Spotlight



Dr. Sara Haines
University of
Pittsburgh, '09
Member, PDA New
Dentist Committee

Being a new dentist, new business owner and new mom keeps me busy. That's why I rely on the ADA and PDA to keep me informed on important issues in dentistry, new rules and regulations and available CE courses. With my busy schedule, I can't always take time to speak up for my profession or myself, but by contributing to PADPAC and ADPAC, I support those who do.

I am excited about the new PDA Social Network and the ability it provides for dentists across the state to network and communicate. What a fantastic and useful tool available to members! Log on and check it out at www.community.padental.org.

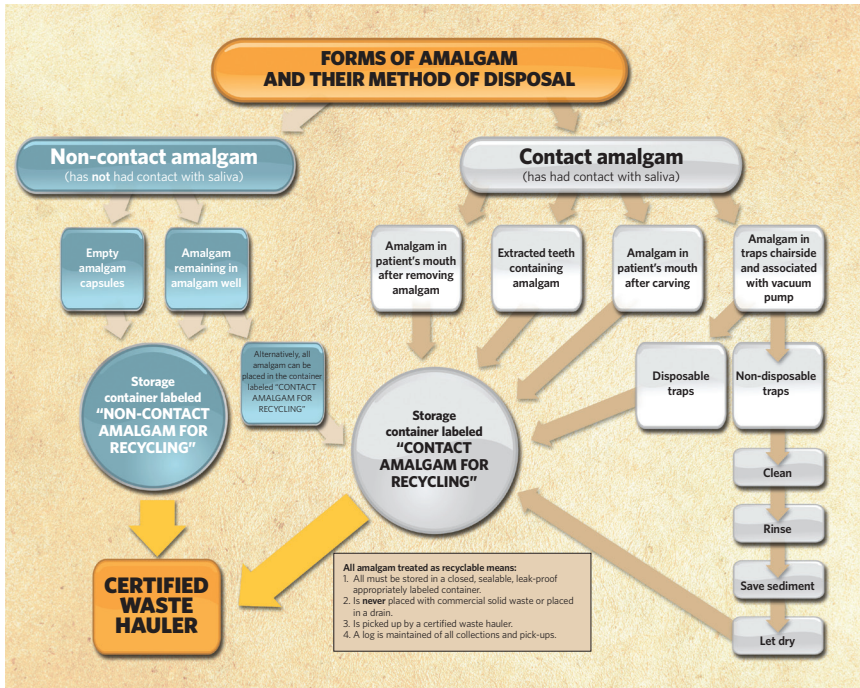
WASTE MANAGEMENT GUIDELINES

To assist dentists and their staffs in the proper handling and disposal of wastes, PDA has developed its *Waste Management Guidelines*. This publication helps dental office personnel identify products that contain hazardous materials and properly handle the wastes generated during office procedures.

As addressed in the guidelines, PDA recommends the reduction and recycling of hazardous and infectious wastes. PDA also strongly encourages source reduction or recycling as preferred waste management practices; proper disposal is appropriate when recycling is not possible. Visit www.padental.org/wmg to download the Waste Handler Quick Reference Card, a PDF list of recyclers in Pennsylvania.

To help you and your staff properly dispose of amalgam waste for recycling, the EIC developed an Amalgam Waste Flow Chart. The EIC encourages you to print and display the flow chart in a common area where all staff can refer to it easily and often.

AMALGAM WASTE FLOW CHART





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